Dhaka Bank PLC. & Its Subsidiaries

Consolidated
& Separate Financial Statements
As at and for the period ended 30 September 2026

Dhaka Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
As at 30 September 2026

	Notes	30.09.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3(a)	**33,002,256,069**	**18,183,714,511**
Cash in hand (Including foreign currencies)	3.1(a)	4,734,075,135	3,523,262,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	28,268,180,934	14,660,451,886
Balance with other banks and financial institutions	4(a)	**7,925,885,155**	**8,927,943,359**
In Bangladesh	4.1(a)	565,777,298	710,030,177
Outside Bangladesh	4.2(a)	7,360,107,857	8,217,913,182
Money at call on short notice	5(a)	**120,000,000**	-
Investments	6(a)	**108,197,670,902**	**121,619,784,987**
Government	6.1(a)	96,026,014,291	109,371,878,414
Others	6.2(a)	12,171,656,611	12,247,906,573
Loans, advances and lease/investments	7(a)	**289,590,299,710**	**276,995,927,803**
Loans, cash credits, overdrafts etc./investments	7.1(a)	273,135,204,595	273,514,739,972
Bills purchased and discounted	8(a)	16,455,095,115	3,481,187,831
Fixed assets including premises, furniture and fixtures	9(a)	**9,203,227,530**	**8,203,849,369**
Other assets	10(a)	**17,084,546,495**	**12,152,254,827**
Non-banking assets	11(a)	**30,680,000**	**30,680,000**
Total Assets		**465,154,565,861**	**446,114,154,857**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**43,121,053,337**	**33,134,114,415**
Deposits and other accounts	13(a)	**344,728,364,430**	**338,261,902,864**
Current accounts and other accounts		53,188,794,446	50,759,814,966
Bills payable		2,739,734,809	1,846,906,222
Savings bank deposits		41,120,376,626	33,509,515,452
Term deposits	13.4(a)	247,679,458,549	252,145,666,224
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15(a)	**46,287,867,387**	**43,613,725,592**
Total Liabilities		**440,137,285,154**	**421,009,742,872**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**25,017,189,199**	**25,104,331,087**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18(a)	560,279,448	656,690,373
Surplus in profit and loss account	19(a)	3,318,262,771	3,308,993,734
Non-controlling interest	19.1(a)	91,508	80,898
Total Equity		**25,017,280,707**	**25,104,411,985**
Total Liabilities and Equity		**465,154,565,861**	**446,114,154,857**

DHAKA BANK PLC. HEAD OFFICE DHAKA

	Notes	30.09.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**223,972,881,229**	**219,855,707,135**
Acceptances and endorsements		70,991,875,534	80,378,043,785
Irrevocable letters of credit		58,840,177,103	45,605,399,201
Letters of guarantee		59,830,854,710	60,919,913,865
Bills for collection		21,524,409,392	20,711,457,097
Other contingent liabilities		12,785,564,489	12,240,893,187
Other Commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**223,972,881,229**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

Director

Director

Dhaka Bank PLC. and its Subsidiaries
Consolidated Profit & Loss Account
For the period ended 30 September 2026

	Notes	01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka	01-Jul-26 to 30-Sep-26 Taka	01-Jul-25 to 30-Sep-25 Taka
Interest income/profit on investments	22(a)	19,830,594,222	21,665,281,775	6,224,839,817	7,238,376,361
Interest/profit paid on deposits and borrowings etc.	23(a)	(17,635,439,605)	(18,443,811,904)	(5,253,000,815)	(6,236,577,379)
Net interest income		**2,195,154,617**	**3,221,469,871**	**971,839,002**	**1,001,798,982**
Investment income	24(a)	7,511,880,929	6,276,521,096	2,187,147,899	2,261,110,132
Commission, exchange and brokerage	25(a)	2,822,051,651	3,227,953,582	970,735,012	907,375,099
Other operating income	26(a)	1,029,778,244	279,901,352	513,856,946	89,252,675
		11,363,710,824	**9,784,376,029**	**3,671,739,857**	**3,257,737,905**
Total operating income (a)		**13,558,865,441**	**13,005,845,900**	**4,643,578,859**	**4,259,536,887**
Salary and allowances	27(a)	3,614,772,176	3,243,184,700	1,347,593,520	1,126,111,846
Rent, taxes, insurance, electricity etc.	28(a)	438,554,057	359,176,171	144,319,560	121,845,629
Legal expenses	29(a)	35,981,131	27,179,945	10,876,150	13,498,499
Postage, stamps, telecommunication etc.	30(a)	69,849,818	75,628,163	25,805,268	28,614,524
Stationery, printings, advertisements etc.	31(a)	407,030,657	341,363,184	139,315,935	122,489,198
Chief Executive's salary and fees	32(a)	22,097,222	12,000,000	7,660,555	1,400,000
Directors' fees	33(a)	4,724,496	4,552,015	1,473,157	1,295,921
Auditors' fees	34(a)	311,249	311,250	103,750	103,750
Depreciation and repairs of bank's assets	35(a)	1,005,231,982	903,565,605	340,649,838	292,930,918
Other expenses	36(a)	1,084,235,135	1,052,651,930	364,242,333	344,012,321
Total operating expenses (b)		**6,682,787,923**	**6,019,612,964**	**2,382,040,066**	**2,052,302,607**
Profit before provision and taxes (c = (a-b))		**6,876,077,518**	**6,986,232,936**	**2,261,538,793**	**2,207,234,280**
Provision against loans and advances	37(a)	3,514,416,193	3,406,348,902	1,243,240,973	893,726,302
Provision for diminution in value of investments	38(a)	28,373,337	145,443,386	40,046,362	30,018,367
Other provisions	39(a)	12,224,287	(17,276,425)	53,948,749	(5,595,021)
Total provision (d)		**3,555,013,817**	**3,534,515,863**	**1,337,236,084**	**918,149,648**
Total Profit before taxes (c-d)		**3,321,063,702**	**3,451,717,073**	**924,302,709**	**1,289,084,632**
Provision for Taxation		2,134,042,526	2,048,039,497	741,050,918	1,038,085,310
Current tax		2,415,308,771	2,241,998,530	752,381,649	1,039,628,486
Deferred tax		(281,266,245)	(193,959,033)	(11,330,732)	(1,543,176)
Net Profit after Taxation		**1,187,021,175**	**1,403,677,576**	**183,251,791**	**250,999,322**
Net profit after tax attributable to:					
Equity holders of DBL		1,187,010,565	1,403,669,725	183,248,176	250,996,714
Non-controlling interest		10,610	7,851	3,614	2,608
		1,187,021,175	**1,403,677,576**	**183,251,790**	**250,999,322**
Profit available for distribution					
Surplus in profit and loss account from previous year	19(a)	3,308,993,734	2,240,831,967	3,146,485,698	3,293,504,978
Net profit for the year		1,187,010,565	1,403,669,725	183,248,176	250,996,714
		4,496,004,299	**3,644,501,692**	**3,329,733,874**	**3,544,501,692**
Appropriations					
Statutory reserve		-	503,301,110	-	503,301,110
General reserve		-	-	-	-
Investment fluctuation fund		-	-	-	-
Dividends		1,056,932,349	1,006,602,229	-	1,006,602,229
Start-up Equity Investment Fund		10,809,179	-	1,471,103	-
Coupon/dividend on perpetual bond		110,000,000	110,000,000	10,000,000	10,000,000
Surplus in profit and loss account		3,318,262,771	2,024,598,353	3,318,262,771	2,024,598,353
		4,496,004,299	**3,644,501,692**	**3,329,733,874**	**3,544,501,692**
Consolidated earning per share (CEPS)	40(a)	**1.12**	**1.33**	**0.17**	**0.24**

Chief Financial Officer

Company Secretary

Managing Director

Director

Director

23/10/26

Dhaka Bank PLC. and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 September 2026

	Notes	01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		25,790,915,371	25,224,308,700
Interest/Profit payments		(17,741,182,884)	(18,713,306,316)
Dividend receipts		219,208,353	299,817,814
Recovery of loans previously written off		917,814,257	149,193,061
Fee and commission receipts in cash		2,065,460,658	2,050,987,394
Cash payments to employees		(3,636,869,398)	(3,255,184,700)
Cash payments to suppliers		(513,172,854)	(459,098,950)
Income taxes paid		(2,386,922,655)	(1,232,177,296)
Receipts from other operating activities	41(a)	178,312,022	310,195,503
Payments for other operating activities	42(a)	(2,150,448,879)	(1,995,726,040)
Operating profit before changes in operating assets & liabilities (i)		**2,743,113,989**	**2,379,009,170**
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		18,020,111,714	(3,187,624,733)
Loans and advances to customers		(12,594,371,906)	(4,416,490,640)
Other assets	43(a)	(2,659,069,711)	(752,968,677)
Deposits from other banks		(474,702,778)	(497,682,428)
Deposits from customers		6,941,164,344	33,976,873,720
Other liabilities account of customers		(589,097,273)	(630,181,940)
Other liabilities	44(a)	(3,319,833,850)	(3,722,756,622)
Cash flow from/(used in) operating assets and liabilities (ii)		**5,324,200,540**	**20,769,168,680**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**8,067,314,529**	**23,148,177,850**
Cash flows from investing activities			
Proceeds from sale of securities		1,411,769,602	1,624,908,029
Payment for purchase of securities		(4,705,522,633)	(8,539,122,104)
Purchase of property, plant & equipment		(349,664,466)	(240,382,551)
Sale of property, plant & equipment		2,095,613	3,570,285
Non-banking assets		-	-
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		**(3,641,321,885)**	**(7,151,026,341)**
Cash flows from financing activities			
Borrowing from other banks		9,986,938,922	(10,705,436,168)
Receipts from issuance of perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	(135,000,000)
Coupon/dividend paid on perpetual bonds		(110,000,000)	(110,000,000)
Dividends paid		(1,056,932,349)	(503,301,119)
Net cash flow (used in)/from financing activities (c)		**8,820,006,573**	**(11,453,737,287)**
Net decrease in cash and cash equivalents (a+b+c)		**13,245,999,217**	**4,543,414,222**
Effects of exchange rate changes on cash and cash equivalent		690,179,237	993,908,912
Cash and cash equivalents at beginning year		27,115,397,870	27,868,878,663
Cash and cash equivalents at end of year*		**41,051,576,324**	**33,406,201,797**
***Closing cash and cash equivalents**			
Cash in hand		4,734,075,135	3,861,074,490
Balance with Bangladesh Bank and its agent bank(s)		28,268,180,934	14,827,816,062
Balance with other banks & financial institutions		7,925,885,155	10,812,799,145
Money at call on short notice		120,000,000	3,900,000,000
Prizebond		3,435,100	4,512,100
Total		**41,051,576,324**	**33,406,201,797**
Net Operating Cash Flows Per Share (NOCFPS)	46	**7.63**	**21.90**

DHAKA BANK PLC. HEAD OFFICE DHAKA

Dhaka Bank PLC. and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 September 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**-**	**80,898**	**114,159,061**	**3,308,993,734**	**25,104,411,985**
Changes in translation reserve	-	-	-	-	-	-	-	-		
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(107,220,104)	-	-	-	-	(107,220,104)
Net profit for the year	-	-	-	-	-	-	-	-	1,187,021,175	1,187,021,175
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	-	(1,056,932,349)	(1,056,932,349)
Changes in reserve	-	-	-	-	-	-	-	-	-	-
Start-up Equity Investment Fund	-	-	-	-	-	-	-	10,809,179	(10,809,179)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(110,000,000)	(110,000,000)
Non-controlling interest	-	-	-	-	-	-	10,610	-	(10,610)	-
Balance as at 30 September 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**428,750,577**	**-**	**91,508**	**124,968,240**	**3,318,262,771**	**25,017,280,707**

For the year ended 30 September 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**-**	**69,851**	**87,281,290**	**2,240,831,967**	**22,775,044,591**
Changes in translation reserve	-	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	765,123,458	-	-	-	-	765,123,458
Net profit for the year	-	-	-	-	-	-	-	-	1,403,677,576	1,403,677,576
Transfer to reserve	-	-	-	-	-	-	-	-	-	-
Stock dividend	503,301,110	-	-	-	-	-	-	-	(503,301,110)	-
Cash dividend	-	-	-	-	-	-	-	-	(503,301,119)	(503,301,119)
Changes in reserve	-	503,301,110	-	-	-	-	-	-	(503,301,110)	-
Start-up fund	-	-	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	-	(110,000,000)	(110,000,000)
Non-controlling interest	-	-	-	-	-	-	7,851	-	(7,851)	-
Balance as at 30 September 2025	**10,569,323,492**	**10,569,323,492**	**6,560,631**	**-**	**1,073,379,546**	**-**	**77,702**	**87,281,290**	**2,024,598,353**	**24,330,544,506**

DHAKA BANK PLC. HEAD OFFICE DHAKA

Dhaka Bank PLC.
Balance Sheet
As at 30 September 2026

	Notes	30.09.2026 Taka	31.12.2025 Taka
PROPERTY AND ASSETS			
Cash	3	**33,002,136,069**	**18,183,594,511**
Cash in hand (Including foreign currencies)	3.1	4,733,955,135	3,523,142,625
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	28,268,180,934	14,660,451,886
Balance with other banks and financial institutions	4	**7,825,733,684**	**8,904,949,743**
In Bangladesh	4.1	465,625,827	687,036,561
Outside Bangladesh	4.2	7,360,107,857	8,217,913,182
Money at call on short notice	5	**120,000,000**	**-**
Investments	6	**103,365,694,795**	**116,969,197,099**
Government	6.1	95,077,451,650	108,454,322,401
Others	6.2	8,288,243,145	8,514,874,698
Loans, advances and lease/investments	7	**288,723,391,270**	**276,121,395,585**
Loans, cash credits, overdrafts etc./investments	7.1	272,268,296,155	272,640,207,754
Bills purchased and discounted	8	16,455,095,115	3,481,187,831
Fixed assets including premises, furniture and fixtures	9	**9,149,814,612**	**8,144,506,152**
Other assets	10	**21,819,034,698**	**16,851,741,339**
Non-banking assets	11	**30,680,000**	**30,680,000**
Total Assets		**464,036,485,128**	**445,206,064,429**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**43,086,384,847**	**33,074,335,223**
Deposits and other accounts	13	**345,242,794,048**	**338,844,369,587**
Current accounts and other accounts		53,188,794,446	50,759,814,966
Bills payable		2,739,734,809	1,846,906,222
Savings bank deposits		41,120,376,626	33,509,515,452
Term deposits		248,193,888,167	252,728,132,947
Bond	14	**6,000,000,000**	**6,000,000,000**
Other liabilities	15	**45,556,191,931**	**42,943,010,770**
Total Liabilities		**439,885,370,826**	**420,861,715,580**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**24,151,114,302**	**24,344,348,849**
Paid-up capital	16.2	10,569,323,490	10,569,323,490
Statutory reserve	17	10,569,323,490	10,569,323,490
Other reserve	18	560,279,448	656,690,373
Surplus in profit and loss account	19	2,452,187,874	2,549,011,496
Total Liabilities and Shareholders' Equity		**464,036,485,128**	**445,206,064,429**

DHAKA BANK PLC. HEAD OFFICE DHAKA

	Notes	30.09.2026 Taka	31.12.2025 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**223,972,881,229**	**219,855,707,135**
Acceptances and endorsements		70,991,875,534	80,378,043,785
Irrevocable letters of credit		58,840,177,103	45,605,399,201
Letters of guarantee		59,830,854,710	60,919,913,865
Bills for collection		21,524,409,392	20,711,457,097
Other contingent liabilities		12,785,564,489	12,240,893,187
Other commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**223,972,881,229**	**219,855,707,135**

Chief Financial Officer

Company Secretary

Managing Director

27/10/26

Director

Director

Dhaka Bank PLC.
Profit & Loss Account
For the period ended 30 September 2026

	Notes	01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka	01-Jul-26 to 30-Sep-26 Taka	01-Jul-25 to 30-Sep-25 Taka
Interest income/profit on investments	22	19,786,184,969	21,621,762,433	6,212,935,860	7,222,641,026
Interest/profit paid on deposits and borrowings etc.	23	(17,649,952,670)	(18,467,986,310)	(5,256,040,181)	(6,254,945,466)
Net interest income		**2,136,232,299**	**3,153,776,124**	**956,895,678**	**967,695,560**
Investment income	24	7,320,849,012	6,066,523,413	2,107,561,958	2,186,977,089
Commission, exchange and brokerage	25	2,774,948,116	3,200,004,457	953,208,343	888,721,446
Other operating Income	26	1,029,289,413	279,332,919	513,715,753	90,859,373
		11,125,086,541	**9,545,860,789**	**3,574,486,053**	**3,166,557,908**
Total operating income (a)		**13,261,318,840**	**12,699,636,912**	**4,531,381,732**	**4,134,253,468**
Salary and allowances	27	3,576,324,679	3,207,881,573	1,335,972,403	1,114,695,376
Rent, taxes, insurance, electricity etc.	28	422,642,079	341,045,485	138,418,202	115,704,732
Legal expenses	29	35,220,525	25,776,790	10,371,582	12,478,769
Postage, stamps, telecommunication etc.	30	69,468,812	75,331,660	25,671,009	28,527,265
Stationery, printings, advertisements etc.	31	405,927,205	338,995,785	139,099,169	122,139,065
Chief Executive's salary and fees	32	22,097,222	12,000,000	7,660,555	1,400,000
Directors' fees	33	4,280,040	3,729,281	1,313,245	1,169,285
Auditors' fees	34	-	-	-	-
Depreciation and repairs of bank's assets	35	997,657,274	893,401,458	338,338,036	290,161,591
Other expenses	36	1,079,277,030	1,044,040,974	362,715,028	341,203,059
Total operating expenses (b)		**6,612,894,865**	**5,942,203,007**	**2,359,559,230**	**2,027,479,142**
Profit before provision and taxes (c = (a-b))		**6,648,423,975**	**6,757,433,905**	**2,171,822,502**	**2,106,774,326**
Provision against loans and advances	37	3,477,066,193	3,355,848,902	1,225,990,973	864,226,302
Provision for diminution in value of investments	38	(8,976,663)	95,943,386	22,796,362	1,518,367
Other provisions	39	12,224,287	(17,276,425)	53,948,749	(5,595,021)
Total provision (d)		**3,480,313,817**	**3,434,515,863**	**1,302,736,084**	**860,149,648**
Total Profit before taxes (c-d)		**3,168,110,158**	**3,322,918,042**	**869,086,418**	**1,246,624,678**
Provision for Taxation		2,087,192,252	1,997,750,851	721,976,109	1,021,706,118
Current tax		2,368,399,509	2,191,705,952	733,283,074	1,023,244,771
Deferred tax		(281,207,257)	(193,955,101)	(11,306,966)	(1,538,653)
Net Profit after Taxation		**1,080,917,906**	**1,325,167,191**	**147,110,310**	**224,918,560**
Profit available for distribution					
Surplus in profit and loss account from previous year	19	2,549,011,496	1,591,305,480	2,316,548,667	2,591,554,111
Net profit for the year		1,080,917,906	1,325,167,191	147,110,310	224,918,560
		3,629,929,402	**2,916,472,671**	**2,463,658,977**	**2,816,472,671**
Appropriations					
Statutory reserve		-	503,301,110	-	503,301,110
General reserve		-	-	-	-
Dividends		1,056,932,349	1,006,602,229	-	1,006,602,229
Start-up Equity Investment Fund		10,809,179	-	1,471,103	-
Coupon/dividend on perpetual bond		110,000,000	110,000,000	10,000,000	10,000,000
Surplus in profit and loss account		2,452,187,874	1,296,569,332	2,452,187,874	1,296,569,332
		3,629,929,402	**2,916,472,671**	**2,463,658,977**	**2,816,472,671**
Earning per share (EPS)	40	**1.02**	**1.25**	**0.14**	**0.21**

Chief Financial Officer

Company Secretary

Managing Director

27/10/26

Director

Director

Dhaka Bank PLC.

Cash Flow Statement

For the period ended 30 September 2026

	Notes	01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		25,617,721,072	25,062,872,124
Interest/Profit payments		(17,755,695,949)	(18,737,480,721)
Dividend receipts		156,961,482	207,737,365
Recovery of loans previously written off		917,814,257	149,193,061
Fee and commission receipts in cash		2,018,357,123	2,023,038,269
Cash payments to employees		(3,598,421,901)	(3,219,881,573)
Cash payments to suppliers		(510,616,541)	(440,104,235)
Income taxes paid		(2,318,567,775)	(1,237,931,602)
Receipts from other operating activities	41	177,823,191	309,627,071
Payments for other operating activities	42	(2,134,827,864)	(1,986,292,350)
Operating profit before changes in operating assets & liabilities (i)		**2,570,547,095**	**2,130,777,408**
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		18,170,493,306	(2,903,894,109)
Loans and advances to customers		(12,601,995,685)	(4,730,844,196)
Other assets	43	(2,693,988,468)	(656,043,380)
Deposits from other banks		(474,702,778)	(497,682,428)
Deposits from customers		6,873,127,239	34,189,254,189
Other liabilities account of customers		(589,097,273)	(630,181,940)
Other liabilities	44	(3,327,682,023)	(3,667,598,879)
Cash flows from/(used in) operating assets and liabilities (ii)		**5,356,154,317**	**21,103,009,257**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**7,926,701,412**	**23,233,786,665**
Cash flows from investing activities			
Proceeds from sale of securities		1,411,769,602	1,624,908,029
Payment for purchase of securities		(4,674,516,005)	(8,652,377,313)
Purchase of property, plant & equipment		(342,326,534)	(238,953,046)
Sale of property, plant & equipment		2,095,613	3,570,285
Non-banking assets		-	-
Purchase/sale of subsidiary		-	-
Net cash used in investing activities (b)		**(3,602,977,325)**	**(7,262,852,045)**
Cash flows from financing activities			
Borrowing from other banks		10,012,049,624	(10,681,305,276)
Receipts from issuance of Perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		-	(135,000,000)
Coupon/dividend paid on perpetual bonds		(110,000,000)	(110,000,000)
Dividends paid		(1,056,932,349)	(503,301,119)
Net cash flow (used in)/from financing activities (c)		**8,845,117,275**	**(11,429,606,395)**
Net decrease in cash and cash equivalents (a+b+c)		**13,168,841,362**	**4,541,328,225**
Effects of exchange rate changes on cash and cash equivalent		690,179,237	993,908,912
Cash and cash equivalents at beginning year		27,092,284,254	27,850,098,594
Cash and cash equivalents at end of year*		**40,951,304,853**	**33,385,335,731**
***Closing cash and cash equivalents**			
Cash in Hand		4,733,955,135	3,860,954,490
Balance with Bangladesh Bank and its agent bank(s)		28,268,180,934	14,827,816,062
Balance with other banks & Financial Institutions		7,825,733,684	10,792,053,079
Money at call on short notice		120,000,000	3,900,000,000
Prize Bond		3,435,100	4,512,100
Total		**40,951,304,853**	**33,385,335,731**
Net Operating Cash Flows Per Share (NOCFPS)	46	**7.50**	**21.98**

DHAKA BANK PLC. HEAD OFFICE DHAKA

Dhaka Bank PLC.
Statement of Changes in Equity
For the period ended 30 September 2026

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**114,159,061**	**2,549,011,496**	**24,344,348,849**
Changes in translation reserve	-	-	-	-	-	-	-	-
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(107,220,104)	-	-	(107,220,104)
Net profit for the year	-	-	-	-	-	-	1,080,917,906	1,080,917,906
Stock dividend	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	(1,056,932,349)	(1,056,932,349)
Start-up Equity Investment Fund	-	-	-	-	-	10,809,179	(10,809,179)	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(110,000,000)	(110,000,000)
Changes in reserve	-	-	-	-	-	-	-	-
Balance as at 30 September 2026	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**428,750,577**	**124,968,240**	**2,452,187,874**	**24,151,114,302**

For the year ended 30 September 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Start-up Equity Investment Fund	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**87,281,290**	**1,591,305,480**	**22,125,448,253**
Changes in translation reserve	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	765,123,458	-	-	765,123,458
Net profit for the year	-	-	-	-	-	-	1,325,167,191	1,325,167,191
Stock dividend	503,301,110	-	-	-	-	-	(503,301,110)	-
Cash dividend	-	-	-	-	-	-	(503,301,119)	(503,301,119)
Start-up Fund	-	-	-	-	-	-	-	-
Coupon/dividend on perpetual bond	-	-	-	-	-	-	(110,000,000)	(110,000,000)
Changes in reserve	-	503,301,110	-	-	-	-	(503,301,110)	-
Balance as at 30 September 2025	**10,569,323,492**	**10,569,323,492**	**6,560,631**	**-**	**1,073,379,546**	**87,281,290**	**1,296,569,332**	**23,602,437,783**

DHAKA BANK PLC. HEAD OFFICE DHAKA

1. Reporting entity - The Bank and its activities

1.1 Legal status and nature of the entity

Dhaka Bank Limited ("the Bank") was incorporated in Bangladesh as a Public Limited Company on 06 April 1995 under the Companies Act, 1994 and commenced commercial operation on 05 July 1995. The Bank went for public issue of shares on 25 November 1999 and its shares are listed with both the Stock Exchanges (Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.) of Bangladesh. Currently, it has 120 branches all over Bangladesh which includes 92 urban and 28 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 40 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank Limited renamed to Dhaka Bank PLC. in effect from 09 November 2023.

The registered office of the Bank is at Plot: CWS (C)-10, Bir Uttam A. K. Khandaker Road, Gulshan-1, Dhaka-1212, Bangladesh.

The consolidated financial statements of the Bank as at and for the period ended 30 September 2026 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the Bank

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers corporate banking, retail banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME service centres, sub branches, Islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Offshore Banking Units (OBU) and islami banking services through its Islamic Banking branches.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the period ended 30 September 2026 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the period ended 30 September 2026 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

The financial statements of the Bank are prepared in accordance with IFRSs (including IASs) and the requirements of the Bank Company Act, 1991 (amended upto date), the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, The Securities and Exchange Ordinance, 1969, Bangladesh Securities and Exchange Commission Act, 1993, Bangladesh Securities and Exchange Commission (Public Issues) Rules, 2020, Income Tax Act, 2023, The Value Added Tax and Supplementary Duty Act, 2012, The Value Added Tax and Supplementary Duty Rules, 2016, Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) and Financial Reporting Act, 2015. In case any requirement of the Bank Company Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs (including IASs), the requirements of the Bank Company Act, 1991 (amended upto date), and provisions and circulars issued by Bangladesh Bank shall prevail.

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for as per Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are presented at value using mark to market concept with gain crediting to revaluation reserve; and
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost.

DHAKA BANK PLC. HEAD OFFICE DHAKA

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AA+ in long term and ST-1 in short term by Emerging Credit Rating Limited. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

These financial statements are presented in Bangladeshi Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded-off to the nearest integer.

2.5 Use of judgments and estimates

In preparing these consolidated financial statements in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

2.6 Reporting period

The financial period of the Bank covers from 01 January 2026 to 30 September 2026.

2.7 Date of authorization

The Board of Directors in its 513 meeting has approved this financial statements for onward submission to the respective regulatory authorities on 27 October 2026.

2.8 Material accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current period's presentation.
As per SMESPD circular no. 02 dated 09 July 2025 and subsequent equity contribution by Dhaka Bank PLC. as on dated 02 January 2026, Bank has kept Start-up Equity Investment Fund for financing start-up initiatives in Bangladesh.

Accounting policies of subsidiaries

The financial statements of subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh.



			30.09.2026 Taka	31.12.2025 Taka
3.	**Cash**			
	Cash in hand (Including foreign currencies)	(Note: 3.1)	4,733,955,135	3,523,142,625
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	28,268,180,934	14,660,451,886
			33,002,136,069	**18,183,594,511**
3(a)	**Consolidated Cash**			
	Dhaka Bank PLC.	(Note: 3)	33,002,136,069	18,183,594,511
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			33,002,256,069	**18,183,714,511**
3.1	**Cash in hand**			
	In local currency		4,565,495,976	3,295,753,284
	In foreign currencies		168,459,159	227,389,341
			4,733,955,135	**3,523,142,625**
3.1(a)	**Consolidated cash in hand**			
	Dhaka Bank PLC.	(Note: 3.1)	4,733,955,135	3,523,142,625
	Dhaka Bank Securities Limited		120,000	120,000
	Dhaka Bank Investment Limited		-	-
			4,734,075,135	**3,523,262,625**
3.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency:		26,193,127,022	13,335,752,281
	Conventional		25,292,174,551	12,507,453,002
	Al-Wadiah current account		900,952,471	828,299,279
	In foreign currencies		2,019,446,205	1,092,700,327
			28,212,573,227	14,428,452,608
	Balance with Sonali Bank as agent of Bangladesh Bank		55,607,707	231,999,278
			28,268,180,934	**14,660,451,886**
3.2(a)	**Consolidated balance with Bangladesh Bank and its agent bank(s)**			
	Dhaka Bank PLC.	(Note: 3.2)	28,268,180,934	14,660,451,886
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			28,268,180,934	**14,660,451,886**
4.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1)	465,625,827	687,036,561
	Outside Bangladesh	(Note: 4.2)	7,360,107,857	8,217,913,182
			7,825,733,684	**8,904,949,743**
4(a)	**Consolidated balance with other banks and financial institutions**			
	In Bangladesh	(Note: 4.1(a))	565,777,298	710,030,177
	Outside Bangladesh	(Note: 4.2(a))	7,360,107,857	8,217,913,182
			7,925,885,155	**8,927,943,359**
4.1	**In Bangladesh**			
	Current deposits			
	Other Local Commercial Bank (excluding ICB Islamic Bank Limited)		217,925,240	139,083,556
	ICB Islamic Bank Limited		11,100,000	11,100,000
			229,025,240	**150,183,556**
	Special Notice Deposits (SND)			
	Local Commercial Bank		657,423	909,841
			657,423	**909,841**
	Fixed deposits			
	Commercial Banks			
	Local Commercial Bank		200,000,000	500,000,000
	Placement with OBU		9,768,166,160	9,082,384,100
			9,968,166,160	**9,582,384,100**
	Less : Inter Unit (OBU)		9,768,166,160	9,082,384,100
			200,000,000	**500,000,000**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			30.09.2026 Taka	31.12.2025 Taka
	Financial Institutions			
	Phoenix Finance & Investment Limited		35,943,164	35,943,164
			35,943,164	**35,943,164**
			465,625,827	**687,036,561**
4.1(a)	**Consolidated in Bangladesh**			
	Dhaka Bank PLC.	(Note: 4.1)	465,625,827	687,036,561
	Dhaka Bank Securities Limited		343,781,409	364,445,068
	Dhaka Bank Investment Limited		270,799,680	241,015,272
			1,080,206,916	1,292,496,900
	Less: Intercompany transaction		514,429,618	582,466,723
			565,777,298	**710,030,177**
4.2	**Outside Bangladesh (Nostro Accounts)**			
	Current deposits			
	Differents foreign bank		7,360,107,857	8,217,913,182
			7,360,107,857	**8,217,913,182**
4.2(a)	**Consolidated outside Bangladesh (Nostro Accounts)**			
	Dhaka Bank PLC.	(Note: 4.2)	7,360,107,857	8,217,913,182
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			7,360,107,857	**8,217,913,182**
5.	**Money at call on short notice**			
	With banking companies	(Note: 5.1)	120,000,000	-
	With non-banking financial institutions	(Note: 5.2)	-	-
			120,000,000	-
5(a)	**Consolidated money at call on short notice**			
	Dhaka Bank PLC.	(Note: 5)	120,000,000	-
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			120,000,000	-
5.1	**With banking companies**			
	Local Commercial Bank		120,000,000	-
			120,000,000	-

ICB Islamic Bank Limited has been repaying their liabilities phase by phase under "The Oriental Bank Limited (Reconstruction) Scheme, 2007 as per Bangladesh Bank instructions vide Ref : BRPD(R-1)651/9(10)2007-446 dated 02.08.2007. **The outstanding amount of Tk.1.11 Crore now presented under the head "Balance with other banks and financial institutions".**

5.2	**With non-banking financial institutions**			
	Local Commercial NBFI		-	-
			-	-
6.	**Investments**			
	Government securities	(Note: 6.1)	95,077,451,650	108,454,322,401
	Other investments	(Note: 6.2)	8,288,243,145	8,514,874,698
			103,365,694,795	**116,969,197,099**
6(a)	**Consolidated investments**			
	Dhaka Bank PLC.	(Note: 6)	103,365,694,795	116,969,197,099
	Dhaka Bank Securities Limited		3,845,653,021	3,696,399,843
	Dhaka Bank Investment Limited		986,323,086	954,188,045
			108,197,670,902	**121,619,784,987**
6.1	**Government securities**			
	Treasury Bills	(Note: 6.1.1)	1,252,613,316	13,358,971,943
	Treasury Bonds	(Note: 6.1.2)	88,464,919,234	90,568,856,458
	Government Ijarah Sukuk		5,356,484,000	4,522,754,000
	Prizebond		3,435,100	3,740,000
			95,077,451,650	**108,454,322,401**

DHAKA BANK PLC. DHAKA

			30.09.2026 Taka	31.12.2025 Taka
6.1(a)	**Consolidated government securities**			
	Dhaka Bank PLC.	(Note: 6.1)	95,077,451,650	108,454,322,401
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		948,562,641	917,556,013
			96,026,014,291	**109,371,878,414**
6.2	**Other investments**			
	Investment in shares	(Note: 6.2.1)	2,748,243,145	2,744,874,698
	Investment in subordinated bonds	(Note: 6.2.2)	2,110,000,000	2,340,000,000
	Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,430,000,000
	Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
			8,288,243,145	**8,514,874,698**
6.2(a)	**Consolidated other investments**			
	Dhaka Bank PLC.	(Note: 6.2)	8,288,243,145	8,514,874,698
	Dhaka Bank Securities Limited		3,845,653,021	3,696,399,843
	Dhaka Bank Investment Limited		37,760,445	36,632,032
			12,171,656,611	**12,247,906,573**
6.2.1	**Investment in shares**			
	Quoted (Publicly Traded)		659,413,140	662,627,773
	Unquoted		2,088,830,005	2,082,246,925
			2,748,243,145	**2,744,874,698**
6.2.2	**Investment in subordinated bonds**			
	The City Bank PLC.		-	80,000,000
	Dutch Bangla Bank PLC.		2,000,000,000	2,000,000,000
	Eastern Bank PLC.		-	40,000,000
	United Commercial Bank PLC.		110,000,000	220,000,000
			2,110,000,000	**2,340,000,000**
6.2.3	**Investment in perpetual bond**			
	UCBPLC perpetual bond		650,000,000	650,000,000
	Trust Bank perpetual bond		1,000,000,000	1,000,000,000
	Southeast Perpetual Bond		780,000,000	780,000,000
			2,430,000,000	**2,430,000,000**
7.	**Loans, advances and lease/investments including Bills purchased and discounted**			
	Loans, cash credits, overdrafts etc./investments	(Note: 7.1)	272,268,296,155	272,640,207,754
	Bills purchased and discounted	(Note: 8)	16,455,095,115	3,481,187,831
			288,723,391,270	**276,121,395,585**
7(a)	**Consolidated loans, advances and lease/investments including bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 7)	288,723,391,270	276,121,395,585
	Dhaka Bank Securities Limited		866,908,440	874,491,798
	Dhaka Bank Investment Limited		-	-
			289,590,299,710	276,995,887,384
	Less: Intercompany transaction		-	(40,420)
			289,590,299,710	**276,995,927,804**
7.1	**Loans, cash credits, overdrafts etc./investments Broad category-wise breakup**			
	In Bangladesh			
	Secured overdraft/quard		39,562,458,122	40,165,564,042
	Cash credit/murabaha		6,621,100,016	6,649,177,670
	House building loan		4,292,903.271	4,073,463,254
	Transport loan		1,544,594,063	1,630,381,835
	Term loan		121,331,938,786	122,007,236,750
	Loan against trust receipt		4,723,870,326	4,252,346,724
	Payment against documents		4,753,852	93,436,838
	Loan against accepted bills		8,714,216,546	7,744,207,398
	Packing credit		2,713,108,268	1,240,462,754
	Lease/izara finance		2,977,579,811	3,802,381,709
	Credit card		1,939,605,379	1,822,591,470
	Retail loan		2,091,290,952	1,357,423.203
	Other loans		75,750,876,762	77,801,534,108
			272,268,296,155	272,640,207,754
	Outside Bangladesh		-	-
			272,268,296,155	**272,640,207,754**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			30.09.2026 Taka	31.12.2025 Taka
7.1(a)	**Consolidated loans, cash credits, overdrafts etc./investments**			
	Dhaka Bank PLC.	(Note: 7.1)	272,268,296,155	272,640,207,754
	Dhaka Bank Securities Limited		866,908,440	874,491,798
	Dhaka Bank Investment Limited		-	-
			273,135,204,595	273,514,699,552
	Less: Intercompany transaction		-	(40,420)
			273,135,204,595	**273,514,739,972**
8.	**Bills purchased and discounted**			
	In Bangladesh		16,455,095,115	3,481,187,817
	Outside Bangladesh		-	15
			16,455,095,115	**3,481,187,831**
8(a)	**Consolidated bills purchased and discounted**			
	Dhaka Bank PLC.	(Note: 8)	16,455,095,115	3,481,187,831
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			16,455,095,115	**3,481,187,831**
9.	**Fixed assets including premises, furniture and fixtures**			
	Cost/revaluation			
	Land		4,658,655,505	4,658,655,505
	Building & renovation		1,476,767,487	1,476,767,487
	Furniture and fixture including office decoration		886,034,732	876,917,945
	Office appliances and equipment		2,575,315,444	2,426,287,732
	Computer		658,446,528	597,879,657
	Software		894,243,729	884,088,933
	Bank's vehicle		425,093,535	373,521,335
	Right of use assets (ROU) as per IFRS 16		2,684,948,035	3,309,096,024
			14,259,504,995	14,603,214,618
	Less: Accumulated depreciation		5,109,690,382	6,458,708,466
			9,149,814,612	**8,144,506,152**
9(a)	**Consolidated fixed assets including premises, furniture and fixtures**			
	Dhaka Bank PLC.	(Note: 9)	9,149,814,612	8,144,506,152
	Dhaka Bank Securities Limited		46,501,658	55,585,076
	Dhaka Bank Investment Limited		6,911,260	3,758,142
			9,203,227,530	**8,203,849,369**
10.	**Other assets**			
	Investment in shares of subsidiary companies	(Note: 10.1)	5,049,999,880	5,049,999,880
	Stationery, stamps, printing materials etc.		112,576,236	60,883,725
	Advance rent	(Note: 10.1.a)	75,514,664	173,425,656
	Prepaid expenses against advertisement		25,849,622	49,241,123
	Interest/Profit accrued and other receivable	(Note: 10.2)	2,409,422,720	2,488,840,895
	Security deposit		21,350,016	22,486,172
	Prepaid -new branch opening, Insurance Premium, Legal expense, software maintenance and branch adjustments	(Note: 10.3 & 10.4)	492,168,874	340,204,148
	Suspense account	(Note: 10.5)	152,425,616	149,899,018
	Others	(Note: 10.6)	13,479,727,069	8,516,760,723
			21,819,034,698	**16,851,741,339**
10(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 10)	21,819,034,698	16,851,741,339
	Dhaka Bank Securities Limited		270,764,981	313,594,719
	Dhaka Bank Investment Limited		44,746,696	36,918,649
			22,134,546,375	17,202,254,707
	Less: Inter-company transactions			
	Investment in Dhaka Bank Securities Limited		4,049,999,940	4,049,999,940
	Investment in Dhaka Bank Investment Limited		999,999,940	999,999,940
			5,049,999,880	5,049,999,880
			17,084,546,495	**12,152,254,827**

			30.09.2026 Taka	31.12.2025 Taka
10.1	**Investment in shares of subsidiary companies**			
	Dhaka Bank Securities Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.1)	4,049,999,940	4,049,999,940
	Dhaka Bank Investment Limited (99.99% of subsidiary company owned by DBPLC.)	(Note:1.9.2)	999,999,940	999,999,940
			5,049,999,880	**5,049,999,880**

Shareholding in Dhaka Bank Securities Limited as at 30 September 2026 was 465,792,274 shares after considering the stock dividend issued from 2011 to 2024 and new issued capital of Taka 255.00 crore in the year 2024.

Shareholding in Dhaka Bank Investment Limited as at 30 September 2026 was 99,999,995 shares after considering the new issued capital of Taka 75.00 crore in the year 2024.

10.1.a Advance rent up to September 2026 Tk. 461,396,809 has been considered with right of use-assets (ROU) as per IFRS 16.

10.2 Interest accrued and other receivable

Amount represents interest/profit accrued on loans/investment but not collected, commission & brokerage receivable on shares and debenture and other income receivable etc.

10.3 The amount represents payment in advance against opening of new branches, various types of insurance premiums, legal expenses, software maintenance etc.

10.4 Branch adjustment

Branch adjustment account represents outstanding amount of Inter-Branch and Head Office transactions at the Balance Sheet date.

10.5 Suspense account

Suspense account represents advance paid/(received) against renovation of different branches which is capital expenditure and will be adjusted after receiving the final bills.

10.6	**Others**			
	Advance tax	(Note: 10.6.1)	7,789,503,632	5,470,935,857
	Deferred tax assets	(Note: 15.1)	1,119,939,663	838,732,407
	Account receivable others	(Note: 10.6.2)	4,570,283,774	2,207,092,459
			13,479,727,069	**8,516,760,723**
10.6.1	**Advance tax**			
	Opening balance		5,470,935,857	17,013,897,057
	Add: Paid during this year		2,318,567,775	1,738,275,783
			7,789,503,632	18,752,172,840
	Less: Adjustment during the year		-	13,281,236,983
			7,789,503,632	**5,470,935,857**
10.6.2	**Account receivable others**			
	Receivable against Bangladesh/Paribar Sanchaya Patra		8,645,651	414,813
	Fees receivable		1,187,423,428	466,815,252
	Dividend receivable		150,363,109	43,569,270
	Finance to AD branches		42	40
	Protestation account		19,482,413	19,482,413
	Settlement account		1,648,768,008	1,511,081,153
	Receivable from exchange houses		402,360	137,669
	Security deposit against bond forward deal		1,500,000,000	-
	Excise duty receivable		55,198,762	165,591,850
			4,570,283,774	**2,207,092,459**
11.	**Non-banking assets**			
	Land and building		**30,680,000**	**30,680,000**
11(a)	**Consolidated non-banking assets**			
	Dhaka Bank PLC.	(Note: 11)	30,680,000	30,680,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			30,680,000	**30,680,000**
12.	**Borrowings from other banks, financial institutions and agents**			
	In Bangladesh	(Note: 12.1)	33,982,164,847	23,168,407,823
	Outside Bangladesh		9,104,220,000	9,905,927,400
			43,086,384,847	**33,074,335,223**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			30.09.2026 Taka	31.12.2025 Taka
12.1	**In Bangladesh**			
	Call Borrowing			
	Difference local commercial banks		-	-
			-	-
	Term Borrowing			
	Term Borrowing (DBU to OBU)		9,768,166,160	9,082,384,100
	Borrowing from Bangladesh Bank-ALS		16,516,250,000	10,027,858,000
	Borrowing from SME Foundation		2,380,867	8,129,507
			26,286,797,027	**19,118,371,606**
	Less : Inter Unit (OBU)		9,768,166,160	9,082,384,100
			16,518,630,867	**10,035,987,507**
	Bangladesh Bank refinance			
	Small and Medium Enterprise		1,675,755,511	1,040,684,767
	Syndication		2,208,696,830	2,526,523,813
	PC Refinance		2,077,445,000	-
	Export development fund		10,242,368,441	9,070,468,174
	FSSP fund		881,445,808	436,123,562
	10 Taka Account		-	225,000
	Stimulus fund		-	29,055,000
	Digital Nano Loan Refinance		377,822,390	29,340,000
			17,463,533,980	**13,132,420,316**
	Total		**33,982,164,847**	**23,168,407,823**
	Outside Bangladesh			
	Difference foreign banks		9,104,220,000	9,905,927,400
			9,104,220,000	**9,905,927,400**
			43,086,384,847	**33,074,335,223**
12(a)	**Consolidated borrowings from other banks, financial institutions and agents**			
	Dhaka Bank PLC.	(Note: 12)	43,086,384,847	33,074,335,223
	Dhaka Bank Securities Limited		34,668,490	59,738,772
	Dhaka Bank Investment Limited		-	-
			43,121,053,337	33,134,073,995
	Less: Inter company transaction		-	(40,420)
			43,121,053,337	**33,134,114,415**
13.	**Deposits and other accounts**			
	Current Accounts and other Accounts	(Note: 13.1)	53,188,794,446	50,759,814,966
	Bills payable	(Note: 13.2)	2,739,734,809	1,846,906,222
	Savings bank deposits	(Note: 13.3)	41,120,376,626	33,509,515,452
	Term deposits	(Note: 13.4)	248,193,888,167	252,728,132,947
			345,242,794,048	**338,844,369,587**
	Non-interest bearing accounts			
13.1	**Current Accounts and other accounts**			
	Current account		25,245,047,556	20,422,505,290
	Foreign currency deposits		7,156,292,543	6,906,701,871
	Margin under letter of credit		3,837,494,094	5,207,401,864
	Margin under letter of guarantee		2,914,388,078	2,983,428,617
	Deposits awaiting disposal		7,444,922	1,359,055,844
	Sundry deposit	(Note: 13.1.1)	14,028,127,253	13,880,721,480
			53,188,794,446	**50,759,814,966**
13.1.1	**Sundry deposit**			
	F.C held against back to back L/C		13,443,158,679	13,335,747,674
	Sundry creditors		519,511,049	479,429,098
	Unclaimed deposits		44,937,983	45,832,812
	Security deposits		20,519,542	19,711,896
			14,028,127,253	**13,880,721,480**
13.2	**Bills payable**			
	Pay order		2,678,531,608	1,788,521,378
	Demand draft		61,203,201	58,384,844
			2,739,734,809	**1,846,906,222**
	Total non-interest bearing accounts		**55,928,529,255**	**52,606,721,188**

DHAKA BANK PLC. DHAKA

			30.09.2026 Taka	31.12.2025 Taka
	Interest bearing Account			
13.3	**Savings bank deposits**			
	Savings account		40,035,613,819	32,523,608,885
	Mudaraba savings accounts		1,084,762,807	985,906,567
			41,120,376,626	**33,509,515,452**
13.4	**Term deposits**			
	Special notice deposits		38,534,846,569	37,994,953,906
	Unclaimed dividend account*		36,174,916	38,780,491
	Fixed deposits		182,172,589,262	191,023,173,574
	Deposit pension scheme		24,655,549,898	21,154,377,993
	Gift cheque		42,171,962	43,630,007
	Non Resident Foreign Currency Deposit (NFCD)		2,752,555,561	2,473,216,976
			248,193,888,167	**252,728,132,947**

*As per Clause (3) (vii) of the BSEC Directive No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, a separate line item 'Unclaimed Dividend Account' is disclosed vide note no. 13.4.

13.4 (a)	**Consolidated term deposits**			
	Dhaka Bank PLC.		248,193,888,167	252,728,132,947
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			248,193,888,167	252,728,132,947
	Less: Inter company transaction		514,429,618	582,466,723
			247,679,458,549	**252,145,666,224**
	Total interest bearing account		**289,314,264,793**	**286,237,648,399**
	Total deposits and other accounts		**345,242,794,048**	**338,844,369,587**
13 (a)	**Consolidated deposits and other accounts**			
	Dhaka Bank PLC.	(Note: 13)	345,242,794,048	338,844,369,587
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			345,242,794,048	**338,844,369,587**
	Less: Inter company transaction		514,429,618	582,466,723
			344,728,364,430	**338,261,902,864**
14.	**Bond**			
	Non convertible subordinated bond	(Note: 14.1)	4,000,000,000	4,000,000,000
	Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
			6,000,000,000	**6,000,000,000**

14.1 - The Bank issued 4th tranche of non-convertible subordinated bond of Tk. 4,000,000,000 with consent of BSEC vide letter no. BSEC/CFD/CRD/DS-231/2023/298 dated 24 November 2024 and from Bangladesh Bank vide letter no. BRPD (BS) 661/14B (P)/20236739 dated 21 August 2023. The redemption of the issued bond will start from the year 2027.

14.2 Dhaka Bank PLC. has successfully launched the first Perpetual Bond of Tk. 200.00 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators. Basic features of the bond are:

Coupon rate: Reference rate Plus Coupon margin

Here, reference rate is the latest available 20 years treasury bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day and coupon margin is 2%.

Coupon range: 6.0% to 10.0%.

Contingent Convertible feature: This bonds are contingent convertible and this conversion will only be executed if the Bank's consolidated common equity Tier-I (CET-I) falls below 4.5% and the conversion amount will be to the extent of shortfall amount for reaching CET-I @ 4.5%.

Subscriber wise perpetual bond are:

Individual subscribers	**200,000,000**	**200,000,000.0**
Institutional subscriber		
NCC Bank PLC.	850,000,000	850,000,000
Community Bank Bangladesh PLC.	170,000,000	170,000,000
Mercantile Bank PLC.	780,000,000	780,000,000
	1,800,000,000	**1,800,000,000.0**
	2,000,000,000	**2,000,000,000.0**

			30.09.2026 Taka	31.12.2025 Taka
15.	**Other liabilities**			
	Accrued interest		561,789,986	667,533,265
	Provision on loans and advances		17,825,556,761	19,144,614,854
	Provision for Off-Balance Sheet exposure		1,780,557,986	1,768,333,699
	Interest suspense account		9,678,102,146	6,350,878,257
	Provision for expenses		988,227,276	629,847,003
	Provision for decrease in value of investments		168,471,927	177,448,590
	Provision for other assets		202,808,465	202,808,465
	Provision for current tax		10,517,850,732	8,149,451,223
	Deferred tax liability	(Note: 15.1)	-	-
	Tax deducted at source & payable		643,307,183	841,376,504
	Excise duty payable		13,216,588	404,244,540
	Other account payable	(Note: 15.2)	3,176,302,881	4,606,474,370
			45,556,191,931	**42,943,010,770**
15(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 15)	45,556,191,931	42,943,010,770
	Dhaka Bank Securities Limited		701,181,584	632,977,433
	Dhaka Bank Investment Limited		30,493,872	37,737,390
			46,287,867,387	43,613,725,592
	Less: Inter-company transactions			
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			-	-
			46,287,867,387	**43,613,725,592**

15.1 Deferred tax liabilities/(asset)

30 September 2026	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed asset excluding land	2,321,628,201	3,079,036,873	(757,408,672)
Deductible temporary difference :			
Provision against classified loan	(2,061,848,306)	-	(2,061,848,306)
Right of use-assets (net-off advance)	1,708,134,098	-	1,708,134,098
Lease obligation	(1,875,382,888)	-	(1,875,382,888)
			(2,986,505,769)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(1,119,939,663)**

31 December 2025	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed Asset excluding land	2,331,584,462	3,046,739,727	(715,155,265)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,372,993,350)	-	(1,372,993,350)
Right of use-assets (net-off advance)	939,921,342	-	939,921,342
Lease obligation	(1,088,392,478)	-	(1,088,392,478)
			(2,236,619,751)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(838,732,406)**

Deferred tax expense/(income)	**30.09.2026 Taka**	**31.12.2025 Taka**
Closing deferred tax (asset)/liability	(1,119,939,663)	(838,732,406)
Opening deferred tax (asset)/liability	(838,732,407)	(872,509,538)
	(281,207,257)	**33,777,131**

Deferred tax is provided using the balance sheet method for timing difference arising between the tax base of assets and liabilities and their carrying values for reporting purposes as per International Accounting Standard (IAS) 12 and BRPD circular no. 11 dated 12 December 2011.

		30.09.2026 Taka	31.12.2025 Taka
15.2	**Other account payable**		
	3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond	22,971,533	11,921,533
	Application, processing, membership, utilisation fee & adjusting account credit	(2,507,514,780)	(1,079,583,098)
	Export proceeds suspense	1,210,377,816	936,719,475
	Finance from bill discounting OBU	(2,344,159)	7,454,487
	Compensation income of Islamic Banking operations	129,122,564	201,509,997
	Settlement account	2,053,919,538	2,891,674,497
	Import payment suspense	390,107,481	505,823,424
	Provision for CSR fund	-	38,281,577
	Provision against NBA	4,280,000	4,280,000
	Lease liabilities as per IFRS 16	1,875,382,888	1,088,392,478
		3,176,302,881	**4,606,474,370**
16.	**Share capital**		
16.1	**Authorised Capital**		
	2,000,000,000 ordinary shares of Tk.10 each	**20,000,000,000**	**20,000,000,000**

The Bank increased its Authorized Capital from Tk.1000.00 crore to Tk.2000.00 crore by passing a Special Resolution in the 27th AGM held on Thursday, June 23, 2022.

16.2	**Issued, Subscribed and Paid-up Capital**		
	2026: 1,056,932,349 ordinary shares (1006,602,238 in 2025) of Tk. 10.00 each	10,569,323,490	10,066,022,382
	2025: 50,330,111 ordinary shares* of Tk.10.00 each	-	503,301,108
		10,569,323,490	**10,569,323,490**

*The Bank increased its paid up capital through issuance of 5% Bonus shares i.e. 50,330,111 ordinary shares of Tk.10.00 each on 11/08/2025.

The denomination of the face value of share was fixed at Tk.10.00 per share instead of Tk.100.00 per share by passing a special resolution in the 4th EGM of the Bank held on July 04, 2010.

16.3 Initial Public Offer (IPO)

Out of the total issued, subscribed and paid up capital of the Bank, 1,320,000 Ordinary shares of Tk.100 each amounting to Tk.132,000,000 was raised through IPO from 05.12.1999 to 19.12.1999.

16.4 Right issue

The Bank increased its paid up capital twice through issuance of 2R:5 and 1R:2 Rights Shares at par in 2003 and 2005 respectively.

16.5 History of paid-up capital

Year	Declaration	No. of new share	Value in capital	Cumulative Value
1995	Initial capital	10,000,000	100,000,000	100,000,000
1996	10% stock dividend	1,000,000	10,000,000	110,000,000
1997	20% stock dividend	2,200,000	22,000,000	132,000,000
1998	9% Stock, 10% cash dividend & IPO	14,388,000	143,880,000	275,880,000
1999	25% cash	-	-	275,880,000
2000	25% cash & 10% stock dividend	2,758,800	27,588,000	303,468,000
2001	25% cash & 25% stock dividend	7,586,700	75,867,000	379,335,000
2002	20% cash & (15,17,340 nos. right shares)	15,173,400	151,734,000	531,069,000
2003	15% cash & 25% stock dividend	13,276,720	132,767,200	663,836,200
2004	35% stock & 1R:2	56,426,080	564,260,800	1,228,097,000
2005	5% stock dividend	6,140,490	61,404,900	1,289,501,900
2006	10% cash & 20% stock dividend	25,790,040	257,900,400	1,547,402,300
2007	25% stock dividend	38,685,058	386,850,575	1,934,252,875
2008	15% cash & 10% stock dividend	19,342,533	193,425,325	2,127,678,200
2009	25% stock dividend	53,191,960	531,919,600	2,659,597,800
2010	35% stock dividend	93,085,923	930,859,230	3,590,457,030
2011	5% cash & 30% stock dividend	107,713,710	1,077,137,100	4,667,594,130
2012	16% stock dividend	74,681,506	746,815,060	5,414,409,190
2013	17% cash & 5% stock dividend	27,072,045	270,720,450	5,685,129,640
2014	14% cash & 10% stock dividend	56,851,296	568,512,960	6,253,642,600
2015	6% cash & 10% stock dividend	62,536,426	625,364,260	6,879,006,860
2016	10% Cash & 5% stock dividend	34,395,034	343,950,340	7,222,957,200
2017	12.5% stock dividend	90,286,965	902,869,650	8,125,826,850
2018	5% cash & 5% stock dividend	40,629,134	406,291,340	8,532,118,190
2019	5% cash & 5% stock dividend	42,660,590	426,605,900	8,958,724,090
2020	6% cash & 6% stock dividend	53,752,344	537,523,440	9,496,247,530
2021	12% Cash Dividend	-	-	9,496,247,530
2022	6% cash & 6% stock dividend	56,977,485	569,774,850	10,066,022,380
2023	10% cash dividend	-	-	10,066,022,380
2024	5% cash & 5% stock dividend	50,330,111	503,301,110	10,569,323,490
2025	10% cash dividend	-	-	10,569,323,490

DHAKA BANK PLC. DHAKA

			30.09.2026 Taka	31.12.2025 Taka
17.	**Statutory reserve**			
	Opening balance		10,569,323,490	10,066,022,382
	Add: Addition during the year		-	503,301,108
			10,569,323,490	**10,569,323,490**
18.	**Other reserve**			
	General reserve	(Note 18.1)	6,560,631	6,560,631
	Assets revaluation reserve	(Note 18.2)	-	-
	Investment revaluation reserve	(Note 18.3)	428,750,577	535,970,681
	Start-up Equity Investment Fund	(Note 18.4)	124,968,240	114,159,061
			560,279,448	**656,690,373**
18(a)	**Consolidated other reserve**			
	Dhaka Bank PLC.		560,279,448	656,690,373
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			560,279,448	**656,690,373**
18.1	**General reserve**			
	Opening balance		6,560,631	6,560,631
	Add: Addition during the year		-	-
			6,560,631	**6,560,631**
18.2	**Assets revaluation reserve**			
	Closing balance		-	-
			-	-
18.3	**Investment revaluation reserve**			
	Revaluation reserve for HTM securities			
	Opening balance		-	-
	Add: Addition during the year		-	33,552,133
	Less: Adjustment during the year		-	(33,552,133)
			-	-
	Revaluation reserve for HFT securities			
	Opening balance		535,970,681	308,256,088
	Add: Addition during the year		1,856,658,724	5,178,752,832
	Less: Adjustment during the year		(1,963,878,828)	(4,951,038,239)
			428,750,577	535,970,681
			428,750,577	**535,970,681**
18.4	**Start-up Equity Investment Fund**			
	Opening balance		114,159,061	87,281,290
	Add: Addition during the year		10,809,179	26,877,771
	Closing balance		**124,968,240**	**114,159,061**

As per SMESPD circular no. 02 dated 09 July 2025 and subsequent equity contribution by Dhaka Bank PLC. as on dated 02 January 2026, Bank has kept Start-up Equity Investment Fund for financing start-up initiatives in Bangladesh.

19.	**Surplus in profit and loss account**		
	Opening balance	2,549,011,496	1,591,305,480
	Add: Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	1,080,917,906	2,687,777,122
		3,629,929,402	4,285,792,602
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Transfer to general reserve	-	-
	Less: Start-up Equity Investment Fund	10,809,179	26,877,771
	Less: Coupon/dividend on perpetual bond	110,000,000	200,000,000
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	1,056,932,349	503,301,119
		1,177,741,528	1,736,781,106
		2,452,187,874	**2,549,011,496**

		30.09.2026 Taka	31.12.2025 Taka
19(a)	**Consolidated surplus in profit and loss account (attributable to equity holders of DBPLC.)**		
	Opening balance	3,308,993,734	2,240,831,967
	Adjustment of provision and gain against NBA	-	6,710,000
	Add: Post-tax profit for the year	1,187,010,565	2,798,232,873
		4,496,004,299	5,045,774,840
	Less: Transfer to statutory reserve	-	503,301,108
	Less: Start-up Equity Investment Fund	10,809,179	26,877,771
	Less: Coupon/dividend on perpetual bond	110,000,000	200,000,000
	Less: Transfer to investment fluctuation fund	-	-
	Less: Stock dividend	-	503,301,108
	Less: Cash dividend	1,056,932,349	503,301,119
		1,177,741,528	1,736,781,106
		3,318,262,771	**3,308,993,734**
19.1 (a)	**Non-controlling interest**		
	Opening balance	80,898	69,851
	Addition for the year from Dhaka Bank Securities Limited	2,596	1,442
	Addition for the year from Dhaka Bank Investment Limited	8,014	9,605
		91,508	**80,898**
20.	**Profit & loss account**		
	Income		
	Interest, discount and similar income	19,786,184,969	31,114,793,942
	Dividend income	156,961,482	265,926,991
	Fee, commission and brokerage	2,018,357,123	2,779,228,713
	Gains less losses arising from investment securities	7,164,336,890	8,681,789,594
	Gains less losses arising from dealing in foreign currencies	756,590,993	1,582,330,754
	Other operating income	1,028,840,053	460,138,074
		30,911,271,510	**44,884,208,067**
	Expenses		
	Interest, fee and commission	17,649,952,670	25,202,416,822
	Administrative expenses	4,535,960,561	5,428,016,732
	Other operating expenses	1,079,277,030	1,287,760,196
	Depreciation and repairs of Bank's assets	997,657,274	1,212,112,193
		24,262,847,535	**33,130,305,943**
		6,648,423,975	**11,753,902,124**
21.	**Contingent liabilities**		
	Acceptances & endorsements	**70,991,875,534**	**80,378,043,785**
	Irrevocable letters of credit	**58,840,177,103**	**45,605,399,201**
	Usance/Defer letter of credit	26,842,454,495	20,968,687,227
	Sight letter of credit	9,726,342,080	8,553,240,879
	Back to back letter of credit	9,082,922,978	6,195,154,435
	BD-Sight (EDF)	1,356,512,211	1,195,753,184
	Back to back - local	11,831,945,339	8,692,563,476
	Letters of guarantee	**59,830,854,710**	**60,919,913,865**
	Bid bond	1,636,392,805	3,444,333,293
	Performance bond	25,367,556,184	22,806,503,064
	Counter guarantee	1,106,534,627	1,136,983,398
	Other guarantee	26,766,480,716	26,972,608,210
	Shipping guarantee	4,953,890,378	6,559,485,899
	Bills for collection	**21,524,409,392**	**20,711,457,097**
	Local bills for collection	12,104,386,113	13,433,073,905
	Foreign bills for collection	9,420,023,279	7,278,383,192
	Other contingent liabilities	**12,785,564,489**	**12,240,893,187**
	Forward exchange position	3,318,516,947	2,007,205,352
	Other contingent liabilities for ECA financing	3,046,331,992	3,230,018,819
	Contingent interest suspense	6,420,715,551	7,003,669,016
		223,972,881,229	**219,855,707,135**

DHAKA BANK PLC. HEAD OFFICE DHAKA

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
22.	**Interest income/profit on investments**			
	Term loan		12,395,263,855	12,129,415,264
	Overdrafts		4,698,457,663	5,432,828,987
	Loan against trust receipt		451,037,598	564,500,148
	Packing credits		111,643,256	171,330,177
	Cash credits/Bai-Muajjal		533,600,568	650,256,246
	Payment against Documents		10,016,630	14,789,450
	House building loan		206,195,176	251,244,618
	Transport loan		6,779,848	127,976,059
	Syndicate loan		574,618,772	526,091,658
	Lease rental/izara		328,614,975	504,797,308
	Credit card		204,538,873	181,485,044
	Total interest/profit & rental income on loans & advances		19,520,767,213	20,554,714,961
	Call lending and fund placement with banks	(Note: 22.1)	72,492,999	604,713,669
	Accounts with foreign banks		192,924,757	462,333,803
			19,786,184,969	**21,621,762,433**
22.1	**Call lending and fund placement with banks**			
	Interest on Call lending and fund placement (excluding Inter Unit (OBU))		72,214,793	604,713,669
	Interest on Foreign Currency Term Placement-OBU		335,615,583	228,399,771
			407,830,376	**833,113,440**
	Less : Inter Unit (OBU placement)		335,337,376	228,399,771
			72,492,999	**604,713,669**
22(a)	**Consolidated Interest income/profit on investments**			
	Dhaka Bank PLC.	(Note: 22)	19,786,184,969	21,621,762,433
	Dhaka Bank Securities Limited		49,763,922	60,163,832
	Dhaka Bank Investment Limited		-	-
			19,835,948,891	21,681,926,265
	Less: Intercompany transaction		5,354,669	16,644,490
			19,830,594,222	**21,665,281,775**
23.	**Interest/profit paid on deposits and borrowings etc.**			
	Savings account including mudaraba		815,763,335	499,920,040
	Special notice deposit		1,543,908,422	1,975,040,428
	Term deposits		12,199,576,145	13,280,526,339
	Deposits under Scheme		1,227,723,763	976,851,803
	Call borrowing & fund placement		160,713,319	22,590,875
	Non-convertible Subordinate Bond		377,956,685	266,418,910
	Overseas accounts charges		13,261,023	20,284,362
	Interest on Borrowing from Banks-Repo		297,120,787	293,905,892
	Others	(Note: 23.1)	1,013,929,190	1,132,447,661
			17,649,952,670	**18,467,986,310**
23.1	**Others**			
	Interest paid on NFCD		103,157,087	137,832,404
	Interest/profit paid against refinance from Bangladesh Bank		469,092,954	530,692,174
	Interest paid on gift cheque		676,112	523,781
	Interest paid on excel account		325,018	241,392
	Interest paid on Fund Borrowing-OBU	(Note: 23.1.1)	440,678,019	463,157,910
			1,013,929,190	**1,132,447,661**
23.1.1	**Interest paid on Fund Borrowing-OBU**			
	Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)		440,678,019	462,588,498
	Interest on Foreign Currency Borrowing from DBU		335,337,376	228,969,183
			776,015,396	**691,557,681**
	Less: Inter unit (from DBU borrowing)		335,337,376	228,399,771
			440,678,019	**463,157,910**
23(a)	**Consolidated interest/profit paid on deposits & borrowings etc.**			
	Dhaka Bank PLC.	(Note: 23)	17,649,952,670	18,467,986,310
	Dhaka Bank Securities Limited		1,992,184	7,527,140
	Dhaka Bank Investment Limited		-	-
			17,651,944,854	18,475,513,450
	Less: Inter company transaction		16,505,249	31,701,546
			17,635,439,605	**18,443,811,904**

DHAKA BANK PLC. DHAKA

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
24.	**Investment income**			
	Interest on treasury bills/bonds	(Note: 24.1)	4,948,903,580	3,801,328,940
	Profit on govt. Islamic bond		345,136,334	114,817,905
	Gain on government securities		1,411,769,602	1,448,183,338
	Interest on subordinated bond		212,259,594	244,705,865
	Dividend/Coupon on perpetual bond		182,250,000	182,250,000
	Profit on Beximco Green Sukuk al Istisnaa		63,568,421	67,500,000
	Dividend on shares		156,961,482	207,737,365
			7,320,849,012	**6,066,523,413**
24.1	**Interest on treasury bills/bonds**			
	Interest on treasury bills/bonds (excluding special bond)		4,360,758,907	3,703,514,777
	Interest on Government Treasury Bond_Special		1,805,667,525	1,796,067,608
			6,166,426,432	**5,499,582,385**
	Less : Interest Expense (BB-ALS) against Government Treasury Bond_Special		1,217,522,852	1,698,253,445
			4,948,903,580	**3,801,328,940**
24(a)	**Consolidated investment income**			
	Dhaka Bank PLC.	(Note: 24)	7,320,849,012	6,066,523,413
	Dhaka Bank Securities Limited		83,430,898	115,549,985
	Dhaka Bank Investment Limited		107,601,019	94,447,698
			7,511,880,929	**6,276,521,096**
25.	**Commission, exchange and brokerage**			
	Commission on letter of credit		917,726,908	963,465,835
	Commission on letter of guarantee		185,078,730	225,313,035
	Commission on remittance/bills		147,615,266	163,760,485
	Processing fee consumer loan		19,098,533	18,709,683
	Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		527,007,648	442,402,901
	Rebate from foreign bank outside Bangladesh		23,508,648	29,749,299
	Commission & fee on credit card		198,321,389	179,637,031
	Exchange gain including gain from foreign currency dealings		756,590,993	1,176,966,188
			2,774,948,116	**3,200,004,457**
25(a)	**Consolidated commission, exchange and brokerage**			
	Dhaka Bank PLC.	(Note: 25)	2,774,948,116	3,200,004,457
	Dhaka Bank Securities Limited		47,103,535	27,949,125
	Dhaka Bank Investment Limited		-	-
			2,822,051,651	**3,227,953,582**
26.	**Other operating income**			
	Other income on credit card and ATM		42,147,885	40,632,300
	Incidental charges		34,241,132	31,980,124
	Swift charge recoveries		19,199,808	20,805,211
	Locker rent		15,373,250	14,325,550
	Capital gain on sale of shares	(Note: 26.1)	449,360	18,826,611
	Profit from sale of fixed assets		63,721	3,570,063
	Recovery from written off loans		917,814,257	149,193,061
			1,029,289,413	**279,332,919**
26.1	**Capital gain on sale of shares**			
	Sale proceeds of Shares		3,663,975	74,815,171
	Less: Cost of Shares		3,214,615	55,988,560
			449,360	**18,826,611**
26(a)	**Consolidated other operating income**			
	Dhaka Bank PLC.	(Note: 26)	1,029,289,413	279,332,919
	Dhaka Bank Securities Limited		488,831	568,433
	Dhaka Bank Investment Limited		11,150,580	15,057,055
			1,040,928,824	294,958,407
	Less: Inter company transaction		11,150,580	15,057,056
			1,029,778,244	**279,901,352**

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
27.	**Salary and allowances**			
	Basic salary		1,099,848,296	995,152,357
	Allowances		1,505,514,587	1,412,754,839
	Bonus & ex-gratia		402,005,208	385,753,792
	Leave fare assistance		131,961,630	126,117,079
	Bank's contribution to gratuity fund		330,288,143	190,505,799
	Bank's contribution to provident fund		106,706,815	97,597,708
			3,576,324,679	**3,207,881,573**
27(a)	**Consolidated salary and allowances**			
	Dhaka Bank PLC.	(Note: 27)	3,576,324,679	3,207,881,573
	Dhaka Bank Securities Limited		35,057,767	32,925,104
	Dhaka Bank Investment Limited		3,389,730	2,378,023
			3,614,772,176	**3,243,184,700**
28.	**Rent, taxes, insurance, electricity etc.**			
	Office rent	(Note: 28.1)	143,801,667	92,381,977
	Electricity and lighting		83,566,150	77,370,141
	Regulatory charges		27,189,386	17,145,018
	Insurance		168,084,876	154,148,349
			422,642,079	**341,045,485**
28.1	**Office rent**			
	Actual office rent		528,493,631	474,288,119
	Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		384,691,964	381,906,142
			143,801,667	**92,381,977**

While implementing IFRS 16 "*Leases*", the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense (excluding VAT) against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.

28(a)	**Consolidated rent, taxes, insurance, electricity etc.**			
	Dhaka Bank PLC.	(Note: 28)	422,642,079	341,045,485
	Dhaka Bank Securities Limited		13,882,801	17,206,451
	Dhaka Bank Investment Limited		2,029,177	924,235
			438,554,057	**359,176,171**
29.	**Legal expenses**			
	Legal expenses		28,213,244	19,193,237
	Other professional fees		7,007,281	6,583,554
			35,220,525	**25,776,790**
29(a)	**Consolidated legal expenses**			
	Dhaka Bank PLC.	(Note: 29)	35,220,525	25,776,790
	Dhaka Bank Securities Limited		299,000	210,925
	Dhaka Bank Investment Limited		461,606	1,192,230
			35,981,131	**27,179,945**
30.	**Postage, stamps, telecommunication etc.**			
	Stamps, postage & courier		3,399,908	6,315,284
	Telephone charges		39,100,950	37,209,865
	Fax, internet & radio link charges		26,967,954	31,806,510
			69,468,812	**75,331,660**
30(a)	**Consolidated postage, stamps, telecommunication etc.**			
	Dhaka Bank PLC.	(Note: 30)	69,468,812	75,331,660
	Dhaka Bank Securities Limited		255,011	287,403
	Dhaka Bank Investment Limited		125,995	9,100
			69,849,818	**75,628,163**
31.	**Stationery, printings, advertisements etc.**			
	Table stationery		20,275,939	19,852,144
	Printing stationery		120,233,034	61,843,400
	Security stationery		6,026,316	12,481,680
	Computer stationery		23,938,486	34,179,050
	Advertisement		235,453,430	210,639,511
			405,927,205	**338,995,785**

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
31(a)	**Consolidated stationery, printings, advertisements etc.**			
	Dhaka Bank PLC.	(Note: 31)	405,927,205	338,995,785
	Dhaka Bank Securities Limited		1,085,777	2,359,079
	Dhaka Bank Investment Limited		17,675	8,320
			407,030,657	**341,363,184**
32.	**Chief executive's salary and fees**			
	Basic salary		15,166,667	7,700,000
	House rent allowances		1,560,000	1,050,000
	Living allowances		1,870,555	700,000
	Medical allowances		-	350,000
	Bonus		3,500,000	2,200,000
			22,097,222	**12,000,000**
32(a)	**Consolidated chief executive's salary and fees**			
	Dhaka Bank PLC.	(Note: 32)	22,097,222	12,000,000
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			22,097,222	**12,000,000**
33.	**Directors' fees**			
	Directors fees		3,529,500	3,624,756
	Fees related to Shariah Council Meeting		750,540	104,525
			4,280,040	**3,729,281**

As per Bangladesh Bank's Circular, BRPD Circular no. 11, dated 4 October 2015, each director was entitled to have Taka 8,000 as honorarium for attending each meeting.

33(a)	**Consolidated directors' fees**			
	Dhaka Bank PLC.	(Note: 33)	4,280,040	3,729,281
	Dhaka Bank Securities Limited		334,456	662,734
	Dhaka Bank Investment Limited		110,000	160,000
			4,724,496	**4,552,015**
34.	**Auditor's fees**		-	-
34(a)	**Consolidated auditor's fees**			
	Dhaka Bank PLC.	(Note: 34)	-	-
	Dhaka Bank Securities Limited		225,000	225,000
	Dhaka Bank Investment Limited		86,249	86,250
			311,249	**311,250**
35.	**Depreciation and repairs of the Bank's assets**			
	Depreciation & amortization			
	Building & renovation		27,689,390	27,689,390
	Furniture & fixture		36,386,969	37,599,306
	Office appliance & equipment		147,738,039	131,326,829
	Computer		59,437,003	39,893,186
	Software		61,036,555	59,228,845
	Motor vehicle		17,962,947	11,011,571
	Right of use-assets (ROU) as per IFRS 16		338,417,115	326,450,296
			688,668,018	**633,199,422**
	Repair & Maintenance:			
	Office Premises		49,156,195	60,757,482
	Office Equipment		54,923,189	48,458,058
	Office Furniture		1,831,253	2,105,746
	Motor Vehicle		13,182,369	14,716,706
	Computer and Accessories		953,164	671,732
	Software (AMC)		188,943,086	133,492,312
			308,989,256	**260,202,036**
			997,657,274	**893,401,458**
35(a)	**Consolidated depreciation and repairs of the Bank's assets**			
	Dhaka Bank PLC.	(Note: 35)	997,657,274	893,401,458
	Dhaka Bank Securities Limited		7,153,147	10,135,914
	Dhaka Bank Investment Limited		421,561	28,233
			1,005,231,982	**903,565,605**

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
36.	**Other Expenses**			
	Contractual service charge (own & third party)		366,044,954	351,306,603
	Fuel costs		28,363,683	29,113,133
	Entertainment (canteen & other)		63,321,691	53,980,129
	AGM & conference expense		3,552,318	1,745,361
	Donation (Including CSR)		24,218,239	88,501,618
	Subscription		6,638,592	6,690,343
	Staff Development expenses		7,698,400	6,829,980
	Travelling expenses		17,248,030	19,951,655
	Conveyance		20,212,104	19,040,201
	Branch opening expenses		369,773	203,642
	Godown expenses		1,217,436	983,137
	Training expenses		8,752,029	11,191,533
	Bond issue expenses		763,076	3,776,571
	Books and papers		2,747,743	2,411,435
	Utility charges		15,587,374	10,271,857
	Staff uniform		4,740,670	4,115,970
	Potted plants		1,275,491	1,212,767
	Business development & promotion		217,503,350	199,672,483
	Reuters charges		4,660,948	4,324,705
	Fees and expenses for credit card		184,892,465	151,239,082
	ATM network service charges		34,416,161	32,847,202
	Interest expense for lease liability as per IFRS 16		65,052,504	44,631,567
			1,079,277,030	**1,044,040,974**
36(a)	**Consolidated other expenses**			
	Dhaka Bank PLC	(Note: 36)	1,079,277,030	1,044,040,974
	Dhaka Bank Securities Limited		3,310,768	6,990,431
	Dhaka Bank Investment Limited		1,647,337	1,620,525
			1,084,235,135	**1,052,651,930**
37.	**Provision against loans & advances**			
	On classified loans & advances		3,858,167,792	5,513,318,633
	On unclassified loans & advances		(381,101,599)	(2,157,469,731)
			3,477,066,193	**3,355,848,902**
37(a)	**Consolidated provision against loans & advances**			
	Dhaka Bank PLC.		3,477,066,193	3,355,848,902
	Dhaka Bank Securities Limited		37,350,000	50,500,000
	Dhaka Bank Investment Limited		-	-
			3,514,416,193	**3,406,348,902**
38.	**Provision for diminution in value of investments**			
	In quoted shares			
	Opening balance		177,448,590	-
	Less: Adjustment during the period		(8,976,663)	-
	Add: Addition during the period		-	95,943,386
	Closing balance		**168,471,927**	**95,943,386**
	Unquoted		-	-
			168,471,927	**95,943,386**
38(a)	**Consolidated provision for diminution in value of investments**			
	Dhaka Bank PLC.		(8,976,663)	95,943,386
	Dhaka Bank Securities Limited		37,350,000	49,500,000
	Dhaka Bank Investment Limited		-	-
			28,373,337	**145,443,386**
39.	**Other provisions**			
	Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	12,224,287	(42,276,425)
	Provision for other assets		-	25,000,000
			12,224,287	**(17,276,425)**
39.1	**Provision on Off-Balance Sheet (OBS) Exposure**			
	Provision on Off-Balance Sheet (OBS) Exposure		**12,224,287**	**(42,276,425)**

The Bank has made provision on Off-Balance Sheet exposure as per BRPD Circular number 06 dated 25.04.2023 from current period's profit.

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
39(a)	**Consolidated other provisions**			
	Dhaka Bank PLC.	(Note: 39)	12,224,287	(17,276,425)
	Dhaka Bank Securities Limited		-	-
	Dhaka Bank Investment Limited		-	-
			12,224,287	**(17,276,425)**
40.	**Earnings Per Share (EPS)**			
	Net profit after taxation		1,080,917,906	1,325,167,191
	Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
	Earnings Per Share (EPS)-Restated		**1.02**	**1.25**

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as per International Accounting Standard(IAS)-33.

Explanation of change in EPS: EPS decreased due to lower amount of operating profit, higher amount of Loans provision and higher amount of Income Tax provision accounted for as compared to previous period.

40(a)	**Consolidated Earnings Per Share (CEPS)**			
	Net profit after taxation		1,187,021,175	1,403,677,576
	Less: Non-controlling interest		10,610	7,851
	Net profit attributable to the shareholders of parent company		**1,187,010,565**	**1,403,669,725**
	Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
	Consolidated Earnings Per Share (CEPS)-Restated		**1.12**	**1.33**
41.	**Receipts from other operating activities**			
	Exchange earnings		66,411,756	183,057,276
	Other operating income		111,411,435	126,569,795
			177,823,191	**309,627,071**
	Non-Operating Income		-	-
			177,823,191	**309,627,071**
41(a)	**Consolidated receipts from other operating activities**			
	Dhaka Bank PLC.	(Note: 41)	177,823,191	309,627,071
	Dhaka Bank Securities Limited		488,831	568,433
	Dhaka Bank Investment Limited		11,150,580	15,057,055
			189,462,602	325,252,559
	Less: Intercompany Transactions		11,150,580	15,057,056
			178,312,022	**310,195,503**
42.	**Payments for other operating activities**			
	Rent, taxes, insurance, lighting etc.		807,334,043	727,552,646
	Directors' fees & Meeting expenses		4,280,040	3,729,281
	Repair of bank's assets		308,989,256	260,202,036
	Other expenses		1,014,224,525	994,808,387
			2,134,827,864	**1,986,292,350**
	Dhaka Bank Foundation		-	-
			2,134,827,864	**1,986,292,350**
42(a)	**Consolidated payments for other operating activities**			
	Dhaka Bank PLC.	(Note: 42)	2,134,827,864	1,986,292,350
	Dhaka Bank Securities Limited		11,815,989	7,653,165
	Dhaka Bank Investment Limited		3,805,026	1,780,525
			2,150,448,879	**1,995,726,040**
43.	**Other assets**			
	Stationery, stamps, printing materials etc.		112,576,236	118,708,203
	Advance rent and advertisement		562,761,095	467,711,858
	Security deposit		21,350,016	22,859,930
	Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		492,168,874	490,147,446
	Suspense account		152,425,616	46,154,658
	Account receivable others		4,570,283,774	2,178,431,855
			5,911,565,611	**3,324,013,951**
	Net decrease during the period		**(2,693,988,468)**	**(656,043,380)**

			01-Jan-26 to 30-Sep-26 Taka	01-Jan-25 to 30-Sep-25 Taka
43(a)	**Consolidated other assets**			
	Dhaka Bank PLC.	(Note: 43)	(2,693,988,468)	(656,043,380)
	Dhaka Bank Securities Limited		38,704,691	(70,652,405)
	Dhaka Bank Investment Limited		(3,785,934)	(26,272,892)
	Net (decrease)/increase during the period		**(2,659,069,711)**	**(752,968,677)**
44.	**Other liabilities**			
	Provision against expenses		988,227,276	784,626,402
	Provision for other assets		202,808,465	154,975,528
	Interest suspense account		9,678,102,146	7,046,224,595
	Other account payable		1,300,919,993	3,842,977,744
			12,170,057,879	**11,828,804,269**
	Amount transferred to DBL Foundation Trustee Account		-	-
	Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
	Adjustment for Good Borrowers Provision		-	-
	Adjustment of loan from provision		(4,796,124,286)	(3,871,586,905)
	Net (increase)/decrease during the period		**(3,327,682,023)**	**(3,667,598,879)**
44(a)	**Consolidated other liabilities**			
	Dhaka Bank PLC.	(Note: 44)	(3,327,682,023)	(3,667,598,879)
	Dhaka Bank Securities Limited		8,947,280	(37,149,218)
	Dhaka Bank Investment Limited		(1,099,107)	(18,008,525)
	Net (increase)/decrease during the period		**(3,319,833,850)**	**(3,722,756,622)**
45.	**Reconciliation statement of cash flows from operating activities**			
	Net profit after taxation		1,080,917,906	1,325,167,191
	Addition of :			
	Depreciation		688,668,018	633,199,422
	Provision (tax)		2,087,192,252	1,997,750,851
	Provision (loans and others)		3,480,313,817	3,434,515,863
	Increase in interest payable		-	-
	Decrease in interest receivable		(105,743,279)	(49,305,398)
	IFRS 16 effect		(319,639,460)	(337,274,575)
	Deduction:			
	Effects of exchange rate changes on cash & cash equivalent		(690,179,237)	(993,908,912)
	Proceeds from sale of fixed assets		(63,721)	(3,570,063)
	Proceeds from sale of securities		(1,411,769,602)	(1,624,908,029)
	Increase in interest receivable		79,418,175	(1,012,957,341)
	Income taxes paid		(2,318,567,775)	(1,237,931,602)
	Operating profit before changes in operating assets and liabilities		**2,570,547,095**	**2,130,777,408**
46.	**Calculation of Net Operating Cash Flow Per Share (NOCFPS)**			
	Net cash flow from operating activities (Stand-alone)		7,926,701,412	23,233,786,665
	Net cash flow from operating activities (consolidated)		8,067,314,529	23,148,177,850
	Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
	Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone		**7.50**	**21.98**
	Net Operating Cash Flow Per Share (NOCFPS)-Consolidated		**7.63**	**21.90**

Explanation of change in NOCFPS: NOCFPS decreased due to increase of Loans & Advances and lower amount of deposits increased compared to previous period.

47. Calculation of Net Asset Value Per Share (NAVPS)

Shareholders' Equity (Stand-alone)	24,151,114,302	23,602,437,783
Shareholders' Equity (Consolidated))	25,017,189,199	24,330,466,804
Number of ordinary shares outstanding	1,056,932,349	1,056,932,349
Net Asset value Per Share (NAVPS)-Stand-alone	**22.85**	**22.33**
Net Asset value Per Share (NAVPS)-Consolidated	**23.67**	**23.02**

NAVPS increased due to increase of Surplus in profit and loss account compared to previous period.

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