DUTCH-BANGLA BANK PLC

FINANCIAL STATEMENTS

For the half year ended 30 June 2026

Dutch-Bangla Bank PLC

Balance Sheet

As at 30 June 2026

PROPERTY AND ASSETS	Notes	30-Jun-26 Taka (Un-audited)	31-Dec-25 Taka (Audited)	30-Jun-25 Taka (Un-audited)
Cash				
In hand (including foreign currencies)	4	40,521,962,246	26,123,787,630	29,392,445,885
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	5	29,293,040,693	30,137,375,149	39,595,592,243
		69,815,002,939	56,261,162,779	68,988,038,128
Balance with other banks and financial institutions	6			
In Bangladesh		6,404,233,793	6,817,977,546	11,443,968,045
Outside Bangladesh		1,159,889,817	1,565,272,239	6,364,592,912
		7,564,123,610	8,383,249,785	17,808,560,957
Money at call on short notice	7	-	-	-
Investments	8			
Government		300,669,364,841	235,645,109,106	171,170,193,632
Others		18,048,953,306	18,190,218,836	19,982,240,182
		318,718,318,147	253,835,327,942	191,152,433,814
Loans and advances	9			
Loans, cash credits, overdrafts, etc.		419,775,042,016	418,971,855,438	393,439,055,695
Bills purchased and discounted		17,514,905,475	31,531,974,257	17,965,324,843
		437,289,947,491	450,503,829,695	411,404,380,538
Fixed assets including land, building, furniture and fixtures	10	11,943,952,573	12,365,456,948	12,817,395,145
Other assets	11	54,824,530,459	36,039,836,551	40,859,641,975
Non-banking assets	11.A	408,705,000	408,705,000	-
TOTAL ASSETS		900,564,580,219	817,797,568,700	743,030,450,557
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	12	22,935,621,447	32,971,436,569	16,285,560,687
Deposits and other accounts	13			
Current deposits and other accounts		247,158,471,410	223,062,913,581	210,905,721,418
Bills payable		10,091,789,523	5,795,690,181	7,175,387,918
Savings bank deposits		296,347,792,972	270,343,337,688	261,601,666,959
Term deposits		142,761,120,877	122,855,902,135	101,603,732,876
		696,359,174,781	622,057,843,585	581,286,509,171
Other liabilities	14	100,196,430,312	83,697,800,884	72,791,113,552
Subordinated debt	15	19,000,000,000	19,000,000,000	21,000,000,000
TOTAL LIABILITIES		838,491,226,540	757,727,081,038	691,363,183,410
Shareholders' equity				
Paid up share capital	16.2	10,150,361,950	9,667,011,390	9,667,011,390
Share premium	17	11,067,500	11,067,500	11,067,500
Statutory reserve	18	10,150,361,950	9,667,011,390	9,667,011,390
Other reserve	19	-	-	-
Dividend equalization account	20	1,766,827,195	1,766,827,195	1,766,827,195
Assets revaluation reserve	21	850,413,777	850,413,777	850,413,777
Revaluation reserve of HTM securities	22	1,833,150	1,833,150	96,119,302
Proposed dividend		-	-	-
Retained earnings	24	39,142,488,157	38,106,323,260	29,608,816,593
TOTAL SHAREHOLDERS' EQUITY		62,073,353,679	60,070,487,662	51,667,267,147
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		900,564,580,219	817,797,568,700	743,030,450,557

	Notes	30-Jun-26 Taka (Un-audited)	31-Dec-25 Taka (Audited)	30-Jun-25 Taka (Un-audited)
OFF-BALANCE SHEET ITEMS				
Contingent liabilities	23			
Acceptances and endorsements		45,362,055,167	60,129,551,251	53,932,444,537
Letters of guarantee		6,019,344,657	6,142,042,005	6,056,662,699
Irrevocable letters of credit		33,044,442,435	28,698,514,923	31,881,114,801
Bills for collection		-	-	-
Forward Contract & others contingent liabilities		2,850,651,571	668,609,072	13,419,243,277
Total contingent liabilities		87,276,493,830	95,638,717,251	105,289,465,314
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 other commitments		-	-	-
Total off-balance sheet items including contingent liabilities		87,276,493,830	95,638,717,251	105,289,465,314
Net Asset Value (NAV) Per Share		61.15	59.18	50.90

The annexed notes 1 to 49 form an integral part of these financial statements.

Director	Director	Managing Director & CEO	Chief Financial Officer	Company Secretary

Dhaka, 29 July 2026

Dutch-Bangla Bank PLC

Profit and Loss Account

For the period ended 30 June 2026

	Notes	For the period ended 30 June 2026 (from January to June)		For the quarter ended June (from April to June)	
		2026 Taka	2025 Taka	2026 Taka	2025 Taka
Interest income	26	20,383,775,363	21,217,273,978	9,889,028,780	10,749,814,146
Interest paid on deposits and borrowings etc.	27	11,661,850,958	10,063,642,995	5,983,797,346	4,278,578,301
Net interest income		**8,721,924,405**	**11,153,630,983**	**3,905,231,434**	**6,471,235,845**
Investment income	28	14,223,306,741	9,354,092,386	7,648,540,227	4,687,860,219
Commission, exchange and brokerage	29	925,798,425	1,344,195,093	477,306,826	458,798,926
Other operating income	30	3,459,952,785	3,413,809,610	1,832,373,671	1,776,616,584
Total operating income		**27,330,982,356**	**25,265,728,072**	**13,863,452,158**	**13,394,511,574**
Salary and allowances	32	5,411,802,297	4,438,530,589	3,071,878,068	2,289,671,643
Rent, taxes, insurance, electricity, etc.	34	1,436,243,285	1,302,812,084	754,634,381	685,743,351
Legal expenses	35	2,340,666	3,758,964	657,637	2,802,748
Postage, stamp, telecommunications, etc.	36	293,217,069	242,484,183	141,132,744	114,549,104
Stationery, printings, advertisements, etc.	37	973,275,065	833,644,759	489,097,278	415,849,016
Managing Director & CEO's salary and allowances	38	10,431,071	13,030,000	5,000,000	7,015,000
Directors' fees	39	1,555,000	2,058,155	668,000	1,551,255
Auditors' fees	40	2,057,500	2,057,500	1,200,000	1,957,500
Depreciation and repair of bank's assets	41	2,083,432,722	2,020,062,757	1,033,962,999	1,005,730,919
Other expenses	42	4,643,315,825	4,724,090,339	2,305,625,243	2,286,596,068
Total operating expenses		**14,857,670,500**	**13,582,529,330**	**7,803,856,350**	**6,811,466,604**
Profit before provision		**12,473,311,856**	**11,683,198,742**	**6,059,595,808**	**6,583,044,970**
Provision for loans and off-balance sheet exposures					
Specific provision for loans	14.1.4.1.A	2,348,678,041	10,422,299,452	1,431,102,106	5,422,678,122
General provision for loans	14.1.4.1.B.iv	1,961,220,000	185,213,103	964,886,604	536,035,259
General provision for off-balance sheet exposures	14.1.4.1.B.iii	(30,790,000)	42,466,333	(104,940,000)	(57,312,288)
		4,279,108,041	10,649,978,888	2,291,048,710	5,901,401,093
Other provision	14.1.2	-	533,218,150	187,000,000	253,218,150
Total provision		**4,279,108,041**	**11,183,197,038**	**2,478,048,710**	**6,154,619,243**
Profit before taxes		**8,194,203,815**	**500,001,704**	**3,581,547,098**	**428,425,727**
Provision for taxation					
Current tax	14.1.3	4,814,348,302	3,539,919,500	2,462,615,853	2,311,293,492
Deferred tax	11.2.2	(1,039,763,351)	(4,093,611,722)	(692,814,584)	(2,051,489,972)
		3,774,584,951	(553,692,222)	1,769,801,269	259,803,520
Net profit after taxation		**4,419,618,864**	**1,053,693,926**	**1,811,745,829**	**168,622,207**
Appropriations					
Statutory reserve	18	483,350,560	473,963,216	483,350,560	473,963,216
Retained surplus to retained earnings		**3,936,268,304**	**579,730,710**	**1,328,395,269**	**(305,341,009)**
Earnings per share (EPS)	24.2	**4.35**	**1.04**	**1.78**	**0.17**

The annexed notes 1 to 49 form an integral part of these financial statements.

Director	Director	Managing Director & CEO	Chief Financial Officer	Company Secretary

Dhaka, 29 July 2026

Dutch-Bangla Bank PLC

Cash Flow Statement

For the period ended 30 June 2026

	Notes	30-Jun-26 Taka	30-Jun-25 Taka
A) Cash flows from operating activities			
Interest receipts in cash		33,447,676,461	26,203,519,755
Interest payments		(11,827,362,676)	(9,129,015,116)
Dividend receipts in cash		159,155,483	216,280,082
Gain on sale of shares		-	196,774,915
Gain on sale of securities		180,674,147	3,040,802,710
Recoveries of loan previously written-off		3,021,401	1,587,706
Fee and commission receipts in cash		444,111,953	508,279,729
Cash payments to employees		(5,512,371,947)	(4,927,570,073)
Cash payments to suppliers		(3,775,007,193)	(4,029,560,160)
Income taxes paid		(6,152,928,764)	(3,789,093,410)
Receipts from other operating activities	43	3,938,209,452	4,246,575,888
Payments for other operating activities	44	(1,220,987,540)	(3,597,406,396)
Operating profit before changes in operating assets and liabilities		**9,684,190,777**	**8,941,175,630**
Increase/(decrease) in operating assets and liabilities			
Statutory deposits		-	-
Purchase /sale of trading securities		(66,964,998,789)	(54,948,325,962)
Loans and advances to other banks		-	-
Loans and advances to customers		13,641,593,661	15,876,477,847
Other assets	45	(10,669,808,834)	(1,975,262,327)
Deposits from other banks		(376,982,454)	159,860,916
Deposits from customers		74,583,055,541	58,800,839,848
Other liabilities account of customers		(10,402,241,463)	(23,207,374,959)
Other liabilities	46	4,605,667,063	5,545,991,968
Net cash from operating activities		**14,100,475,502**	**9,193,382,961**
B) Cash flows from investing activities			
Payments for purchase of securities		(84,057,261,875)	(173,160,963,015)
Proceeds from sale of securities		86,128,728,560	165,279,033,615
Purchase of property, plant and equipment		(865,274,989)	(749,741,459)
Sale proceeds of property, plant and equipment		29,450,022	4,303,443
Net cash used in investing activities		**1,235,641,718**	**(8,627,367,416)**
C) Cash flows from financing activities			
Receipts from issue of loan capital and debt securities		-	12,000,000,000
Payment for redemption of loan capital and debt securities		-	-
Dividends paid		(2,412,788,891)	(908,448,474)
Net cash from financing activities		**(2,412,788,891)**	**11,091,551,526**
D) Net increase / (decrease) in cash (A+B+C)		12,923,328,329	11,657,567,071
E) Cash and cash-equivalents at beginning of the period		64,476,683,820	75,161,093,614
F) Cash and cash-equivalents at end of the period (D+E)	48	**77,400,012,149**	**86,818,660,685**
Net Operating Cash Flow Per Share (NOCFPS)	24.4	**13.89**	**9.06**

Director	Director	Managing Director & CEO	Chief Financial Officer	Company Secretary

Dhaka, 29 July 2026

Dutch-Bangla Bank PLC

Statement of Changes in Equity

For the period ended 30 June 2026

Figures in Taka

Particulars	Paid up share capital	Share premium	Statutory reserve	Dividend equalization account	Assets revaluation reserve	Revaluation reserve of HTM securities	Retained earnings	Total
Balance at 1 January 2026	9,667,011,390	11,067,500	9,667,011,390	1,766,827,195	850,413,777	1,833,150	38,106,323,260	60,070,487,662
Changes in accounting policy	-	-	-	-	-	-	-	-
Restated balance	**9,667,011,390**	**11,067,500**	**9,667,011,390**	**1,766,827,195**	**850,413,777**	**1,833,150**	**38,106,323,260**	**60,070,487,662**
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	-	-
Payment of cash dividend during the period for the previous year	-	-	-	-	-	-	(2,416,752,847)	(2,416,752,847)
Transfer of stock dividend during the period for the previous year	483,350,560		-	-	-	-	(483,350,560)	-
Net profit for the six months ended 30 June 2026	-	-	-	-	-	-	4,419,618,864	4,419,618,864
Transfer to Start up Fund	-	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-	-
Appropriations during the period	-	-	483,350,560	-	-	-	(483,350,560)	-
Balance at 30 June 2026	**10,150,361,950**	**11,067,500**	**10,150,361,950**	**1,766,827,195**	**850,413,777**	**1,833,150**	**39,142,488,157**	**62,073,353,679**
Balance at 30 June 2025	**9,667,011,390**	**11,067,500**	**9,667,011,390**	**1,766,827,195**	**850,413,777**	**96,119,302**	**29,608,816,593**	**51,667,267,147**

Director **Director** **Managing Director & CEO** **Chief Financial Officer** **Company Secretary**

Dhaka, 29 July 2026

Dutch-Bangla Bank PLC

Notes to the Financial Statements
As of and for the period ended 30 June 2026

1. Status of the Bank

1.1 Dutch-Bangla Bank PLC (the Bank) is a scheduled commercial bank set up as a joint venture between Bangladesh and The Netherlands. Incorporated as a public limited company under the Companies Act 1994, the Bank obtained license from Bangladesh Bank on 23 July 1995 and started its banking business with one branch on 3 June 1996. The number of branches was 243 and Sub-branches was 350 as at 30 June 2026 all over Bangladesh. The Bank is listed with Dhaka Stock Exchange and Chittagong Stock Exchange as a publicly quoted company.

1.2 Nature of business

Main operation

The principal activities of the Bank are to carry on all kinds of commercial banking business in Bangladesh.

Mobile Banking Services

The Bank obtained the permission for conducting the Mobile Banking services from Bangladesh Bank on 28 April 2010 and started operation of Mobile Banking Services on 31 March 2011.

The principal activities of the Mobile Banking Services are to provide banking services to Mobile Banking customers through Mobile Phone and multiple delivery channels within the applicable rules & regulations and guidelines of Bangladesh Bank.

Mobile Banking Services are part of Main Operation of the Bank.

Agent Banking Services

The Bank obtained the permission for conducting the Agent Banking services from Bangladesh Bank on 27 July 2014 and Bank started operation of Agent Banking Services on 19 January 2015.

The principal activities of the Agent Banking Services are to provide banking services to the Bank customers through engagement of agents who conducts Banking Transaction on behalf of the Bank under a valid agency agreements rather than Bank's own Tellers/Cashiers to deliver the services within the applicable rules & regulations and guidelines of Bangladesh Bank.

Agent Banking Services are part of Main Operation of the Bank.

Off-shore Banking Unit (OBU)

The Off-shore Banking Unit (OBU) of the Bank is the separate business entity governed by the applicable rules & regulations and guidelines of Bangladesh Bank. The Bank obtained the permission for conducting the operations of OBU from Bangladesh Bank on 23 February 2010. The Bank started the operation of OBU on 12 July 2010. The number of OBUs were two as at 30 June 2026 located at Centralized Processing Centre (CPC), Head Office, Dhaka and Dhaka EPZ Branch, Dhaka.

The principal activities of the OBUs are to provide commercial banking services through its Units within the rules & regulations and guidelines of Bangladesh Bank applicable for the Off-shore Banking Units.

2. Significant accounting policies and basis of preparation of financial statements

2.1 Basis of accounting

The financial statements of the Bank have been prepared under historical cost convention except investments which are measured at present value and in accordance with "First Schedule" of the Bank Companies Act, 1991 as amended under sub-section 38(4) of the Act, relevant Bangladesh Bank Circulars, International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Financial Reporting Act, 2015, the Companies Act, 1994, the Securities and Exchange Rules, 2020 and other rules and regulations applicable for Banks in Bangladesh.
In cases, any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions & circulars issued by Bangladesh Bank prevailed. Material departures from the requirement of IAS & IFRS are as follows:

2.1.1 Investment in shares and Securities

IFRS

As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment.

2.1.2 Revaluation gain/loss on Government securities

IFRS

As per requirement of IFRS 9, all financial assets are into two classifications - measured at amortised cost and measured at fair value. For securities like treasury bills and treasury bonds designated as "held for trading" falls under "fair value measurement" and any change in the fair value is recognized through fair value through profit and loss account. T-bills and T-Bonds not designated as "held for trading" (i.e., held to maturity) are measured at amortized cost method and interest income is recognized through the profit and loss account.

Bangladesh Bank:

As per DOS circular no. 05 dated 26 May 2008, HFT securities are revalued on the basis of marking to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserve as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account.

2.1.3 Provision on loans and advances

IFRS

As per IFRS 9, an entity shall recognised an impairment allowance on loans & advances based on the expected credit loss. Expected credit losses are required to be measured through a loss allowance at an amount equal to the (i) 12-month expected credit losses or (ii) full lifetime expected credit losses. For loans & Advances whose credit risk increased significantly since initial recognition, a loss allowance for full lifetime expected credit losses is required. For loans & advances whose credit risk didn't increased significantly, a loss allowance equal to the 12-month expected credit losses is required.

Bangladesh Bank:

As per BRPD circular No.24 (17 November 2019), BRPD circular No.6 (19 May 2019), BRPD circular No.4 (16 May 2019), BRPD circular No.3 (21 April 2019), BRPD circular No.15 (27 September 2017), BRPD circular No.16 (18 November 2014), BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 05 dated 29 May 2013 & BRPD circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 2% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided @ 5% & 20%, @ 5%, 20% & 50% and @ 100% respectively for loans and advances depending on time past due. Again as per BRPD circular no. 10 dated 18 September 2007, BRPD circular no. 14 dated 23 September 2012, a general provision @ 1% is required to be provided for all off-balance sheet exposures and BRPD circular no. 50 dated 14 December 2021, a special general provision-Covid -19 @ 2% is required to be provided for deferral loans. Such provision policies are not specifically in line with those prescribed by IFRS 9

2.1.4 Recognition of interest in suspense

IFRS

Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognized through effective interest rate method to the gross carrying amount over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank:

As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

2.1.5 Other comprehensive income

IFRS

As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Other Comprehensive Income (OCI) Statement.

Bangladesh Bank:

Bangladesh Bank has issued templates for financial statements as per BRPD circular no. 14 dated 25 June 2003, which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

2.1.6 Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

2.1.7 Repo and Reverse Repo transactions

IFRS

As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank:

As per DOS Circular letter no. 6 dated 15 July 2010 and subsequent clarification in DOS circular no. 2 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book. However, as per Debt Management Department (DMD) circular letter no. 7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) program, whereby such banks may enter collateralized repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

2.1.8 Financial guarantees

IFRS

As per IFRS 9, financial guarantees are contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of:
(i) the amount of the loss allowance and (ii) the amount initially recognised less, the cumulative amount of income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except the cash margin.

2.1.9 Cash and cash equivalent

IFRS

Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank:

Some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Bangladesh Bank bills and Prize bond are not shown as cash and cash equivalent. Money at call and on short notice presented on the face of the balance sheet, and Treasury bills, Prize bonds are shown in investments.

2.1.10 Cash flow statement

IFRS

Cash flow statement can be prepared either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, cash flows is the mixture of direct and indirect method.

2.1.11 Balance with Bangladesh Bank: (CRR)

IFRS

Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank:

Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.1.12 Presentation of intangible asset

IFRS

An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank:

There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 25 June 2003.

2.1.13 Off-balance sheet items

IFRS

There is no concept of off-balance sheet items in any IFRS; the off-balance sheet item e.g., Letter of credit, Letter of guarantee etc are considered as contingent liability and require disclosure on note to the financial statements.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of balance sheet.

2.1.14 Disclosure of appropriation of profit

IFRS

There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

2.1.15 Loans and advance net of provision

IFRS

Loans and advances should be presented net of provisions.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

2.1.16 Name of Financial Statements

IFRS

As per IAS 1 : Presentation of financial of financial statements, Components of financial statements are defined as statement of financial position and statement of profit or loss and other comprehensive income.

Bangladesh Bank:

As per BRPD 14, statement of financial position is defined as "Balance Sheet" whilst statement of profit or loss and other comprehensive income is defined as "Profit and Loss Account"

2.2 IFRS 16: Leases

IFRS 16 Leases is effective for the annual reporting periods beginning on or after 1 January 2019. IFRS 16 defines that a contract is (or contains) a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. IFRS 16 significantly changes how a lessee accounts for operating leases. Under previous IAS 17, an entity would rent an office building or a branch premises for several years with such a rental agreement being classified as operating lease would have been considered as an off balance sheet item. However, IFRS 16 does not require a lease classification test and hence all leases shall be accounted for as on balance sheet item (except some limited exception i.e. short-term lease, leases for low value items).

Under IFRS 16, an entity shall be recognizing a right-of-use (ROU) asset (i.e. the right to use the office building, branches, service center, call center, warehouse, etc.) and a corresponding lease liability. The asset and the liability are initially measured at the present value of unavoidable lease payments. The depreciation of the lease asset (ROU) and the interest on the lease liability is recognized in the profit or loss account over the lease term.

2.3 Functional and presentation currency

These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

2.4 Use of estimates and judgments

The preparation of financial statements requires management to make informed judgments, estimates and assumptions that affect the application of accounting policies and the amounts of assets, liabilities, income and expenses reported in the financial statements. Actual results may differ from these estimates.

2.5 Foreign currency transactions

Foreign currency transactions are converted into Taka using the exchange rates prevailing on the dates of respective transactions. In terms of instructions contained in Bangladesh Bank's Letter No. BRPD(R)717/2004-959 dated 21 November 2004, foreign currency assets and liabilities are translated into Taka at the weighted average rate as on balance sheet date as determined by Bangladesh Bank. Gains and losses arising from foreign currency transactions are credited/charged to profit and loss account.

2.6 Taxation

As per provisions of **International Accounting Standard (IAS) 12 'Income Taxes'**, provision for income taxes has been made as under:

2.6.1 Current tax

Provision for current income tax has been made @ 37.50% on taxable profit as per Income Tax Act 2023 and as per Finance Act 2026.

2.6.2 Deferred tax

Deferred tax is accounted for all temporary timing differences arising between the tax base of assets and liabilities and their carrying value for financial reporting purpose. Tax rate (@ 37.5%) prevailing at the balance sheet date is used to determine deferred tax.

2.7 Bases for valuation of assets

2.7.1 Loans and advances

a) Loans and advances are stated at gross amount. Provision and interest suspense against loans and advances are shown separately as other liabilities. Interest income is accounted for on accrual basis until the loans and advances are defined as classified accounts as per Bangladesh Bank guidelines.

Interest on classified loans (other than bad/loss loans) are credited to interest suspense account instead of income account. Such interest kept in suspense account is reversed to income account only when respective loan accounts are regularized and /or realized in cash, in accordance with Bangladesh Bank guidelines.

As per Bangladesh Bank directives, interest on loans and advances classified as bad/loss is not accounted for. A separate memorandum record is maintained for such interest on bad/loss loans.

b) Provision for loans and advances is made on the basis of the year end review by the management of the Bank in line with the instructions contained in BRPD Master Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 05 dated 29 May 2013, BRPD Circular No. 15 dated 23 December 2013, BRPD Circular No. 15 dated 11 November 2014, BRPD Circular No. 08 dated 02 August 2015, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No. 03 dated 21 April 2019, BRPD Circular No. 56 dated 10 December 2020, BRPD Circular No. 03 dated January 31, 2021; BRPD Circular No. 05 dated March 24, 2021,BRPD Circular No. 19 dated August 26, 2021, BRPD Circular Letter No. 45 dated October 04, 2021, BRPD Circular Letter No. 50 dated December 14, 2021, BRPD Circular Letter No. 51 dated December 29, 2021, BRPD Circular Letter No. 52 dated December 29, 2021, BRPD Circular Letter No. 53 dated December 30, 2021, BRPD Circular Letter No. 14 dated June 22, 2022, BRPD Circular Letter No. 33 dated August 03, 2022 and BRPD Circular No. 05 dated June 25, 2025 issued by Bangladesh Bank on the following basis:

Category / status of loans and advances	Rates	
	Bangladesh Bank's requirement	Maintained by th Bank
General provisions for unclassified loans and advances :		
Agricultural Credit (Other than Short Term)	1.00%	1.00%
CMSME Financing	1.00%	1.00%
Consumer Financing (Other than Credit Card)	1.00%	1.00%
Consumer Financing (Credit Card)	1.00%	1.00%
Housing Finance	1.00%	1.00%
Industrial Credit	1.00%	1.00%
Other Credit	1.00%	1.00%
Service Sector Credit	1.00%	1.00%
Short Term Agri. Credit	1.00%	1.00%
Staff Loan	1.00%	1.00%
Trade & Commerce Sector Credit	1.00%	1.00%
Special mention account		
Agricultural Credit (Other than Short Term)	5.00%	5.00%
CMSME Financing	5.00%	5.00%
Consumer Financing (Other than Credit Card)	5.00%	5.00%
Consumer Financing (Credit Card)	5.00%	5.00%
Housing Finance	5.00%	5.00%
Industrial Credit	5.00%	5.00%
Other Credit	5.00%	5.00%
Service Sector Credit	5.00%	5.00%
Short Term Agri. Credit	5.00%	5.00%
Staff Loan	5.00%	5.00%
Trade & Commerce Sector Credit	5.00%	5.00%
Specific provision for classified loans and advances:		
Substandard- Industrial Credit	20.00%	20.00%
Substandard - CMSME Financing	20.00%	20.00%
Substandard- Others	20.00%	20.00%
Doubtful - Industrial Credit	50.00%	50.00%
Doubtful - CMSME Financing	50.00%	50.00%
Doubtful- Others	50.00%	50.00%
Bad/loss	100.00%	100.00%

General provision

General provision for all unclassified loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Ca Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Comme Sector Credit) has been maintained @ 1%.

General provision for all SMA loans and advance (Agricultural Credit, CMSME Financing, Consumer Financing, Credit Ca Housing Finance, Industrial Credit, Other Credit, Service Sector Credit, Short Term Agri. Credit, Staff Loan, Trade & Comme Sector Credit) has been maintained @ 5%.

Specific provision

Specific provision for Substandard classified loans & advances has been maintained @ 20% as prescribed by Bangladesh Bank.

Specific provision for Doubtful classified loans advances has been maintained @ 50% as prescribed by Bangladesh Bank.

Specific provision for Bad/loss classified loans & advances has been maintained @ 100% as prescribed by Bangladesh Bank.

c) Loans and advances are written-off in line with Bangladesh Bank's BRPD Circular No. 02 dated 13 January 2003 and D Circular No. 01 dated 29 December 2004, when prospect of recovery of such loans and advances become non-existent. Howe such write-off does not reduce the claim against the borrower. Detailed records for all write-off accounts are separately maintai by the Bank to continue the recovery efforts.

2.7.2 Investments

a) Investments have been accounted for as follows :

Particulars	Valuation method
Government treasury bills	Amortised cost/ Fair value
Government treasury bonds	Amortised cost/ Fair value
Subordinated bonds	At redemption value
ICB's debenture	At redemption value
Prize bond	Cost price
Shares:	
Quoted	Cost or market price whichever is lower
Unquoted	Cost or Book value as per latest audited accounts whichever is lower

b) The investment in government securities (Treasury bills and bonds) are classified into Held to Maturity (HTM) and Held for Trading (HFT) as per Bangladesh Bank's guidelines contained in DOS Circular Letter No. 05 dated 26 May 2008, DOS Circular Letter No. 05 dated 28 January 2009, DOS Circular No. 06 dated 15 July 2010 and under reference Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011. Reclassification of HTM securities into HFT securities are also done in compliance with Bangladesh Bank's guidelines.

The government securities under 'Held to Maturity (HTM)' category are valued at present value at amortized cost at the end of the year. The Held to Maturity securities are amortized to ensure a constant yield over the remaining period of maturity of the securities. The resulting gains / (losses) are credited to revaluation reserve account and shown in the equity. Such gains / (losses) are credited to income account at the time of maturity or sale of the security.

The government securities under 'Held for Trading (HFT)' category are valued at present value on the basis of marking to market method. The resulting gains / (losses) are transferred to other reserve account. The gains / (losses) arising on maturity or sale of such securities are credited to income.

2.7.3 Fixed assets

a) All fixed assets are stated at cost or revalued amount less accumulated depreciation.

b) Depreciation is charged over the estimated useful life of fixed assets excepting land on a straight line method. The useful life of fixed assets are reviewed on a yearly basis to determine if there has been any significant change in the expected pattern of consumption resulting in changes in estimated residual value and useful life of the fixed assets and if considered appropriate, adjustment is made at the balance sheet date.

The annual rates of depreciation based on estimated useful life for fixed assets are given below:

Building	2.50%
Interior decoration	10.00%
Furniture and fixtures	10.00%
ATM Booth	10.00%
ATM/Fast Track	12.50%
Computer equipment	20.00%
Computer software	20.00%
Other machinery and equipment	15.00%
Motor vehicles	20.00%
Books	10.00%
Right of use of asset - IFRS 16: lease	Over the lease term

c) As at 31 December 2010, all immovable properties of the Bank including land, building and ready made floor spaces were revalued by a professionally qualified valuation firm and certified by the external auditors, M/S. A. Qasem & Co., Chartered Accountants. Accordingly, revaluation surplus is included in fixed assets and equity in terms of instructions contained in BRPD Circular No. 10 dated 25 November 2002.

2.8 Off-balance sheet exposures

In compliance with the instruction contained in BRPD Circular No. 10 dated 18 September 2007, BRPD Circular No. 7 dated 21 June 2018 and BRPD Circular No. 13 dated 18 October 2018 issued by Bangladesh Bank, provision against the off-balance sheet exposures of the Bank as at reporting date has been made as under:

Category / status of Off-balance sheet exposures	Rates	
	Bangladesh Bank's requirement	Maintained by the Bank
BB rating grade equivalent of the Bank/financial institution/organization providing the counter-guarantee		
1	Nil	Nil
2	0.50%	0.50%
3 or 4	0.75%	0.75%
Others	1.00%	1.00%

2.9 Bases for valuation of liabilities and provisions

2.9.1 Retirement benefits to the employees

The retirement benefits accrued for the employees of the Bank as at the reporting date have been accounted for in accordance with the provisions of **International Accounting Standard (IAS) 19, 'Employee Benefits'** as outlined below:

a) **Provident fund**

There is a Provident Fund Scheme under defined contribution plan. The Fund is operated by a separate Board of Trustees approved by the National Board of Revenue as per Income Tax Ordinance, 1984. All eligible employees contribute 10% of their basic pay to the Fund. The Bank also contributes equal amount of employees' contribution to the Fund. Benefits from the Fund is given to eligible employees at the time of retirement/resignation as per approved rules of the Fund.

b) **Gratuity fund**

The Bank has a separate Board of Trustees for operating the staff gratuity fund approved by the National Board of Revenue. The provision for the gratuity fund is made in the books of account of the Bank for the eligible employees on the basis of the assessment made by the management at the year end [Note 14.1]. The amount of provision is transferred to the Board of Trustees of the Fund on a yearly basis.

The Gratuity Fund is operated by a Board of Trustee consists of 06 members of the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme has been carried out by a professional Actuarial Consultants, Z. Halim Associates to assess the adequacy of the liabilities provided for the scheme as per IAS 19 Employee Benefits. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme. By Law the Gratuity fund is duly audited by M/S Ahmed Zaker & Co.

Sl. No.	Principal Actuarial assumptions	2023
i	Discount Rate	7.50%
ii	Expected rate of return on plan assets	7.50%
iii	Rate of increases in pensionable salaries	6.50%
iv	Expected rate of withdrawal from services	-
v	Life table used	BD Assured Lives (2015-2018) Ult

c) **Superannuation fund**

The Bank has a separate Board of Trustees for operating the staff superannuation fund approved by the National Board of Revenue. The provision for the superannuation fund is made in the books of account of the Bank for the eligible employees on the basis of the assessment made by the management at the year / period end. The amount of provision is transferred to the Board of Trustees of the Fund on a yearly basis.

2.9.2 Workers' Profit Participation Fund (WPPF)

Consistent with the Industry practice and in accordance with the Bank Company Act, 1991, no provision has been made for WPPF.

2.10 Revenue recognition

The revenues of the Bank during the year have been recognized in terms of the provisions of International Financial Reporting Standards 15, 'Revenue from contracts with customers' and International Financial Reporting Standards 9 "Financial Instruments" as outlined below:

2.10.1 Interest income

a) **Interest income from loans and advances and lease finance**

The policy for accounting of interest income on loans and advances is stated in **2.7.1.a** and **2.7.2** above.

b) **Other interest income**

Interest income from investments, Money at call on short notice and fund placement with other banks and financial institutions is recognized on accrual basis.

2.10.2 Fees and commission income

Fees and commission income arising from different services provided by the Bank is recognized on cash receipt basis. Commission realized on letters of credit and letters of guarantee is credited to income at the time of effecting the respective transactions.

2.10.3 Dividend income

Dividend income is recognised when the right to receive payment is established.

2.10.4 Interest paid on deposits and borrowings

Interest paid on deposits, borrowings etc. are accounted for on accrual basis.

2.10.5 Other operating expenses

All other operating expenses are provided for in the books of the accounts on accrual basis.

2.11 Earnings per share

Earnings per share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as at 30 June 2026 as per International Accounting Standard (IAS) 33, 'Earnings Per Share'.

2.12 Cash flow statement

Cash flow statement has been prepared under mixture of Direct and Indirect method as recommended in the BRPD Circular No. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.13 Statement of liquidity

The liquidity statement of assets and liabilities as at the reporting date has been prepared on residual maturity term as per the following bases:

a) Balance with other banks and financial institutions, Money at call on short notice etc. are on the basis of their maturity term.
b) Investments are on the basis of their maturity.
c) Loans and advances are on the basis of their repayment / maturity schedule.
d) Fixed assets are on the basis of their useful life.
e) Other assets are on the basis of their realization/adjustment.
f) Borrowing from other banks, financial institutions and agents are as per their maturity /repayment term.
g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors.
h) Other long term liabilities are on the basis of their maturity term.
i) Provisions and other liabilities are on the basis of their payment /adjustment schedule.

2.14 Events after the reporting period

a) There were no material post balance sheet events which could affect the values stated in these financial statements.

2.15 Reconciliation of books of account

Books of account with regard to inter-bank (in Bangladesh and outside Bangladesh) transactions and inter-branch transactions are reconciled in all material respects. There were no un-reconciled entries which could materially affect the financial condition or results of the Bank.

2.16 Reporting period

The reporting period of these financial statements cover six months of the calendar year from 1 January 2026 to 30 June 2026.

2.17 Offsetting

No asset or liability has been offset or reduced by any other asset or liability unless a legal right **[10, 28 (revaluation gain on securities), 29.2 and 30.2]** of set-off exists and the offsetting represents the expectation as to the realization or settlement of the asset or liability in normal course of business.

2.18 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is formed and it is yet to issue financial reporting standards for public interest entities such as banks. The Bank Companies Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as approved by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. Subject to the departures mentioned above, the Bank has complied with all the applicable Accounting and Financial Reporting Standards for preparation and presentation of the financial statements of the Bank as at 30 June 2026 as noted below:

International Accounting Standards (IASs)	IAS Number	Status of compliance by DBBL
Presentation of Financial Statements	IAS -1	Complied
Inventories	IAS -2	Complied
Statement of Cash Flows	IAS -7	Complied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS -8	Complied
Events After the Reporting Period	IAS -10	Complied
Income Taxes	IAS -12	Complied
Property, Plant and Equipment	IAS -16	Complied
Employee Benefits	IAS -19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	IAS -20	Not applicable
The Effects of Changes in Foreign Exchange Rates	IAS -21	Complied
Borrowing Costs	IAS -23	Complied
Related Party Disclosures	IAS -24	Complied
Accounting and Reporting by Retirement Benefit Plans	IAS -26	Complied
Separate Financial Statements	IAS -27	Not applicable
Investments in Associates and Joint Ventures	IAS -28	Not applicable
Financial Reporting in Hyperinflationary Economics	IAS -29	Not applicable
Financial Instruments: Presentation	IAS -32	Complied
Earnings Per Share	IAS -33	Complied
Interim Financial Reporting	IAS -34	Complied
Impairment of Assets	IAS -36	Complied
Provisions, Contingent Liabilities and Contingent Assets	IAS -37	Complied
Intangible assets	IAS -38	Complied
Financial Instruments: Recognition and Measurement	IAS -39	Complied
Investment Property	IAS -40	Not applicable
Agriculture	IAS -41	Not applicable

International Financial Reporting Standards (IFRSs)	IFRS Number	Status of compliance by DBBL
First-time Adoption of International Financial Reporting Standards	IFRS - 1	Not applicable
Share-based Payment	IFRS - 2	Not applicable
Business Combinations	IFRS - 3	Not applicable
Insurance Contracts	IFRS - 4	Not applicable
Non-current Assets Held for Sale and Discontinued Operations	IFRS - 5	Not applicable
Exploration for and Evaluation of Mineral Resources	IFRS - 6	Not applicable
Financial Instruments : Disclosures	IFRS - 7	Complied
Operating Segments	IFRS - 8	Complied
Financial instruments	IFRS - 9	Complied in line with regulatory bodies guidelines
Consolidated Financial Statements	IFRS - 10	Not applicable
Joint Arrangements	IFRS - 11	Not applicable
Disclosure of Interests in other Entities	IFRS - 12	Not applicable
Fair Value Measurement	IFRS - 13	Complied
Regulatory deferral accounts	IFRS - 14	Not applicable
Revenue from contracts with customers	IFRS - 15	Complied
Leases	IFRS - 16	Complied
General Requirements for Disclosure of Sustainability-related	IFRS - S1	Complied
Climate-related Disclosures	IFRS - S2	Complied

* Subject to the departure specified above to comply with Bangladesh Bank Regulations

2.19 Approval of the financial statements

The Board of Directors of the Bank in its 310th meeting held on 29 July 2026 approved the financial statements of the Bank for the period ended 30 June 2026.

3.1 Risk Management

Banking risk is defined by DBBL as prospect of potential losses or foregone profits that can be triggered by internal and external factors. The objective of risk management system is to identify , assess, record and actively manage any internal and external risks that could pose a threat to the attainment of the core objectives of the Bank. Therefore, as part of risk management system potential risks in Bank's operations and transactions, in assets, liabilities, income, costs and off-balance sheet items identified and assessed ,and timely and adequate measures are initiated to actively manage and mitigate such risks within a risk-return framework. In DBBL, only calculated banking risks are taken while conducting banking business to strike a balance between risks and returns. Risks are clearly identified, quantified, mitigated or minimized to protect capital and maximize value to the shareholders.

3.1.1 Core risk management

Within risk management framework, all core banking risks of DBBL are proactively managed. Bank's risk management system adequately complies with an effective risk management system as required by BRPD circular no.17 (7 October 2003) and BRPD circular no.4 (5 March 2007). Bangladesh Bank monitors the progress of implementation of its risk management guidelines through on-site inspections and off-site supervisions. The risk management systems in place at the Bank are discussed below.

3.1.1.1 Credit risk

Credit risk is the most significant and inherent risk in banking business. Every loan exposure or transaction with counterparty involves the Bank to some extent of credit risks. Credit Risk Management is at the heart of the overall risk management system of the Bank. It is designed and regularly updated to identify, measure, manage and mitigate credit risk to maintain and improve quality of loan portfolio and reduce actual loan losses and to ensure that approved processes are followed and appropriate due diligence are made in approving new credit facilities and renewals.

The salient features of credit risk management practices in place at different levels of DBBL management and board are as under:

I. Credit policy is approved by the Board
II. Credit approval is delegated properly
III. Independent Credit Risk Management Division is responsible for assessing and mitigating credit risk
IV. Separate Credit Administration Division is responsible for documentation and disbursements
V. Independent Special Asset Management Division is responsible for managing non-performing loans
VI. Adequate loan-loss provisions (principal) and interest suspense accounts are maintained
VII. Conducting Internal Credit Risk Rating (ICRR) for mitigating credit risk
VIII. Eligible Borrowers' credit ratings are conducted for assessing client and industry specific credit risk
IX. Credit operations are regularly audited by independent Internal Audit Division
X. Early warning system is in place for raising red flag for potential credit problem for taking timely actions
XI. Board of directors of the Bank, Executive Committee and Risk Management Committee of the board are regularly and adequately reported on existing and potential credit risks of the Bank and measures taken by the management for mitigating such credit risks
XII. Environmental issues are properly assessed and mitigated while financing any project or industry

3.1.1.2 Asset liability management risk

The Asset-Liability (ALCO) management risk includes the process, procedures for managing & mitigating liquidity risk, interest rate risk, and foreign exchange risk of DBBL. ALCO works under specific Terms of References (functions) approved by the Board. Treasury Division (Front Office) and ALM desk under regular supervision of ALCO reviews the overall liquidity, interest rate and foreign exchange exposures and risk of DBBL and take appropriate measures in line with industry best practice.

3.1.1.3 Liquidity risk

Liquidity risk is the risk that we may not meet our financial obligation as they become due. Liquidity risks also include our inability to liquidate any asset at reasonable price in a timely manner. It is the policy of the Bank to maintain adequate liquidity at all times in both local and foreign currencies. Liquidity risks are managed on a short, medium and long-term basis. There are approved limits for credit/deposit ratio, liquid assets to total assets ratio, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items and borrowing from money market to ensure that loans and investments are funded by stable sources, maturity mismatches are within limits and that cash inflow from maturities of assets, customer deposits in a given period exceeds cash outflow by a comfortable margin even under a stressed liquidity scenario.

3.1.1.4 Interest rate risk

Interest rate risk is the potential impact on the Bank's earnings and net asset value due to changes in market interest rates. Interest rate risk is the result of mismatches of interest rate re-pricing of financial assets and liabilities. DBBL uses the following tools for measuring the interest rate risk:

a. Gap analysis

Under this system, a gap i.e. the difference between the amount of financial assets and the amount of liabilities is calculated at a pre-determined time bucket. The interest rate factor is then applied on the assessed financial value of Gap for measuring the earning impact due to movement of interest rate.

b. Duration analysis

Duration is the time-weighted average maturity of the present value of the cash flows from on balance sheet assets and liabilities. It measures the relative sensitivity of the value of these instruments to changing interest rates and therefore reflects on the economic value i.e. the present value of shareholders' equity of the Bank.

3.1.1.5 Foreign exchange risk

Foreign exchange risk is the potential loss arising from changes in foreign currency exchange rate in either direction. Assets and liabilities denominated in foreign currencies generally entail foreign exchange risks.

The Bank operates its foreign exchange and money market activities under a centralized and single functional area. DBBL's dealing room is equipped with advanced technology and experienced personnel. Bank's Exchange Rate Committee meets on a daily basis to review the prevailing market condition, exchange rate, exposure and transactions to mitigate foreign exchange risk.

3.1.1.4 Internal control and compliance

Internal Control and Compliance (ICC) ensures compliance with laws and regulations, policies and procedures issued by both the bank management and the regulators. ICC enhances confidence over the bank and facilitates risk based bank examination. This is one of the means for reducing potential losses associated with unwanted events.

Banking is a diversified financial activities involving different risks. The issues of effective internal control system, good governance, transparency of all financial activities, accountability towards its stakeholders and regulators are highly important for ensuring smooth performance of the banking company. An effective internal control & compliance system has no alternative for protecting the stakeholders of a banking company.

Dutch-Bangla Bank PLC has established an appropriate and effective internal control environment through the Board of Directors, Management, organizational and procedural controls and an independent audit mechanism in order to ensure that the Bank is managed and controlled in a sound and prudent manner.

Internal Control and Compliance (ICC) operates independently as a division consisting of four units (Audit & Inspection, Compliance, Monitoring & ICC Secretariat) with prime responsibility to determine risks by evaluating overall Business, Operations & Credit Portfolios of the Bank. The key objective of ICC is to assist and guide in all aspects of the bank using adequate resources for identification of weaknesses and taking appropriate measures to overcome the same to be a compliant bank.

3.1.1.5 Operational Risk

Operational risk can be defined as the possibilities of losses resulting from inadequacy or failed internal processes, systems and people or from external events.

Operational risk includes legal and regulatory risk, business process and change risk, fiduciary or disclosure breaches, technology failure, financial crime and environmental risk. It exists in some form in every Bank business and function. Operational risk can not only result in financial loss, but also regulatory sanctions and damage to the Bank's reputation. DBBL is successful at managing operational risk with a view to safeguarding client assets and preserving shareholder value.

DBBL manages operational risks in the following manner:

I. Risks are identified with reference to the relevant policy manuals, processes, and practices;
II. Departmental Control Function Check List (DCFCL) is in place for evaluation of control;
III. Review of safety and control measures of premises and equipments;
IV. Management of technological and information security risks; and
V. Ensuring the Bank's business continuity while facing unforeseen crisis under a business continuity and disaster management plan.

3.1.1.6 Money Laundering Risk and Terrorist Financing Risk

The Government through its bodies, particularly 'Bangladesh Financial Intelligence Unit (BFIU)' has been playing a vital role to enhance the compliance status of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) among the local banks & financial institutions. Bangladesh has become the prestigious Co-Chair of the APG (Asia-Pacific Group on Money Laundering). All these have made our country viable and reliable to both the global regulators and investors. DBBL has become confident to nourish its financial system and structure with more dynamism and professionalism to protect its customers' deposits and reputation from any Money Laundering (ML) or Terrorist Financing (TF) risks.

The Bank, under the legal framework of the "Money Laundering Prevention Act, 2012 (amended in 2015)" and Anti Terrorism Act, 2009 (amended in 2013), has been pursuing the policy of strict compliance with all regulatory directives and culture of good governance in all aspects of its banking services and operations.

3.1.1.7 Legal Risks

In DBBL, legal risks are covered by recognizing potential losses from litigation or possible litigation at an early stage and by formulating solutions for reducing, restricting and avoiding such risks and creating adequate provision there- against.

3.1.1.8 **Business Risk**

Business risk covers the risk of losses arising from lower non-interest income and higher expenses from the budgeted amount. The business risk is resulted from the market condition, greater customer expectation and / or technological development that may be significantly different from the assumptions made at the time of planning.

Business risk in DBBL is managed by setting clear targets for specific business units, in terms of business volume, income, cost, cost income ratio, quality of assets etc. with an ongoing process of continuous improvement.

3.1.1.9 **Reputational Risk**

Reputational risk is defined as the risk of losses, falling business volume or income as well as reduced value of the company arising from business events that may reduce the confidence of the customers & clients, shareholders, investors, counterparties, business partners credit rating agencies, regulators and general public in DBBL.

The branches and operational divisions are directly responsible for reputational risks arising from their business operations. Reputational risks may also arise from a deficiency in managing other risks. All risk must therefore be managed effectively in order to uphold the Bank's reputation. The management ensures that DBBL is aware of any changes in market perceptions as soon as possible. Accordingly all business policies and transactions are subjected to careful consideration. DBBL takes necessary precautions to avoid business policies and transactions that may result in significant tax, legal or environmental risks. Reputational risk is also factored into major credit decisions that may lead to credit proposal being declined.

3.1.1.10 **Compliance Risk**

The success of DBBL is largely dependent on the trust and confidence of our existing and potential customers, our shareholders, our staff, our regulators and the general public in our integrity and ethical standard. The confidence largely depends on meticulous compliance with applicable legal and regulatory requirements and internal policies of DBBL. The confidence also depends on conformity with generally accepted market norms and standards in our business operations. The Board of Directors is primarily responsible for compliance with all applicable norms and regulations. The Board discharges its responsibilities itself and through delegation of authorities to Executive Committee, Audit Committee and Risk Management Committee of the Board. The objective is to identify any compliance risks at an early stage that may undermine the integrity and the success of DBBL and to mitigate the risks in most appropriate way.

3.1.1.11 **Technology Risk**

Technology risk is the risk of financial loss arising from failure, exploitation of vulnerabilities or other deficiencies in the electronic platforms that support our daily operations and the system applications and infrastructure on which they reside. As a component of operational risk, technology risk is inherent not only in our IT assets, but also in the people and processes that interact with them. Cyber risk, which is part of technology risk, is the risk that our systems will not operate properly or will be compromised as a result of cyber attacks, security breaches, unauthorized access, loss or destruction of data, unavailability of service, computer viruses or other events that could have an adverse security impact. Any such event could subject us to litigation or cause us to suffer a financial loss, a disruption of our businesses, liability to our clients, regulatory intervention or reputational damage. We could also be required to expend significant additional resources to modify our protective measures or to investigate and remediate vulnerabilities or other exposures. Service and infrastructure disruption risks are managed through our business continuity management plan, our technology risk management program and other contingency and resiliency plans. Although we have business continuity plans, our businesses face a wide variety of operational risks, including technology risk arising from dependencies on IT, third-party suppliers and the worldwide telecommunication infrastructure. As a large IT investment financial services company in Bangladesh, we operate in a complex technological landscape covering our diverse business model. Ensuring that the confidentiality, integrity and availability of information assets are protected is critical to our operations.

3.2 **General**

Wherever considered necessary previous period's figures have been rearranged to conform with the current period's presentation.

		30-Jun-26 Taka	31-Dec-25 Taka
4.	**Cash in hand (including foreign currencies)**		
	Local currency	40,419,783,152	26,029,284,233
	Foreign currencies	102,179,094	94,503,397
		40,521,962,246	**26,123,787,630**
5.	**Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)**		
	Bangladesh Bank		
	Local currency	27,555,533,858	27,903,070,351
	Foreign currencies	715,507,742	1,033,672,674
		28,271,041,600	**28,936,743,025**
	Sonali Bank Limited (as an agent of Bangladesh Bank) - Local currency	1,021,999,093	1,200,632,124
		29,293,040,693	**30,137,375,149**

		30-Jun-26 Taka	31-Dec-25 Taka
5.1	**Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)**		
	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act, 1991 and of instructions contained in BRPD Circular No. 11 dated 25 August 2005, BRPD Circular No. 12 dated 25 August 2005, Monetary Policy Department (MPD) Circular No. 1 dated 4 May 2010, MPD Circular No. 2 dated 4 May 2010, MPD Circular No. 4 dated 1 December 2010, MPD Circular No. 5 dated 1 December 2010, DOS Circular No. 1 dated 19 January 2014, MPD Circular No. 1 date 23 June 2014, MPD Circular No. 116/2014-853 dated 23 June 2014, MPD Circular No. 116/2018-592 dated 3 September 2018, DOS Circular No. 26 dated 19 August 2019 and MPD Circular No. 3 dated 09 April 2020 issued by Bangladesh Bank.		
5.1.1	**Cash Reserve Requirement (CRR): average 4.0% of average demand and time liabilities with minimum 3.0% on any date**		
	Required reserve	26,503,597,000	24,609,054,000
	Actual reserve maintained		
	Balance with Bangladesh Bank [As per Bangladesh Bank LCY Account Statement]	27,332,475,868	27,592,158,734
	Balance with Bangladesh Bank - Foreign currencies used from FC clg. A/C (for OBO)	-	-
		27,332,475,868	27,592,158,734
	Surplus/(deficit)*	**828,878,868**	**2,983,104,734**
	Cash Reserve Maintained: average at least 4.0% with minimum 3.0% throughout the accounting period and 4.13% on the Balance Sheet date	**4.13%**	**4.48%**
5.1.2	**Statutory Liquidity Ratio (SLR): 13% of average demand and time liabilities**		
	Required reserve	87,989,579,000	83,150,566,000
	Available for maintenance:		
	Cash in hand (including foreign currencies)	40,521,962,246	26,123,787,630
	Balance with Sonali Bank Limited (as an agent of Bangladesh Bank)	1,021,999,093	1,200,632,124
	Balance with Bangladesh Bank in excess of CRR	828,878,868	2,983,104,734
	Unencumbered approved securities (treasury bills and bonds, debentures etc.)	299,305,482,254	227,613,681,606
		341,678,322,461	**257,921,206,094**
	Surplus	**253,688,743,461**	**174,770,640,094**
	Statutory Liquidity Ratio (SLR) Maintained (%)	**50.48%**	**40.32%**
6.	**Balance with other banks and financial institutions**		
	In Bangladesh		
	Main Operation **[Note 6.1]**	10,122,339,901	9,862,177,266
	Off-shore Banking Unit	399,060,599	322,115,313
	Less: Inter Bank transactions **[Note 12]**	(4,117,166,707)	(3,366,315,033)
		6,404,233,793	6,817,977,546
	Outside Bangladesh		
	Main Operation **[Note 6.1]**	1,159,889,817	1,565,272,239
	Off-shore Banking Unit	-	-
		1,159,889,817	1,565,272,239
	Total Balance with other banks and financial institutions	**7,564,123,610**	**8,383,249,785**

		30-Jun-26 Taka	31-Dec-25 Taka
6.1	**Balance with other banks and financial institutions - Main Operation**		
	(a) In Bangladesh		
	In current deposit accounts with		
	Janata Bank PLC	14,515	8,618,665
	Sonali Bank PLC	1,212,422,010	1,065,338,377
	Standard Chartered Bank, Dhaka	26,925,799	6,837,882
	Islami Bank Bangladesh PLC	12,811	12,811
	Agrani Bank PLC	543,667	167,242
	The City Bank PLC	41,647	41,647
		1,239,960,449	**1,081,016,624**
	In special notice deposit accounts with		
	Sonali Bank PLC	26,551,869	83,453,955
	The City Bank PLC	4,359	4,359
	Rupali Bank PLC	30,567,129	18,050,465
	Agrani Bank PLC	36,717,603	6,625,031
	Janata Bank PLC	51,295,487	120,467,097
	Islami Bank PLC	20,000,009	20,000,009
	Mutual Trust Bank PLC	5,273,191	30,993,213
	Eastern Bank PLC	213,342,890	13,312,031
		383,752,537	**292,906,160**
	In fixed deposit accounts with		
	United Commercial Bank PLC	2,500,000,000	2,500,000,000
	HSBC Bank PLC	1,000,000,000	2,000,000,000
		3,500,000,000	**4,500,000,000**
	In fixed deposit accounts (in foreign currency) with		
	Off-shore Banking Unit, Dutch-Bangla Bank PLC	4,117,166,707	3,366,315,033
		4,117,166,707	**3,366,315,033**
	In fixed deposit accounts with other financial institutions		
	International Leasing & Financial Services Limited	90,000,000	90,000,000
	Bangladesh Industrial Finance Company Limited (BIFC)	350,000,000	350,000,000
		440,000,000	**440,000,000**
	In balance with		
	Agent and mobile banking	441,460,208	181,939,449
	Total (a) In Bangladesh	**10,122,339,901**	**9,862,177,266**

(b) Outside Bangladesh

In demand deposit accounts (interest bearing) with

Name of the correspondent Bank	Currency	30-Jun-26			31-Dec-25		
		Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka	Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka
Mashreqbank PSC, New York, USA	USD	741,215	123.0000	91,169,477	2,513,458	122.2000	307,144,560
Commerzbank AG, Frankfurt, Germany	EURO	212,947	141.1217	30,051,390	51,450	144.8047	7,450,174
AB Bank Ltd., Mumbai, India	ACU	903,890	123.0000	111,178,501	304,433	122.2000	37,201,666
Citibank N.A., New York, USA	USD	1,879,411	123.0000	231,167,538	81,861	122.2000	10,003,435
ICICI Bank Limited, Mumbai, India	ACU	742,052	123.0000	91,272,365	1,492,958	122.2000	182,439,452
				554,839,271			544,239,287

In demand deposit account (non-interest bearing) with

Name of the correspondent Bank	Currency	30-Jun-26			31-Dec-25		
		Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka	Amount in foreign currency	Exchange rate for per unit foreign currency	Amount in Taka
Standard Chartered Bank, London, UK	GBP	29,157	163.3958	4,764,113	423,359	165.7059	70,153,152
Standard Chartered Bank, New York, USA	USD	1,226,876	123.0000	150,905,695	3,790,066	122.2000	463,146,088
Standard Chartered Bank, AG, Germany	EUR	44,613	141.1217	6,295,929	115,504	144.8047	16,725,555
ICICI Bank Ltd., Hong Kong	USD	136,459	123.0000	16,784,415	83,863	122.2000	10,248,078
JP Morgan Chase Bank N.A., New York, USA	USD	1,989,607	123.0000	244,721,631	1,343,389	122.2000	164,162,179
Standard Chartered Bank, Colombo, Sri Lanka	ACU	950	123.0000	116,798	950	122.2000	116,039
Commerzbank AG, Frankfurt, Germany	CHF	22,508	152.4671	3,431,693	13,255	155.4550	2,060,531
The Bank of Tokyo-Mitsubishi UFJ, Japan	JPY	1,921,515	0.7613	1,462,849	50,245,474	0.7854	39,462,795
Bank of Montreal Canada	CAD	19,833	86.7291	1,720,085	162,252	89.6185	14,540,768
Axis Bank, India	ACU	266,138	123.0000	32,735,027	490,135	122.2000	59,894,455
Commerzbank AG, Frankfurt, Germany	AUD	59,788	84.7603	5,067,642	235,620	82.2417	19,377,779
Mashreqbank PSC, Mumbai, India	ACU	179,701	123.0000	22,103,244	121,970	122.2000	14,904,739
Mashreq Bank PSC, Dubai, UAE	AED	358,842	33.5602	12,042,805	258,376	33.3420	8,614,765
Standard Chartered Bank, Mumbai, India	ACU	347,988	123.0000	42,802,474	697,993	122.2000	85,294,752
HDFC Bank Limited, Mumbai, India	ACU	47,151	123.0000	5,799,594	69,567	122.2000	8,501,123
Meezan Bank, Karachi, Pakistan	ACU	240,022	123.0000	29,522,647	122,160	122.2000	14,927,950
Bank of Ceylon, Colombo, Sri Lanka	ACU	3,072	123.0000	377,878	3,072	122.2000	375,420
Kookmin Bank, Seoul,Korea	USD	61,690	123.0000	7,587,858	108,017	122.2000	13,199,668
Al Rajhi Bank in Riyadh, Saudi Arabia	SAR	105,018	32.8197	3,446,668	107,436	32.6463	3,507,404
Bank of Huzhou Co Ltd. China	CNY	51,806	18.1645	941,037	51,793	17.5041	906,595
Habib Metropolitan Bank, Karachi, Pakistan	ACU	100,979	123.0000	12,420,464	89,305	122.2000	10,913,117
				605,050,546			1,021,032,952
Total (b) Outside Bangladesh				1,159,889,817			1,565,272,239
Total (a+b)				11,282,229,718			11,427,449,505

		30-Jun-26 Taka	31-Dec-25 Taka
7.	**Money at call on short notice**		
	a) With banks		
	The City Bank PLC	-	-
	b) With non bank financial institutions	-	-
	Total (a+b)	-	-
8.	**Investments**		
	In Government securities		
	Treasury bills		
	91-day treasury bills	5,356,217,869	6,663,771,000
	182-day treasury bills	14,190,942,005	21,850,162,697
	364-day treasury bills	91,986,009,211	41,621,731,118
		111,533,169,085	70,135,664,815
	Treasury bonds		
	2-year treasury bonds	1,017,912,575	1,015,063,011
	5-year treasury bonds	61,698,199,247	51,513,967,070
	10-year treasury bonds	71,527,774,432	68,484,019,989
	15-year treasury bonds	26,320,200,030	17,443,621,863
	20-year treasury bonds	27,208,226,885	19,021,344,858
		187,772,313,169	157,478,016,791
	Total treasury bills and bonds	**299,305,482,254**	**227,613,681,606**
	Asset Pledge and Reverse repo with Bangladesh Bank	1,342,996,987	8,000,000,000
	Prize bonds	20,885,600	31,427,500
		300,669,364,841	**235,645,109,106**
	Other investments		
	Subordinated bonds [Note 8.2]	9,890,000,000	10,315,000,000
	Shares, bonds [Note 8.3]	7,358,953,306	7,075,218,836
	Shares against Special Fund [Note 8.4]	800,000,000	800,000,000
		18,048,953,306	18,190,218,836
		318,718,318,147	253,835,327,942
8.1	**Classification of investments**		
	Government treasury bills and bonds		
	Held for trading (HFT)	209,687,066,489	142,722,067,700
	Held to maturity (HTM)	89,618,415,765	84,891,613,906
	Total investments in government securities	**299,305,482,254**	**227,613,681,606**
	Prize bonds	20,885,600	31,427,500
	Asset Pledge and Reverse repo with Bangladesh Bank	1,342,996,987	8,000,000,000
	Other investments	18,048,953,306	18,190,218,836
		318,718,318,147	**253,835,327,942**
8.2	**Other investments -subordinated bonds ***		
	One Bank PLC	2,000,000,000	2,000,000,000
	IFIC Bank PLC	600,000,000	600,000,000
	Exim Bank Bangladesh PLC	800,000,000	800,000,000
	Northwest Power Generation Company PLC	100,000,000	200,000,000
	Standard Bank PLC	400,000,000	400,000,000
	Islami Bank Bangladesh PLC	1,200,000,000	1,400,000,000
	Ashugonj Power Station Company PLC	-	125,000,000
	Bank Asia PLC	2,100,000,000	2,100,000,000
	Trust Bank PLC	2,250,000,000	2,250,000,000
	Al-Arafah Islami Bank PLC	400,000,000	400,000,000
	First Security Islami Bank Mudaraba Bond	40,000,000	40,000,000
		9,890,000,000	**10,315,000,000**
8.3	**Other investments - shares and bonds (quoted and unquoted)**		
	Quoted Share: Different Companies Share [Note 8.5]	6,065,363,296	6,065,363,296
	Bond: Beximco Green-Sukuk al Istisna'a	1,000,000,000	1,000,000,000
	Brokerage House: BO Account Balance	3,577,770	3,577,770
		7,068,941,066	**7,068,941,066**
	Unquoted Share: Central Depository Bangladesh Limited	6,277,770	6,277,770
	Share: Bangladesh Start-up Fund Investment Company PLC	283,734,470	-
		7,358,953,306	**7,075,218,836**

		30-Jun-26 Taka	31-Dec-25 Taka
8.4	**Other investments - Shares, etc. against Special Fund ****		
	Share:	798,841,475	798,841,475
	Brokerage House: BO Account Balance	1,158,525	1,158,525
		800,000,000	**800,000,000**

8.5 **Valuation of Investments in Shares and Bond**

Quoted shares and bond	Number of share/bond	Cost Value	Market Value	Value Increase / (Decrease) in the current period	Value Increase / (Decrease) in 2024
i. Shares against Special Fund					
GP	530,458	144,003,457	137,706,897	(6,296,561)	(7,198,339)
SQURPHARMA	115,000	24,017,647	25,760,000	1,742,354	(1,178,647)
Brac Bank	4,083,750	111,011,580	267,485,625	156,474,045	146,673,045
PRIMEBANK	1,998,750	38,019,154	59,962,500	21,943,346	19,344,971
CITYBANK	3,873,375	66,545,900	123,948,000	57,402,100	27,964,450
UTTARA BANK	3,304,687	55,110,000	72,042,177	16,932,177	20,236,864
PUBALIBANK	3,484,011	60,366,762	128,560,006	68,193,244	29,346,701
BATASHOE	50,012	49,612,049	43,570,454	(6,041,595)	(9,397,400)
BATBC	150,000	72,113,940	32,940,000	(39,173,940)	(34,823,940)
UNILEVERCL	49,516	101,876,193	103,671,649	1,795,456	4,627,590
EBL	3,436,875	76,164,793	85,578,188	9,413,395	7,351,270
Total Shares against Special Fund	**21,076,434**	**798,841,475**	**1,081,225,495**	**282,384,021**	**202,946,565**
ii. Quoted Share					
RAK Ceramics (Bangladesh) Limited	214	5,664	6,313	649	(977)
GP	1,655,864	475,027,802	429,862,294	(45,165,508)	(47,980,477)
SQURPHARMA	632,136	137,931,694	141,598,464	3,666,770	(12,389,485)
BRAC BANK	3,247,328	108,372,269	212,699,984	104,327,715	96,534,128
PRIMEBANK	-	-	-	-	-
CITYBANK	-	-	-	-	-
UTTARA BANK	1,324,853	8,311,178	28,973,156	20,661,977	21,804,110
PUBALIBANK	92,869	2,223,284	3,417,579	1,194,295	618,508
EBL	15,734,425	347,787,615	391,787,183	43,999,567	30,532,789
BATASHOE	193,290	191,446,988	169,268,270	(22,178,718)	(35,145,442)
BATBC	989,700	375,491,408	217,338,120	(158,153,288)	(129,451,988)
UNILEVERCL	85,618	177,949,923	179,258,407	1,308,484	6,205,833
Renata limited	1,261,900	945,678,563	575,426,400	(370,252,163)	(451,266,143)
RECKITTBEN	55,700	268,539,021	187,664,440	(80,874,581)	(77,799,941)
UCBL	14,870,000	174,837,205	133,830,000	(41,007,205)	(20,189,205)
LINDE BD Ltd	230,000	284,128,787	164,496,000	(119,632,787)	(111,605,787)
Lafarge Holcim BD Ltd	4,728,519	308,558,934	265,173,768	(43,385,167)	(87,172,041)
ROBI	-	-	-	-	-
Marico Bangladesh Ltd	-	-	-	-	-
DBH	12,343,400	580,330,270	506,079,400	(74,250,870)	(153,248,630)
Mercantile Bank Ltd	18,226,330	235,817,051	134,874,842	(100,942,209)	(99,119,576)
Berger Paints BD	219,426	326,732,064	313,020,421	(13,711,643)	(22,830,641)
SINGERBD	3,000,476	444,341,515	244,838,842	(199,502,673)	(190,801,293)
Mobil Jamuna BD Ltd.	500,000	44,109,326	47,250,000	3,140,674	1,140,674
Olympic	-	-	-	-	-
AMBEE PHARMA	101,660	78,900,708	77,116,240	(1,784,468)	(6,799,524)
ACMELAB	1,355,000	110,476,379	111,652,000	1,175,621	(14,406,879)
UPGDCL	400,000	77,599,543	49,560,000	(28,039,543)	(31,159,543)
JAMUNAOIL	50,000	8,793,255	9,325,000	531,745	(398,255)
MPETROLIUM	320,000	64,468,989	69,472,000	5,003,011	(2,900,989)
AMCL (PRAN)	684,943	173,465,776	155,286,890	(18,178,886)	(33,802,240)
Rangpur Foundry	697,659	114,038,084	114,555,608	517,523	(16,226,293)
Total Quoted Share	**83,001,310**	**6,065,363,296**	**4,933,831,620**	**(1,131,531,676)**	**(1,387,859,307)**
a) Provision Required ag. value decreased (net off) of Shares(i+ii)[Prov. Kept in Note 14.1.1.2]*				**(1,131,531,676)**	**(1,387,859,307)**
iii. Quoted Bond:					
Beximco Green-Sukuk al Istisna'a	10,000,000	1,000,000,000	680,000,000	(320,000,000)	(430,000,000)
Total Quoted Bond	**10,000,000**	**1,000,000,000**	**680,000,000**	**(320,000,000)**	**(430,000,000)**
b) Provision Required ag. value decreased of Quoted Bonds [Provision Kept in Note 14.1.1.2]				**(320,000,000)**	**(430,000,000)**

* Provision for diminution (gain net off) of Value of Shares has been made as per DOS Circular no. 1, dated 24 May 2023.

* * Valuation of all others investment (except Shares against General & Special Fund, Quoted Shares and Bonds): lower one of Cost value and Market Value.

		30-Jun-26 Taka	31-Dec-25 Taka
9.	**Loans and advances**		
	Main Operation [Note 9.1]		
	Loans, cash credits, overdrafts, etc.	419,251,388,609	418,392,045,282
	Bills purchased and discounted	1,752,760,519	2,162,781,236
		421,004,149,128	420,554,826,518
	Off-shore Banking Unit		
	Loans, cash credits, overdrafts, etc.	523,653,407	579,810,156
	Bills purchased and discounted	15,762,144,956	29,369,193,021
		16,285,798,363	**29,949,003,177**
	Total loans and advances	**437,289,947,491**	**450,503,829,695**
9.1	**Loans, cash credits, overdrafts etc. - Main operation**		
	In Bangladesh		
	Overdraft	40,471,718,424	38,603,881,732
	Cash credit	39,153,065,189	41,090,467,266
	Export cash credit	6,550,192,126	5,998,105,115
	Transport loan	1,383,777,210	1,452,211,514
	House building loan	9,209,244,532	8,813,274,166
	Loan against trust receipt	6,911,779,415	7,341,184,067
	Term loan - industrial	81,407,017,796	92,630,342,515
	Term loan - other	144,472,304,203	135,881,230,024
	Payment against document - cash	25,245,023	210,894,990
	Payment against document - EDF	4,596,626,996	3,902,126,575
	Consumer finance	83,501,632,209	80,807,548,286
	Staff loan	1,568,785,486	1,660,779,032
		419,251,388,609	**418,392,045,282**
	Outside Bangladesh	-	-
		419,251,388,609	**418,392,045,282**
	Bills purchased and discounted		
	Payable in Bangladesh		
	Inland bills purchased	1,752,760,519	2,162,781,236
	Payable outside Bangladesh		
	Foreign bills purchased and discounted	-	-
		1,752,760,519	**2,162,781,236**
		421,004,149,128	**420,554,826,518**
	Total loans and advances	**421,004,149,128**	**420,554,826,518**

		30-Jun-26 Taka	31-Dec-25 Taka
9.2	**Net loans and advances including bills purchased and discounted - Main operation**		
	Total loans, advances and lease receivables [Note 9.1]	421,004,149,128	420,554,826,518
	Less : Provision against loans and advances (specific and general) [Note 9.4(b)]	38,428,051,393	33,969,668,794
	Less : Cumulative balance of interest suspense account [Note 14.1.4]	20,254,726,731	16,254,035,293
		362,321,371,004	370,331,122,431
9.3	Loans and advances including bills purchased and discounted are classified into the following broad categories - Main operation		
	a) **Loans and advances**		
	In Bangladesh		
	Loans	339,626,604,996	338,697,696,284
	Cash credit	39,153,065,189	41,090,467,266
	Overdraft	40,471,718,424	38,603,881,732
		419,251,388,609	418,392,045,282
	Outside Bangladesh	-	-
		419,251,388,609	418,392,045,282
	b) **Bills purchased and discounted**		
	Payable in Bangladesh	1,752,760,519	2,162,781,236
	Payable outside Bangladesh	-	-
		1,752,760,519	2,162,781,236
	Total (a+b)	421,004,149,128	420,554,826,518

9.4 a) **Classification of loans and advances including bills purchased and discounted**

Status of loans and advances	Year					
	30-Jun-26				31-Dec-25	
	Outstanding amount (Taka)			Mix (%)	Total Outstanding amount (Taka)	Mix (%)
	Main Operation [Note 9.4.b]	Off-shore Banking Unit	Total			
Unclassified loans and advances						
Standard (including staff loan	335,760,533,197	16,282,092,036	352,042,625,233	80.51%	384,527,329,695	85.35%
Special mention account	45,082,894,394	3,706,327	45,086,600,721	10.31%	36,992,200,000	8.21%
Total unclassified loans and adva	**380,843,427,591**	**16,285,798,363**	**397,129,225,954**	**90.82%**	**421,519,529,695**	**93.57%**
Classified loans and advances						
Substandard	11,067,792,002	-	11,067,792,002	2.53%	1,544,400,000	0.34%
Doubtful	2,947,870,621	-	2,947,870,621	0.67%	4,866,500,000	1.08%
Bad/loss	26,145,058,914	-	26,145,058,914	5.98%	22,573,400,000	5.01%
Total classified loans and advanc	**40,160,721,537**	-	**40,160,721,537**	**9.18%**	**28,984,300,000**	**6.43%**
Total loans and advances	**421,004,149,128**	**16,285,798,363**	**437,289,947,491**	**100.00%**	**450,503,829,695**	**100.00%**

b) Classification and provisioning of loans and advances including bills purchased and discounted

b.1) Main Operation

Classification / Status of loans and advances	Amount of outstanding loans and advances as at 30 June 2026 (Taka)	Base for provision (Taka)	Percentage (%) of provision required as per Bangladesh Bank's directives	Amount of provision required as at 30 June 2026 (Taka)	Amount of provision required as at 31 December 2024 (Taka)
Unclassified loans and advances					
Agricultural Credit (Other than Short Term)	3,201,335,078	3,201,335,078	1%	32,013,351	36,180,930
CMSME Financing	7,920,312,571	7,920,312,571	1%	77,981,126	248,016,506
CMSME Financing_.5%	36,807,209,551	36,807,209,551	0.5%	184,036,048	
Consumer Financing (Other than Credit Card)	36,244,327,990	36,244,327,990	1%	362,443,280	752,945,267
Consumer Financing (Credit Card)	7,177,825,010	7,177,825,010	1%	71,778,250	67,374,148
Housing Finance	50,327,478,589	50,327,478,589	1%	503,274,786	53,213,239
Industrial Credit	142,176,058,217	142,176,058,217	1%	1,384,050,091	1,492,008,229
Other Credit	10,157,587,097	10,157,587,097	1%	101,575,871	115,382,419
Service Sector Credit	15,169,755,994	15,169,755,994	1%	151,697,560	152,273,669
Short Term Agri. Credit	5,567,266,614	5,567,266,614	1%	27,836,333	36,724,947
Staff Loan	1,599,428,777	1,599,428,777	1%	8,413,956	16,607,790
Trade & Commerce Sector Credit	19,411,947,708	19,411,947,708	1%	175,825,459	137,330,966
	335,760,533,197	335,760,533,197		3,080,926,111	3,108,058,110
Special mention account					
Agricultural Credit (Other than Short Term)	3,518,241	3,518,241	5%	175,912	177,503
CMSME Financing	1,176,285,700	1,176,285,700	5%	50,751,109	34,648,020
CMSME Financing_.5%	2,408,422,814	2,408,422,814	1%	12,042,114	-
Consumer Financing (Other than Credit Card)	928,378,755	928,378,755	5%	46,418,938	194,314,944
Consumer Financing (Credit Card)	173,155,636	173,155,636	5%	8,657,782	9,793,037
Housing Finance	3,104,475,952	3,104,475,952	5%	155,223,798	50,932,603
Industrial Credit	26,493,631,099	26,493,631,099	5%	752,438,257	1,269,490,156
Other Credit, etc.	-	0	5%	-	958,107
Service Sector Credit	3,305,995,540	3,305,995,540	5%	89,566,706	41,193,544
Short Term Agri. Credit	2,432,959	2,432,959	5%	12,165	8,820
Trade & Commerce Sector Credit	7,486,597,699	7,486,597,699	5%	85,351,209	25,142,557
	45,082,894,394	45,082,894,394		1,200,637,990	1,626,659,291
Sub-total General Provision [A]	380,843,427,591	380,843,427,591		4,281,564,101	4,734,717,401
Classified loans and advances					
Substandard- Industrial Credit	7,056,880,837	5,245,294,617	20%	738,904,205	706,127,397
Substandard - CMSME Financing	476,215,687	83,963,272	20%	16,792,654	10,449,387
Substandard- Others	3,534,695,478	2,699,757,596	20%	539,951,519	115,123,216
Doubtful- Industrial Credit	1,590,056,239	1,198,937,531	50%	206,715,082	5,530,300,274
Doubtful - CMSME Financing	505,071,614	90,148,172	50%	45,074,086	88,241,787
Doubtful- Others	852,742,768	546,603,367	50%	273,301,684	199,757,939
Bad /loss	26,145,058,914	16,975,835,703	100%	26,308,587,745	19,118,800,000
Sub-total [B]	40,160,721,537	26,840,540,258		28,129,326,975	25,768,800,000
Total provision required - Main [A+B]	421,004,149,128	407,683,967,849		32,410,891,076	30,503,517,401
b.2) Off-shore Banking Unit	16,285,798,363	16,285,798,363		163,006,237	300,082,599
Total Total provision required [b.1+b.2]	437,289,947,491	423,969,766,212		32,573,897,313	30,803,600,000
b.1.1) Main Operation					
Provision required				32,410,891,076	30,503,517,401
Provision maintained				38,428,051,393	33,969,668,794
Provision surplus (i)				6,017,160,317	3,466,151,393
b.2) Off-shore Banking Unit					
Provision required				163,006,237	300,082,599
Provision maintained				163,020,000	300,082,599
Provision surplus (ii)				13,763	-
Provision surplus					
Main Operation (i)				6,017,160,317	3,466,151,393
Off-shore Banking Unit (ii)				13,763	-
Total provision surplus against loans and advances including bills purchased and discounted (i+ii)				6,017,174,080	3,466,151,393

		30-Jun-26 Taka	31-Dec-25 Taka
10.	**Fixed assets at cost or revalued amount including land, building, furniture and fixtures**		
	Main Operation [Note 10.1]		
	Total cost	33,175,403,823	32,407,529,947
	Less: Accumulated depreciation	21,231,451,373	20,042,073,122
		11,943,952,450	**12,365,456,825**
	Off-shore Banking Unit		
	Total cost	152,766	151,730
	Less: Accumulated depreciation	152,643	151,607
		123	**123**
	Total Fixed assets at cost or revalued	**11,943,952,573**	**12,365,456,948**
10.1	**Fixed assets at cost or revalued amount including land, building, furniture and fixtures - Main Operation**		
	Land	748,360,000	748,360,000
	Building	451,621,997	440,465,772
	Interior decoration	3,387,316,401	3,170,538,150
	Furniture and fixtures	680,445,568	706,911,829
	Other machinery and equipment	4,178,943,973	4,043,212,074
	Computer equipment	7,911,267,305	7,596,144,899
	Computer software	1,302,545,051	1,258,743,198
	Motor vehicles	67,201,873	70,418,838
	ATM Booth	1,780,880,012	1,705,913,544
	ATM and Fast Track (ATM & Deposit Machine)	7,338,772,075	7,338,772,075
	Right of use of asset - IFRS 16: lease	5,327,854,977	5,327,854,977
	Books	194,591	194,591
		33,175,403,823	**32,407,529,947**
	Less: Accumulated depreciation	21,231,451,373	20,042,073,122
		11,943,952,450	**12,365,456,825**
11.	**Other assets**		
	Main Operation [Note 11.1]	54,826,593,346	36,042,081,954
	Off-shore Banking Unit	330,485	328,336
	Less: Inter Bank transactions [Note 14]	(2,393,372)	(2,573,739)
		54,824,530,459	**36,039,836,551**
11.1	**Other assets - Main operation**		
	Income generating other assets **(Note 11.1.a)**	-	-
	Non-income generating other assets **(Note 11.1.b)**	54,826,593,346	36,042,081,954
		54,826,593,346	**36,042,081,954**
11.1.a	**Income generating other assets**		
	i) Investment in shares of subsidiary companies:		
	In Bangladesh	-	-
	Outside Bangladesh	-	-
		-	-
11.1.b	**Non-income generating other assets**		
	i) Stationery, stamps, printing materials in stock	820,316,083	547,140,844
	ii) Advance rent and advertisement	792,805,304	797,278,370
	iii) Interest accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable	5,554,541,305	4,603,931,429
	iv) Security deposits	129,905,977	128,002,106
	v) Preliminary, formation and organization expenses, renovation/ development expenses and prepaid expenses	2,898,046,930	3,195,346,387
	vi) Branch adjustment (net)	-	-
	vii) Suspense account	3,161,973	3,969,361
	viii) Silver	-	-
	ix) Others **[Note 11.2]**	44,627,815,774	26,766,413,457
		54,826,593,346	**36,042,081,954**
11.2	**Break-up of others**		
	Encashment of Sanchaya Patra (awaiting realization)	134,081,002	133,793,506
	Advance tax **[Note 11.2.1]**	14,760,904,303	8,607,975,539
	Deferred tax **[Note 11.2.2]**	13,286,798,542	12,247,035,191
	Sundry assets **[Note 11.2.3]**	16,446,031,927	5,777,609,221
		44,627,815,774	**26,766,413,457**

		30-Jun-26 Taka	31-Dec-25 Taka
11.2.1	**Advance tax**		
	The amount is stated after adjustment of advance income tax against final assessment orders for the accounting years 1996, 1997, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2013, 2014, 2015, 2016, 2017,2018, 2019, 2020, 2021, 2022 and 2023.. **[Note 14.1.2 and 14.1.2.2]**		
11.2.2	**Deferred tax**		
	Opening balance (excluding remeasurement (loss)(OCI)	12,247,035,191	9,557,443,541
	Add:Deferred tax assets/(liability) for the year other than OCI [Note11.2.2.1]	1,039,763,351	2,689,591,650
	Add:Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)	-	-
	Closing balance	13,286,798,542	12,247,035,191
11.2.2.1	**Detail calculation of deferred tax asset / (liability)**		
	In terms of instructions contained in BRPD Circular No. 11 dated 12 December 2011 and provision of **IAS - 12, " Taxation"**, the detail calculation of deferred tax asset / (liability) of the Bank is furnished as under:		
	i) **Temporary timing difference in written down value (WDV) of Fixed Assets**		
	Accounting written down value [carrying amount] of fixed assets (excluding value of land) **[A]**	8,388,160,843	8,539,483,225
	Written down value of fixed assets as per Tax (Tax base) as of the balance sheet date (excluding value of land) **[B]**	11,184,285,596	11,233,005,708
	Temporary timing difference in Accounting WDV and Tax WDV (excluding value of land) [B - A]	2,796,124,753	2,693,522,483
	ii) **Temporary timing difference in provision for other classified assets**	3,115,741,430	3,115,741,430
	iii) **Deductable Temporary timing difference in specific provision for loans and advances including Special General Provision-Covid-19** 28,993,047,846		
		28,993,047,846	26,632,947,846
	iv) **Temporary timing difference in provision for Gratuity**	550,000,000	240,000,000
	v) **Deferred tax liability/(asset) arise due to actuarial valuation**		
	vi) **Deferred tax liability/(asset) arise from remeasurement (loss)(OCI)**	(23,451,250)	(23,451,250)
	Total amount of temporary timing differences in assets / (liabilities) [i+ii+iii] [C]	**35,431,462,779**	**32,658,760,509**
	Effective tax rate **[D]**	37.50%	37.50%
	Deferred tax asset / (liability) [C X D]	**13,286,798,542**	**12,247,035,191**
	Increase/(decrease) of Deferred tax asset for the period **[Note 11.2.2]**	1,039,763,351	2,689,591,650
11.2.3	Sundry assets		
	Sundry debtors	121,718,066	95,618,722
	Cash remittance	78,643,130	111,391,530
	ATM Settlement and Others	16,245,670,731	5,570,598,969
		16,446,031,927	**5,777,609,221**
11.A	**Non Banking Assets**		
	Opening Balance	408,705,000	-
	For the period	-	408,705,000
		408,705,000	408,705,000
12.	**Borrowings from other banks, financial institutions and agents**		
	Main Operation **[Note 12.1]**	14,587,656,392	10,152,831,586
	Off-shore Banking Unit	12,465,131,762	26,184,920,016
	Less: Inter Bank transactions **[Note 6]**	(4,117,166,707)	(3,366,315,033)
		22,935,621,447	**32,971,436,569**
12.1	**Borrowings from other banks, financial institutions and agents- Main operation**		
	a) In Bangladesh		
	Secured		
	Pre/Re-finance from Bangladesh Bank		
	Solar, Bio Gas and Effluent Treatment Plant	7,287,500	9,275,000
	Expert Facilitation Pre-finance Fund (EFPF)	-	111,600,000
	Low Income Group	-	-
	Export Development Fund (EDF)	4,657,041,500	4,191,589,636
	Small and Medium Enterprise (SME) **[Note 12.2, 12.3]**	3,135,859,416	2,960,522,083
	Financial Sector Support Project (FSSP)	287,467,976	379,844,867
		8,087,656,392	**7,652,831,586**
	Unsecured		
	Call Money Borrowing: Other Bank	2,500,000,000	2,500,000,000
		6,500,000,000	**2,500,000,000**
		14,587,656,392	**10,152,831,586**
	b) Outside Bangladesh	-	-
	Total (a+b)	**14,587,656,392**	**10,152,831,586**

		30-Jun-26 Taka	31-Dec-25 Taka
12.2	**Small and Medium Enterprise (SME)**		
	Refinance facility (ies) availed from Bangladesh Bank under the following schemes for Small and Medium Enterprises :		
	Women Entrepreneur Fund [Note 12.3]	404,542,083	300,522,083
	25,000 CRORE BB Fund	2,448,333,333	-
	SMEDP-2 Fund	282,834,000	2,660,000,000
		3,135,859,416	2,960,522,083
12.3	**Assets pledged as security for liability**		
	As at the reporting date of these financial statements, the Bank had no assets pledged as security except the Balance with Bangladesh Bank (local currency) against liability of refinance facility availed from Bangladesh Bank under the Housing Loan, Small & Medium Enterprising Financing under Asian Development Bank Fund, International Development Agency (IDA) and Enterprise Growth and Bank Modernization Programme (EGBMP) Fund and Women Entrepreneur Fund by the Bank. [Note 12.1]		
13.	**Deposits and other accounts**		
	Main Operation [Note 13.1]		
	Current deposits and other accounts	246,025,704,082	222,047,786,072
	Bills payable	10,091,789,523	5,795,690,181
	Savings bank deposits	296,236,250,611	270,343,337,688
	Term deposits	142,745,232,471	122,841,876,257
		695,098,976,687	621,028,690,198
	Off-shore Banking Unit		
	Current deposits and other accounts	1,132,767,328	1,015,127,509
	Term deposits	15,888,406	14,025,878
		1,260,198,094	1,137,263,644
	Total Deposits and other accounts	696,359,174,781	622,165,953,842
13.1	**Deposits and other accounts - Main Operation**		
	Current deposits and other accounts		
	Current deposits	169,483,748,418	153,225,115,581
	Special notice deposits	52,402,247,003	50,327,655,767
	Foreign currency deposits	2,317,902,714	2,961,264,375
	Sundry deposits	21,821,805,947	15,533,750,349
		246,025,704,082	222,047,786,072
	Bills payable		
	Payment order	10,074,666,377	5,778,245,441
	Demand draft	17,123,146	17,444,740
		10,091,789,523	5,795,690,181
	Savings bank deposits	296,236,250,611	270,343,337,688
	Term deposits		
	Fixed deposits	109,527,287,577	93,655,832,536
	Scheme and other deposits	32,795,847,493	28,701,607,044
	Non resident foreign currency deposits	77,763,151	181,331,986
	Resident foreign currency deposits	322,156,611	279,114,659
	Monthly term deposits	22,177,639	23,990,032
		142,745,232,471	122,841,876,257
		695,098,976,687	621,028,690,198
13.1.2	**Segregation of deposits and other accounts**		
	Other than inter-bank deposits	694,960,137,608	620,512,868,665
	Inter-bank deposits [Note 13.3]	138,839,079	515,821,533
		695,098,976,687	621,028,690,198

		30-Jun-26 Taka	31-Dec-25 Taka
13.1.3	**Details of inter-bank deposits**		
	In current deposits account		
	Al-Arafah Islami Bank PLC	8,010,788	2,110,213
	Pubali Bank PLC	24,152,471	23,167
	Bangladesh Development Bank PLC	10,831,622	12,814,348
	Bangladesh Commerce Bank PLC	4,707,648	17,781,080
	Rajshahi Krishi Unnayan Bank	873,900	874,245
	Brac Bank PLC	12,654,001	42,395,466
	City Bank PLC	189,198	254,332
	Midland Bank PLC	34,847	4,835,062
		61,454,475	81,087,913
	In special notice deposits account		
	Janata Bank PLC	53,831	51,890
	Dhaka Bank PLC	456,727	265,762
	Prime Bank PLC	1,122,461	240,137
	ICB Islami Bank PLC	132,998	129,694
	Global Islami Bank PLC	38,550,876	426,699,271
	Citizens Bank PLC	21,937,772	7,346,866
	National Bank PLC	15,129,939	-
		-	-
		77,384,604	434,733,620
		138,839,079	**515,821,533**
14.	**Other liabilities**		
	Main Operation [Note 14.1]	99,820,629,148	82,924,525,219
	Off-shore Banking Unit	378,194,536	775,849,404
	Less: Inter Bank transactions [Note 11]	(2,393,372)	(2,573,739)
		100,196,430,312	**83,697,800,884**

14.1	Other liabilities- Main operation			Notes		
	Unclaimed Dividend Account	-	2,572,158	14.1.1	6,536,114	2,572,158
	Provision for expenses				9,693,985,221	6,934,037,832
	Contribution to Dutch-Bangla Bank PLC Employees' Superannuation Fund				50,000,000	60,000,000
	Contribution to Dutch-Bangla Bank PLC Employees' Gratuity Fund				550,000,000	240,000,000
	Net definned Benefit obligation- Employee's gratuity Fund			14.1.7	-	-
	Provision for interest on credit lines, refinance scheme and subordinated debt				710,175,302	725,590,682
	Branch adjustment (net)				1,918,948,657	1,069,117,032
	Provision for classified assets			14.1.2	3,115,741,430	3,115,741,430
	Provision for non banking assets				408,705,000	408,705,000
	Provision for taxation			14.1.3	19,686,414,730	14,872,066,428
	Accumulated provision for loans and advances including off-balance sheet exposures			14.1.4.1	39,143,111,393	34,715,518,794
	Cumulative balance of interest suspense account			14.1.5.1	20,254,726,731	16,254,035,293
	Start up Fund			14.1.6	391,213,451	391,213,451
	Risk Fund for fixed assets				144,815,754	116,447,259
	lease liability - IFRS-16				2,690,773,776	2,953,170,601
	CSR Fund				2,659,249	2,659,249
	Others				1,052,822,340	1,063,650,010
					99,820,629,148	**82,924,525,219**

14.1.1	**Unclaimed Dividend Account**		
	Opening balance	2,572,158	34,869,652
	Add: Dividend transferred by the Bank to the account during the period	2,416,752,848	748,431,381
	Less: Amount withdwaned by the Shareholders of the Bank from the account during the period	2,412,788,892	780,728,875
	Balance at the end of the period	**6,536,114**	**2,572,158**

		30-Jun-26 Taka	31-Dec-25 Taka
14.1.2	**Provision for classified assets**		
	Provision for other classified assets [Note 14.1.2.1]	3,115,741,430	3,115,741,430
	Provision for nostro accounts [Note 14.1.2.3]	-	-
		3,115,741,430	**3,115,741,430**
14.1.2.1	**Provision for other classified assets**		
	As per BRPD Circular No. 14 dated 25 June 2001, the following amount has been provided in the financial statements of the Bank as provision for other classified assets (legal expenses recoverable from the defaulted borrowers):		
	Opening balance	3,115,741,430	1,996,841,430
	Add: Provision made for the period	-	1,118,900,000
	Closing balance [Note 14.1.2.2]	**3,115,741,430**	**3,115,741,430**
14.1.2.2	**Break up of provision for other classified assets**		
	BIFC (Provision against placement of FDRs classified as Bad)	367,666,667	367,666,667
	International Leasing (Provision against placement of FDRs classified as Bad)	90,000,000	90,000,000
	Exim Bank and First Security Bank (Provision against investment in subordinated bond)	101,500,000	101,500,000
	Beximco Green-Sukuk al Istisna'a (Provision against investment in bonds) [Note 8.5]	320,000,000	430,000,000
	Provision for Investments in Shares	1,131,531,676	1,387,859,307
	Legal expenses receivable	118,305,661	111,571,321
	Protested bills receivable	380,915,784	420,173,284
	Others	605,821,642	206,970,851
		3,115,741,430	**3,115,741,430**
14.1.2.3	**Provision for nostro accounts**		
	As per instructions contained in the Circular Letter No. FEPD (FEMO)/01/2005-677 dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, following provision has been made against the un-reconciled debit balance of nostro accounts:		
	Opening balance	-	-
	Add: Adjustment during the year	-	-
	Closing balance	-	-
14.1.3	**Provision for taxation**		
	Current tax		
	Opening balance	14,872,066,428	10,921,926,277
	Add: Provision made for the period [Note 14.1.3.1]	4,814,348,302	8,953,519,278
	Less: Adjustment made against Advance Tax/Adjustment made against final assessment orders by the Deputy Commissioner of Taxes or the Appellate Authority	-	5,003,379,127
	Closing balance [Note 14.1.3.2]	**19,686,414,730**	**14,872,066,428**

14.1.3.1 **Current tax - Provision for the period**

	On Taka	Tax rate		
Banking business income (calculated) *	12,681,109,554	37.50%	4,755,416,083	8,322,705,567
Add: Capital gain on share *	180,674,147	15.00%	27,101,122	576,371,018
Add: Dividend income *	159,155,483	20.00%	31,831,097	62,652,293
Less: Rebate on allowable CSR (calculated)	-	10.00%	-	(8,209,600)
Less: Provision kept			-	-
			4,814,348,302	**8,953,519,278**
* **Taxable Income** [Banking business income (calculated), Capital gain and Dividend income]			**12,840,265,037**	**26,349,616,427**

14.1.3.2 Assessment of income tax has been finalized with the tax authority for the accounting years 1996, 1997, 2001, 2002, 2003, 2004, 2005, 2006 , 2007, 2008, 2009, 2015,2016, 2017, 2018, 2019, 2020, 2021,2022 and 2023. [Note 11.2.1]

Final assessment of income tax for accounting years 2010, 2011 and 2012 are pending with Appellate Authorities. Full tax provision has been made in the accounts for the respective years based on the latest assessment orders made by the Deputy Commissioner of Taxes or Appellate Authorities.

		30-Jun-26 Taka	31-Dec-25 Taka
14.1.4	**Accumulated provision for loans and advances and Off-balance sheet exposures**		
	Main Operation [Note 14.1.3.1]	39,143,111,393	34,715,518,794
	Off-shore Banking Unit	163,020,000	300,082,599
		39,306,131,393	**35,015,601,393**
14.1.4.1	**Accumulated provision for loans and advances and Off-balance sheet exposures -Main Operation**		
	A. **Specific provision for bad and doubtful loans and advances**		
	Opening balance	26,632,947,846	21,065,500,593
	Less: Fully provided debt written-off	(8,400,558)	358,705,810
	Add: Recoveries of amounts previously written-off	3,021,401	3,918,789
	Add: Specific provision for the period	2,348,678,041	5,922,234,274
	Less: Recoveries and Provision no longer required	-	-
	Add: Net charge to profit and loss account	-	-
	Provision held at the end of the period [Note 9.4(b)]	**28,993,047,846**	**26,632,947,846**
	B. **General provision**		
	General provision against unclassified loans and advances [i]		
	Opening balance	7,336,720,948	3,840,735,785
	General provision for the period *	2,098,282,599	3,495,985,163
	Provision held at the end of the period [Note 9.4(b)]	**9,435,003,547**	**7,336,720,948**
	Special General Provision-Covid-19 against deferred loans [ii]		
	As per BRPD Circular No. 50 dated 14 Dec.2021, BRPD Circular No. 52 dated 29 Dec.2021 and BRPD Circular No. 58 dated 31 Dec.2024, no provision made against the Special General Provision-Covid-19 of the Bank during the year:		
	Opening balance	-	
	Special general provision - Covid 19 for the year		
	Provision held at the end of the year [Note 9.9(b)]	-	-
	General provision against Off-balance sheet exposures [iii]		
	As per the instructions contained in BRPD Circular No. 8 dated 7 August 2007 and BRPD Circular No. 10 dated 18 September 2007, following provision has been made against the Off-balance sheet exposures of the Bank:		
	Opening balance	745,850,000	1,083,888,544
	Add: Provision made for the period	(30,790,000)	(338,038,544)
	Provision held at the end of the period [Note 14.1.4.4] **	**715,060,000**	**745,850,000**
	Accumulated general provision for loans and advances including deferred loans & off-balance sheet exposures - Main Operation [B]	**10,150,063,547**	**8,082,570,948**
	Accumulated provision (Specific & General) for loans and advances including deferred loans & off-balance sheet exposures -Main Operation [A+B]	**39,143,111,393**	**34,715,518,794**
	* **General provision made for the period against unclassified loans and advances [iv]**		
	Main Operation [B.i]	2,098,282,599	3,495,985,163
	Off-shore Banking Unit	(137,062,599)	36,088,813
		1,961,220,000	**3,532,073,976**
14.1.4.2	Accumulated provision for loans and advances and Off-balance sheet exposures		
	Specific provision for bad and doubtful loans and advances-Main Operation [Note 14.1.4.1.A]	28,993,047,846	26,632,947,846
	General provision against unclassified loans and advances-Main Operation [Note 14.1.4.1.B.i]	9,435,003,547	7,336,720,948
	Special General Provision-Covid-19 against deferred loans [Note 14.1.4.1.B.ii]	-	-
	General provision against Off-balance sheet exposures [Note 14.1.4.1.B.iii]	715,060,000	745,850,000
	General provision against unclassified loans and advances-Off-Shore Banking Unit [C]	163,020,000	300,082,599
		39,306,131,393	**35,015,601,393**
14.1.4.3	General provision maintained against unclassified loans and off-balance sheet exposures [14.1.4.1.B+14.1.4.2.C]	**10,313,083,547**	**8,382,653,547**

		30-Jun-26 Taka	31-Dec-25 Taka
14.1.4.4	**Provision Surplus for General provision against Off-balance sheet exposures**		
	General provision against Off-balance sheet exposures - Maintained [Note 14.1.4.1.B.iii]	715,060,000	745,850,000
	General provision against Off-balance sheet exposures - Required	715,050,000	745,850,000
	Provision Surplus for General provision against Off-balance sheet exposures	**10,000**	-
14.1.5	**Cumulative balance of interest suspense account**		
	Opening balance	16,254,035,293	7,783,619,258
	Add: Amount transferred to interest suspense account during the period	9,042,266,969	12,033,737,533
	Less: Amount transferred from interest suspense account during the period	5,015,969,668	3,530,699,097
	Less: Amount waived etc. during the period	25,605,864	32,622,401
	Balance at the end of the period	**20,254,726,731**	**16,254,035,293**
14.1.6	**Cumulative balance of Start up Fund**		
	Opening balance	391,213,451	294,736,677
	Add: Fund made during the period	-	96,476,774
	Balance at the end of the period [Note 14.1.6.1]	**391,213,451**	**391,213,451**
14.1.6.1	**Classification of Cumulative balance of Start up Fund**		
	Investment in Bangladesh Start up Investment Company PLC from the Fund during the period	283,734,470	-
	Balance with start up Fund	107,478,981	-
	Total	**391,213,451**	-
15.	**Subordinated debt**		
	Subordinated debt - Taka 5,000,000,000		
	The Bank arranged a subordinated debt from five scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2020 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 14 December 2027.	2,000,000,000	2,000,000,000
	The interest rate for the subordinated debt is approximately @ 9.00% p.a.		
	Subordinated debt - Taka 5,000,000,000		
	The Bank arranged a subordinated debt from five scheduled local banks for Taka 5,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during December 2023 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on 14 December 2030.	5,000,000,000	5,000,000,000
	The interest rate for the subordinated debt is approximately @ 12.61% p.a.		
	Subordinated debt - Taka 12,000,000,000		
	The Bank arranged a subordinated debt from five scheduled local banks for Taka 12,000,000,000 for a term of seven years to strengthen the Tier-2 capital as well as total capital of the Bank during March 2025 with the approval of Bangladesh Bank. The principal amount is repayable in five (5) equal installments with two years moratorium, last installment of which is payable on March 2032.	12,000,000,000	12,000,000,000
	The interest rate for the subordinated debt is approximately @ 12.80% p.a.		
	Total	**19,000,000,000**	**19,000,000,000**

As per BRPD Circular No. 13 dated 14 October 2009, BRPD Circular No. 35 dated 29 December 2010 and Letter No. BRPD(BIC)661/14B(P)/2010-340 dated 22 December 2010, FEPD (external debts & grants section)/701/K-1/2013-463 dated 17 December 2013 and Letter No. BRPD(BIC)661/148(P)/2013/2560 dated 30 December 2013 issued by Bangladesh Bank, the above noted debt capital (Subordinated debt) is considered as a component of supplementary capital (Tier 2 capital) of the Bank within the regulatory limits.

		30-Jun-26	31-Dec-25
		Taka	Taka
16.	**Share capital**		
16.1	**Authorized share capital**		
	1500,000,000 ordinary shares of Taka 10 each	15,000,000,000	15,000,000,000
16.2	**Issued, subscribed and fully paid up share capital**		
	1,015,036,195 ordinary shares of Taka 10 each	10,150,361,950	9,667,011,390
16.2.1	**Raising of capital**		
	The paid-up share capital of the Bank was raised in the following manner:		
	From the sponsor shareholders before IPO		
	By issuing of 1,800,000 ordinary shares of Taka 100 each	180,000,000	180,000,000
	Through Initial Public Offering (IPO)		
	The Bank raised Taka 22,135,000 through initial public offering in the year 2001 against issuance of 221,350 ordinary shares of Taka 100 each	22,135,000	22,135,000
	The premium of Taka 50 was also applied for 221,350 shares against face value of Taka 100 each [Note 17]		
	Bonus shares		
	Bonus shares @ 3.94719 against 1 existing share of Taka 100 each for the year 2007	797,865,000	797,865,000
	Bonus shares @ 0.5 against 1 existing share of Taka 100 each for the year 2008	500,000,000	500,000,000
	Bonus shares @ 0.333 against 1 existing share of Taka 100 each for the year 2009	500,000,000	500,000,000
	Bonus shares @ 1.5 against 1 existing share of Taka 10 each for the year 2018	3,000,000,000	3,000,000,000
	Bonus shares @ 0.1 against 1 existing share of Taka 10 each for the year 2019	500,000,000	500,000,000
	Bonus shares @ 0.15 against 1 existing share of Taka 10 each for the year 2020	825,000,000	825,000,000
	Bonus shares @ 0.10 against 1 existing share of Taka 10 each for the year 2021	632,500,000	632,500,000
	Bonus shares @ 0.075 against 1 existing share of Taka 10 each for the year 2022	521,812,500	521,812,500
	Bonus shares @ 0.175 against 1 existing share of Taka 10 each for the year 2023	1,308,879,680	1,308,879,680
	Bonus shares @ 0.10 against 1 existing share of Taka 10 each for the year 2024 *	878,819,210	878,819,210
	Bonus shares @ 0.05 against 1 existing share of Taka 10 each for the year 2025 *	483,350,560	-
		10,150,361,950	**9,667,011,390**

* Note:
The Board of Directors of the Bank in its 307th meeting held on 28 April 2026 recommend 25% cash dividend and 5% stock dividend for the year 2025. The recommendation of dividend approved by the shareholders of the Bank in the 30th AGM held on 16 June 2026.

		30-Jun-26 Taka	31-Dec-25 Taka
16.3	**Capital to Risk Weighted Assets Ratio (CRAR) under Basel III:**		
	As per Section 13 of the Bank Company (Amended) Act, 2023 and instructions contained in BRPD Circular No. 18 dated 21 December 2014, [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III)], the eligible regulatory capital of the Bank as of 30 June 2026 stood at Taka 77,884,962,858 against the risk based capital requirement of Taka 58,069,876,754. As a result, there was a capital surplus of Taka 19,815,086,104 in risk based capital adequacy ratio as on 30 June 2026.		
	The details of capital to risk-weighted asset ratio (CRAR) are furnished below:		
	Total assets (excluding off-balance sheet assets)	900,564,580,219	817,797,568,700
	Total off-balance sheet assets	87,276,493,830	95,638,717,251
	Total Risk weighted assets [RWA] against		
	i. Credit Risk		
	On-balance sheet	322,081,463,063	309,871,693,623
	Off-balance sheet	21,902,616,340	27,597,731,278
		343,984,079,403	337,469,424,901
	ii. Market Risk	45,025,816,877	37,491,031,518
	iii. Operational Risk	75,549,117,749	61,301,793,746
A)	**Total Risk weighted assets (RWA) [i+ii+iii]**	**464,559,014,029**	**436,262,250,165**
B)	**Minimum Capital Requirement (MCR) with Capital Conservation Buffer (CCB) [12.5% of RWA]**	**58,069,876,754**	**54,532,781,271**
C)	**Common Equity Tire 1 (CET1) capital**		
	Paid -up share capital	10,150,361,950	9,667,011,390
	Share premium	11,067,500	11,067,500
	Statutory reserve	10,150,361,950	9,667,011,390
	Dividend equalization account	1,766,827,195	1,766,827,195
	Retained earnings (net off proposed cash dividend for the pevoius year, if any)	39,142,488,157	38,106,323,260
		61,221,106,752	59,218,240,735
	Less : Other Intangible Assets (computer software)	320,454,146	363,809,817
	Less : Deferred tax asset (95%)	10,328,773,295	9,487,987,670
		50,571,879,311	**49,366,443,248**
D)	**Additional Tier-1 Capital**		
	Non-cumulative irredeemable preference shares	-	-
	Instruments issued by the banks that meet the qualifying criteria for AT1	-	-
	Others (if any item approved by Bangladesh Bank)	-	-
	Less Regulatory Adjustments from AT-1 Capital	-	-
		-	-
E)	**Tier 1 Capital [C+D]**	**50,571,879,311**	**49,366,443,248**
F)	**Tier 2 Capital**		
	General provision maintained against unclassified loans and off-balance sheet exposures [Note 14.1.3.2]	10,313,083,547	8,382,653,547
	Subordinated debt capital	17,000,000,000	17,000,000,000
	Assets revaluation reserves	-	-
	Revaluation reserves of HTM securities	-	-
		27,313,083,547	25,382,653,547
	Less: Revaluation Reserves for Fixed Assets and Securities	-	-
		27,313,083,547	25,382,653,547
G)	**Total Eligible Regulatory Capital (Tier 1 and 2) [E+F]**	**77,884,962,858**	**74,749,096,795**
	Total capital surplus [G - B]	**19,815,086,104**	**20,216,315,524**
	Capital to Risk Weighted Assets Ratio (CRAR):		
	Common Equity Tier-1 to RWA (C/A)*100	10.89%	11.32%
	Tier-1 Capital to RWA (E/A)*100	10.89%	11.32%
	Tier-2 Capital to RWA (F/A)*100	5.88%	5.82%
	Capital to Risk Weighted Assets Ratio (CRAR) (G/A)*100	**16.77%**	**17.13%**

		30-Jun-26 Taka	31-Dec-25 Taka
17.	**Share premium**		
	Taka 50 per share on 221,350 ordinary shares of Taka 100 each at the time of issuing shares through initial public offering in the year 2001 *	11,067,500	11,067,500

* In compliance with Securities and Exchange Commission (SEC) Order No. SEC /CMRRCD/2009-193/109 dated 15 September 2011 and with the approval of shareholders in the 3rd Extra-ordinary General Meeting (EGM) held on 13 November 2011, the denomination of shares (face value) has been changed from Taka 100 each to Taka 10 each with effect from 4 December 2011 and accordingly the number of shares have been restated

18. **Statutory reserve**

As per Section 24 (1) of the Bank Companies Act, 1991, every banking company shall create a statutory reserve and if the amount of such fund together with the amount in the share premium is less than its paid up capital, it shall transfer at an amount not less than 20% of profit before taxes to statutory reserve fund. Dutch Bangla Bank has maintained the required fund for statutory reserve for the period as follows:

Opening balance	9,667,011,390	9,193,048,174
Add: Transferred from profit during the period	483,350,560.00	473,963,216
Closing balance	10,150,361,950	9,667,011,390

19. **Other reserve**

Revaluation reserve of HFT securities [Note 19.1]	-	-
	-	-

19.1 **Other reserve**

In terms of First Schedule (Section 38) of the Bank Companies Act, 1991, and instructions contained in BRPD Circular No. 5 dated 26 May 2008 and Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011 the revaluation reserve for HFT securities has been made as under:

Opening balance	-	-
Add: Reserve made for the period	-	-
Less: Adjustment during the period	-	-
Closing balance	-	-

20. **Dividend equalization account**

As per BRPD Circular Letter No. 18 dated 20 October 2002 issued by Bangladesh Bank, *'Dividend Equalization Account'* has been created by transferring the amount from the profit that is equal to the cash dividend paid in excess of 20%.

Opening balance	1,766,827,195	1,766,827,195
Add: Transferred for previous year's dividend paid	-	-
Closing balance	1,766,827,195	1,766,827,195

21. **Assets revaluation reserve**

In terms of **International Accounting Standard (IAS) 16, 'Property, Plant and Equipment'**, and instructions contained in BRPD Circular No. 10 dated 25 November 2002 issued by Bangladesh Bank, all the immovable properties of the Bank has been revalued by a professionally qualified valuation firm of the country. The rationale of the valuation has also been certified by the Bank's external auditors, M/s. A. Ames & Co., Chartered Accountants. Accordingly, revaluation surplus of Taka 850,413,777 has been included in equity.

Opening balance	850,413,777	850,413,777
Add : Addition during the period (net)	-	-
Closing balance	850,413,777	850,413,777

22. **Revaluation reserve of HTM securities [Note 2.7.3(b)]**

Opening balance	1,833,150	211,897,314
Add: Reserve transferred to Income Account during the period	-	(210,064,164)
Closing balance	1,833,150	1,833,150

23. **Contingent liabilities**

Main Operation [Note 23.1]	87,276,493,830	95,638,717,251
Off-shore Banking Unit	-	-
	87,276,493,830	95,638,717,251

		30-Jun-26 Taka	31-Dec-25 Taka
23.1	**Contingent liabilities - Main Operation**		
	a) Acceptances and endorsements	45,362,055,167	60,129,551,251
	b) Letters of guarantee		
	Local	6,015,915,884	6,119,833,543
	Foreign	3,428,773	22,208,462
		6,019,344,657	6,142,042,005
	c) Irrevocable letters of credit		
	Local		
	Cash	454,600,499	430,537,667
	Usance	-	-
	Back to back	8,778,624,183	5,532,234,282
		9,233,224,682	5,962,771,949
	Foreign		
	Cash	12,907,440,871	13,889,177,705
	Usance	8,631,064,041	7,054,297,115
	Back to back	2,272,712,841	1,792,268,154
		23,811,217,753	22,735,742,974
		33,044,442,435	28,698,514,923
	d) Bills for collection		
	Inward	-	-
	Outward	-	-
		-	-
	e) Forward Contract & others contingent liabilities		
	Travelers' cheques	-	-
	Forward Contract	2,274,887,071	96,213,772
	Bangladesh Shanchaya Patra	-	-
	Others	575,764,500	572,395,300
		2,850,651,571	668,609,072
	Total (a+b+c+d+e)	87,276,493,830	95,638,717,251
24.	**Retained Earnings**		
	Main Operation **[Note 24.1]**	36,560,822,979	35,824,799,118
	Off-shore Banking Unit	2,581,665,178	2,281,524,142
		39,142,488,157	38,106,323,260
24.1	**Retained Earnings-Main Operation**		
	Balance at 1 January	35,824,799,118	28,805,001,912
	Dividend paid for previous year's	(2,416,752,847)	(878,819,218)
	Transfer to dividend equalization fund for previous year's dividend paid	-	-
	Transfer to paid up share capital for previous year's bonus share	(483,350,560)	(878,819,210)
	Remeasurments gain/(loss) of defined benefits liability/assets		-
	Transfer to Start up Fund **[Note 14.1.5]**	-	(96,476,774)
	Retained surplus for the current year	3,636,127,268	8,873,912,408
	Closing balance	36,560,822,979	35,824,799,118

		30-Jun-26 Taka	30-Jun-25 Taka
24.2	**Calculation of Earnings Per Share (EPS)**		
	The earnings per share of the Bank has been calculated in accordance with the **International Accounting Standard (IAS) 33, 'Earnings Per Share'** under Basic Earning Per Share method as follows:		
	Basic earnings (net profit after tax) [numerator]	4,419,618,864	1,053,693,926
	Number of ordinary shares outstanding [denominator] *	1,015,036,195	1,015,036,195
	Earnings Per Share	4.35	1.04
24.3	**Calculation of Net Asset Value (NAV) Per Share**		
	Total Shareholders Equity [numerator]	62,073,353,679	51,667,267,147
	Number of ordinary shares outstanding [denominator]*	1,015,036,195	1,015,036,195
	Net Asset Value (NAV) Per Share	61.15	50.90
24.4	**Net Operating Cash Flow Per Share (NOCFPS) [Note 47.1, 47.2]**		
	Net cash from operating activities [numerator]	14,100,475,502	9,193,382,961
	Number of ordinary shares outstanding [denominator]*	1,015,036,195	1,015,036,195
	Net operating cash flow per share (NOCFPS) for the period	13.89	9.06
	Net operating cash flow per share (NOCFPS) for the quarter	10.04	(24.18)

* As per requirement of IAS 33 - "Earning Per Share (EPS)", previous year's EPS was restated for the increase of number of ordinary shares outstanding through issue of bonus share during the year. **[Note 16.2.1]**

			30-Jun-26 Taka	30-Jun-25 Taka
25.	**Particulars of profit and loss account**			
	Income	Notes		
	Interest, discount and other similar income	26	20,383,775,363	21,217,273,978
	Dividend income	28	159,155,483	216,280,082
	Gains less losses arising from investment securities	28	14,064,151,258	8,941,037,389
	Gain on sales of shares	28	-	196,774,915
	Fees, commission and brokerage	29.1.1	444,111,953	508,279,729
	Gains less losses arising from dealing in foreign currencies	29.1.2	481,686,472	835,915,364
	Income from non-banking assets		-	-
	Other operating income	30	3,459,952,785	3,413,809,610
	Profit less losses on interest rate changes		-	-
			38,992,833,314	35,329,371,067
	Expenses			
	Interest, fee and commission	27	11,661,850,958	10,063,642,995
	Directors' fees	39	1,555,000	2,058,155
	Administrative expenses	31	8,952,040,528	7,571,354,190
	Other operating expenses	42	4,643,315,825	4,724,090,339
	Depreciation on banking assets	41	1,260,759,147	1,285,026,646
			26,519,521,458	23,646,172,325
	Profit before provision		12,473,311,856	11,683,198,742
26.	**Interest income**			
	Main Operation **[Note 26.1]**		19,569,703,372	20,476,605,424
	Off-Shore Banking Unit		814,071,991	756,713,318
	Less: Inter Bank transactions [Note 27]		0	(16,044,764)
			20,383,775,363	21,217,273,978
26.1	**Interest income - Main Operation**			
	Interest on loans and advances			
	House building loan		276,855,012	327,953,861
	Transport loan		89,740,285	84,957,907
	Term loan - industrial		4,764,197,066	5,554,928,096
	Term loan - others		1,977,344,845	1,648,407,953
	Secured overdraft		1,428,335,994	1,113,762,172
	Cash credit		1,574,692,317	1,345,570,730
	Payment against document - cash		5,885,808	10,819,203
	Payment against document EDF- others		141,864,430	92,187,469
	Loan against trust receipts		316,681,853	510,119,655
	Export cash credit		97,273,202	110,594,171
	Loan against accepted bills		116,282,407	204,602,155
	Staff loan		18,522,407	16,756,568
	SME and consumer finance		8,135,696,067	7,244,523,524
			18,943,371,693	18,265,183,464
	Interest on balance with other banks and financial institutions			
	Fixed deposits		199,406,250	323,301,389
	Special notice deposits		172,826	201,739
	Nostro accounts		9,643,545	2,410,834
	Money at call on short notice, etc		417,109,058	1,885,507,998
			626,331,679	2,211,421,960
			19,569,703,372	20,476,605,424

		30-Jun-26 Taka	30-Jun-25 Taka
27.	**Interest paid on deposits and borrowings etc.**		
	Main Operation [Note 27.1]	11,007,694,516	9,464,678,366
	Off-shore Banking Unit	654,156,442	615,009,393
	Less: Inter Bank transactions [Note 26]	0	(16,044,764)
		11,661,850,958	**10,063,642,995**
27.1	**Interest paid on deposits and borrowings - Main Operation**		
	Interest paid on deposits [Note 27.2]	9,167,853,836	6,646,033,644
	Interest paid on borrowings [Note 27.3]	1,839,840,680	2,818,644,722
		11,007,694,516	**9,464,678,366**
27.2	**Interest paid on deposits**		
	Savings deposits	2,206,975,805	1,846,647,269
	Special notice deposits	1,618,696,220	1,253,842,398
	Fixed deposits	5,261,968,116	3,448,479,098
	Non-resident foreign currency deposits	72,698,328	91,601,790
	Resident foreign currency deposits	7,337,670	5,280,305
	Monthly term deposits	177,697	182,784
		9,167,853,836	**6,646,033,644**
27.3	**Interest paid on borrowings**		
	Interest on borrowing - call loan and term loan	131,386,111	127,693,889
	Interest on credit lines	-	-
	Interest paid on subordinated debt	1,179,401,370	1,105,965,205
	Interest on borrowing under REPO and Re-financing facilities with Bangladesh Bank	522,659,742	1,572,116,050
	Interest on borrowing under REPO with other banks	6,393,457	12,869,578
		1,839,840,680	**2,818,644,722**
28.	**Investment income**		
	Dividend on shares	159,155,483	216,280,082
	Interest on treasury bills, bonds and debentures		
	Interest on treasury bills and bonds	13,178,368,985	5,044,231,425
	Capital gain on sales of government securities	180,674,147	3,040,802,710
	Interest on reverse REPO with other banks	63,650,099	131,561,610
	Interest on subordinated bonds	641,458,027	724,441,644
		14,064,151,258	**8,941,037,389**
	Gain on sale of shares	-	196,774,915.00
		14,223,306,741	**9,354,092,386**
29.	**Commission, exchange and brokerage**		
	Commission [Note 29.1]	444,111,953	508,279,729
	Exchange earnings [Note 29.2]	481,686,472	835,915,364
		925,798,425	**1,344,195,093**

		30-Jun-26 Taka	30-Jun-25 Taka
29.1	**Commission**		
	Commission on Remittances-Local	3,631,808	3,600,062
	Commission on Remittances-Foreign	7,099,621	5,044,954
	Commission on Letter of Credit-Import	185,553,859	223,710,340
	Commission on Letter of Credit-Export	185,292,086	224,811,114
	Commission on Export Bills	3,618,942	4,381,411
	Commission on Letter of Guarantee	23,265,079	24,412,376
	Commission on Sale of Government Saving Instruments	8,054,932	14,740,050
	Commission on Banker to the issue & underwriting	-	-
	Other Commission	27,595,626	7,579,422
		444,111,953	**508,279,729**
29.2	**Exchange earnings**		
	Exchange earnings from treasury dealings, etc. (net)	483,480,170	11,612,776
	Revaluation gain on foreign currency (net)	(1,793,698)	824,302,588
		481,686,472	**835,915,364**
30.	**Other operating income**		
	Main Operation [Note 30.1]	3,455,765,732	3,408,079,674
	Off-shore Banking Unit	4,187,053	5,729,936
		3,459,952,785	**3,413,809,610**
30.1	**Other operating income - Main Operation**		
	Charges for service	59,734,037	44,507,605
	Income from IT service	2,110,850,740	2,224,456,693
	Recoveries from client	126,494,611	112,402,588
	Service charges on deposit accounts	305,734,451	269,524,123
	Income from Export-Import	50,422,969	20,089,198
	Examination and appraisal fees	7,000	86,000
	Document handling charges-Export	256,000	271,310
	Locker Rent	4,471,000	3,661,884
	Gain on sale of fixed assets [Note 30.2]	3,429,805	3,149,086
	Income from Mobile and Agent Banking Services	697,386,191	647,855,430
	Other earning	96,978,928	82,075,757
		3,455,765,732	**3,408,079,674**
30.2	**Gain on sale of fixed assets**		
	Some impaired items of fixed assets were sold during the period as under:		
	Gain on sale of fixed assets [Note 30.3]	3,429,805	3,149,086
		3,429,805	**3,149,086**
30.3	**Calculation of income from sale of fixed assets**		
	Sale proceeds [A]	29,450,022	4,303,445
	Cost price of the sold items	97,401,113	123,492,043
	Less: Accumulated depreciation	71,380,896	122,337,683
	Written down value [B]	**26,020,217**	**1,154,359**
	Net gain [A - B]	**3,429,805**	**3,149,086**

31. Administrative expenses

	Notes	30-Jun-26 Taka	30-Jun-25 Taka
Salary and allowances	32	5,411,802,297	4,438,530,589
Rent, taxes, insurance, electricity, etc.	34	1,436,243,285	1,302,812,084
Legal expenses	35	2,340,666	3,758,964
Postage, stamp, telecommunications, etc.	36	293,217,069	242,484,183
Stationery, printings, advertisements etc.	37	973,275,065	833,644,759
Managing Director & CEO's salary and allowances	38	10,431,071	13,030,000
Auditors' fees	40	2,057,500	2,057,500
Repair and maintenance	41	822,673,575	735,036,111
		8,952,040,528	7,571,354,190

32. Salary and allowances

Main Operation [Note 32.1]	5,411,010,985	4,437,964,417
Off-shore Banking Unit	791,312	566,172
	5,411,802,297	4,438,530,589

32.1 Salary and allowances-Main Operation

Basic salary	1,880,126,844	1,745,062,032
House rent allowance	941,927,218	885,005,627
Conveyance allowance	798,846,393	701,959,330
Other allowances	224,660,614	185,687,041
Bank's contribution to provident fund	184,751,561	161,592,926
Medical expenses	195,498,830	220,493,068
Bonus	584,199,525	508,164,393
Gratuity	550,000,000	20,000,000
Superannuation	51,000,000	10,000,000
	5,411,010,985	4,437,964,417

33. Number of employees and remuneration thereof

As per the Schedule XI of the Companies Act, 1994, the number of employees (including contractual employees) engaged for the whole year or part thereof who received a minimum remuneration of Taka 36,000 per annum or Taka 3,000 per month were 11.936 as at 30 June 2026 compared to 12,990 as at 30 June 2025.

34. Rent, taxes, insurance, electricity, etc.

Rent		
Office premises	765,117,912	711,842,541
ATM Booths and other installations	414,835,000	393,374,554
Less: Rent expenses adjusted for IFRS-16	(372,422,832)	(377,587,504)
	807,530,080	**727,629,591**
Rates and taxes		
Rates	934,500	1,433,930
Taxes	4,252,714	6,562,535
	5,187,214	**7,996,465**
Insurance		
Cash	49,108,999	32,420,737
Vehicles	6,290,335	6,702,839
Deposits	210,018,737	161,999,338
Staff	-	-
Other properties	15,876,718	23,861,005
	281,294,789	**224,983,919**
Electricity and sanitation		
Light and power	335,214,690	335,513,833
Water and sewerage	6,624,476	6,343,619
Utilities	392,036	344,657
	342,231,202	**342,202,109**
	1,436,243,285	**1,302,812,084**

35. Legal expenses

Legal expenses	2,340,666	3,758,964
	2,340,666	3,758,964

		30-Jun-26 Taka	30-Jun-25 Taka
36.	**Postage, stamp, telecommunications, etc.**		
	Main Operation [Note 36.1]	293,217,069	242,484,183
	Off-shore Banking Unit	-	-
		293,217,069	**242,484,183**
36.1	**Postage, stamp, telecommunications, etc.-Main Operation**		
	Postage	26,898,151	18,963,765
	Telephone	12,408,075	10,036,101
	Radio link	221,752,703	192,000,000
	Swift, Reuters, internet, etc.	32,158,140	21,484,317
		293,217,069	**242,484,183**
37.	**Stationery, printings, advertisements etc.**		
	Printing and stationery:		
	Printed stationery	69,488,921	46,255,998
	Security stationery	60,579,467	51,570,028
	Petty stationery	50,004,737	42,582,207
		180,073,125	140,408,233
	Publicity and advertisement	793,201,940	693,236,526
		973,275,065	**833,644,759**
38.	**Managing Director & CEO's salary and allowances**		
	Basic salary	6,539,286	6,300,000
	House rent allowance	960,714	1,200,000
	House maintenance	482,143	1,200,000
	Bank's contribution to provident fund	127,500	630,000
	Other allowances	60,714	300,000
	Leave fare assistance	60,714	300,000
	Bonus	2,200,000	3,100,000
		10,431,071	**13,030,000**
39.	**Directors' fees**		
	Honorarium for attending meeting	1,555,000	2,057,715
	Incidental expenses for attending meeting	-	440
		1,555,000	**2,058,155**
40.	**Auditors' fees**		
	Statutory annual audit fees	2,000,000	2,000,000
	Special audit fees	57,500	57,500
	Fees for various certification	-	-
		2,057,500	**2,057,500**
41.	**Depreciation and repair of bank's assets**		
	Depreciation on fixed assets including building, furniture and fixtures		
	Main Operation [Note 41.1]	1,260,759,147	1,285,026,646
	Off-shore Banking Unit	-	-
		1,260,759,147	1,285,026,646
	Repair and maintenance		
	Main Operation [Note 41.2]	822,673,575	735,036,111
	Off-shore Banking Unit	-	-
		822,673,575	735,036,111
		2,083,432,722	**2,020,062,757**

		30-Jun-26 Taka	30-Jun-25 Taka
41.1	**Depreciation on fixed assets including land, building, furniture and fixtures - Main Operation**		
	Land	-	-
	Building (including lease hold property)	5,622,032	5,468,171
	Interior decoration	123,769,433	107,443,289
	Furniture and fixtures	21,533,552	20,174,178
	Other machinery and equipment	137,709,047	133,938,719
	Computer equipment	227,583,905	293,290,431
	Computer software	87,157,524	36,939,236
	Motor vehicles	1,077,383	-
	ATM Booth	43,435,939	45,464,340
	ATM and Fast Track (ATM & Deposit Machine)	321,366,849	325,840,515
	Right of use of assets IFRS-16: lease	291,503,483	316,467,767
	Books	-	-
		1,260,759,147	1,285,026,646
41.2	**Repair and maintenance - Main Operation**		
	Premises	249,178,030	439,597,634
	Vehicles	47,150,270	49,657,701
	Computers	526,345,275	245,780,776
		822,673,575	735,036,111
42.	**Other expenses**		
	Main Operation [Note 43.1]	4,643,082,972	4,722,773,235
	Off-shore Banking Unit	232,853	1,317,104
		4,643,315,825	4,724,090,339
42.1	**Other expenses- Main Operation**		
	Entertainment expenses	55,922,235	48,125,472
	Fuel and lubricant	82,319,283	55,236,866
	Subscription and donations	70,964,515	66,339,810
	Casual wages and allowances	555,374,209	546,564,241
	Travelling expenses and allowances	85,802,590	27,323,791
	Petty conveyance	31,415,620	29,321,954
	News papers, periodicals, learning materials etc.	773,035	814,355
	Crockeries	474,133	571,481
	Debit and Credit Card expenses	806,500,271	515,401,622
	ATM expenses	-	-
	Tele Banking Expenses	161,402,538	147,365,760
	Cash carrying charges	44,111,826	38,209,793
	ATM cash replenishment charges	361,000,000	310,454,540
	Security service charges	801,498,589	822,646,782
	Recruitment, training, seminar and workshop	13,490,910	40,184,663
	Service charge on nostro account and others	65,059,816	58,154,970
	Consultancy fees	37,048,609	42,812,387
	Business promotion expenses	68,011,681	96,187,832
	Other operational expenses	90,000,000	109,980,000
	Business development expenses	565,717,780	775,345,700
	Finance cost for right of use of asset - IFRS-16: lease	85,016,248	99,493,198
	Laundry and cleaning	73,805	71,580
	Other expenses for Mobile Banking Services	582,656,852	582,489,611
	Other expenses for Agent Banking Services	75,843,636	282,665,665
	Miscellaneous	2,374,791	26,796,162
		4,643,082,972	4,722,773,235

	30-Jun-26 Taka	30-Jun-25 Taka
43. Receipts from other operating activities		
Other operating income [Note 30]	3,459,952,785	3,413,809,610
Less: Income from sale of fixed assets (net)	3,429,805	3,149,086
	3,456,522,980	**3,410,660,524**
Exchange earnings (net) [Note 29.2]	481,686,472	835,915,364
	3,938,209,452	**4,246,575,888**
44. Payments for other operating activities		
Expenses for the year	4,075,546,574	4,579,864,454
Add: Opening accrued expenses	6,933,242,149	1,856,839,864
Add: Closing advance expenses	792,805,304	632,315,125
Less: Closing accrued expenses	9,783,328,117	2,925,502,550
Less: Opening advance expenses	797,278,370	546,110,497
	1,220,987,540	**3,597,406,396**
45. Increase/(decrease) of other assets		
Closing other assets		
Security deposits	129,905,977	87,996,287
Suspense account	3,161,973	15,083,460
Branch adjustment (net)	-	-
Encashment of Sanchaya Patra (awaiting realization)	134,081,002	180,813,398
Sundry debtors	121,718,066	112,095,629
Cash remittance	78,643,130	95,718,250
Others	16,245,672,880	10,492,436,642
	16,713,183,028	**10,984,143,666**
Opening other assets		
Security deposits	128,002,106	27,959,111
Suspense account	3,969,361	834,216
Branch adjustment (net)	-	-
Encashment of Sanchaya Patra (awaiting realization)	133,793,506	270,716,791
Sundry debtors	95,618,722	123,249,859
Cash remittance	111,391,530	12,500,000
Others	5,570,598,969	8,573,621,362
	6,043,374,194	**9,008,881,339**
	10,669,808,834	**1,975,262,327**
46. Increase/(decrease) of other liabilities		
Closing other liabilities		
Branch adjustment (net)	1,918,948,657	4,691,494,267
Cumulative balance of interest suspense account	20,254,726,731	11,974,101,800
Revaluation reserve for HTM securities	1,833,150	96,119,302
Revaluation reserve for HFT securities	-	-
Risk Fund for fixed assets	144,815,754	103,923,502
Liability for lease hold property	2,690,773,776	3,191,189,328
CSR Fund	2,659,249	2,659,249
Others	1,052,822,340	626,627,876
	26,066,579,657	**20,686,115,324**
Opening other liabilities		
Branch adjustment (net)	1,069,117,032	3,232,809,373
Cumulative balance of interest suspense account	16,254,035,293	7,783,619,258
Revaluation reserve for HTM securities	1,833,150	211,897,314
Revaluation reserve for HFT securities	-	-
Net defined fenifit - Employee Gratuity Fund	-	-
Risk Fund for fixed assets	116,447,259	82,019,177.00
Liability for lease hold property	2,953,170,601	3,425,827,774
CSR Fund	2,659,249	7,895,463
Others	1,063,650,010	396,054,997
	21,460,912,594	**15,140,123,356**
	4,605,667,063	**5,545,991,968**

		30-Jun-26	30-Jun-25
		Taka	Taka
47.1	**Reconciliation between Operating profit of the Bank and Cash flows from operating activities**		
	Profit before provision	12,473,311,856	11,683,198,742
	Depreciation on fixed assets	1,260,759,147	1,285,026,646
	Gain/loss on sale of fixed assets	(3,429,805)	(3,149,086)
	Adjustment of provision for loans and advances	3,021,401	1,587,706
	Increase of interest receivable	(819,576,013)	(913,988,902)
	Increase of interest payable	(165,511,718)	934,627,879
	Increase of accrued expenses	3,059,947,389	192,653,202
	Increase of advance expenses	28,597,284	(449,687,147)
	Advance tax paid	(6,152,928,764)	(3,789,093,410)
	Operating profit before changes in operating assets and liabilities	**9,684,190,777**	**8,941,175,630**
	Increase/(decrease) in operating assets and liabilities		
	Statutory deposits	-	-
	Purchase /sale of trading securities	(66,964,998,789)	(54,948,325,962)
	Loans and advances to other banks	-	-
	Loans and advances to customers	13,641,593,661	15,876,477,847
	Other assets	(10,669,808,834)	(1,975,262,327)
	Deposits from other banks	(376,982,454)	159,860,916
	Deposits from customers	74,583,055,541	58,800,839,848
	Other liabilities account of customers	(10,402,241,463)	(23,207,374,959)
	Other liabilities	4,605,667,063	5,545,991,968
	Net cash from operating activities	**14,100,475,502**	**9,193,382,960**
47.2	Net operating cash flow per share (NOCFPS) [Note 24.4]	13.89	9.06
47.3	Net operating cash flow per share (NOCFPS) increase/(decrease) mainly due to		
	Increase/(decrease) in operating cash flow		

	Difference from previous period		
Interest receivable	94,412,888	(819,576,013)	(913,988,902)
Increase of accrued expenses	2,867,294,187	3,059,947,389	192,653,202
Purchase /sale of trading securities	(12,016,672,827)	(66,964,998,789)	(54,948,325,962)
Loans and advances to customers	(2,234,884,185)	13,641,593,661	15,876,477,847
Other assets	(8,694,546,507)	(10,669,808,834)	(1,975,262,327)
Deposits from customers	15,782,215,693	74,583,055,541	58,800,839,848
Other liabilities account of customers	12,805,133,496	(10,402,241,463)	(23,207,374,959)
Other liabilities	(940,324,905)	4,605,667,063	5,545,991,968
Total	**7,662,627,840**	**7,033,638,555**	**(628,989,285)**

		30-Jun-26	31-Dec-25
		Taka	Taka
48.	**Cash and cash-equivalents**		
	Main Operation [Note 48.1]	81,118,118,257	67,720,039,784
	Off-shore Banking Unit	399,060,599	122,959,069
	Less: Inter Bank transactions [Note 6]	(4,117,166,707)	(3,366,315,033)
		77,400,012,149	**64,476,683,820**
48.1	**Cash and cash-equivalents - Main Operation**		
	Cash in hand (including foreign currencies)	40,521,962,246	26,123,787,630
	Balance with Bangladesh Bank and its agent bank (including foreign currencies)	29,293,040,693	30,137,375,149
	Balance with other banks and financial institutions	11,282,229,718	11,427,449,505
	Prize bonds	20,885,600	31,427,500
	Money at call on short notice	-	-
		81,118,118,257	**67,720,039,784**

49. Disclosure of Related Party Transaction

49.1 Significant contracts in which the Bank, its subsidiary or any fellow subsidiary company was a party and wherein the Directors have interest subsisted at any time during the period or at the end of the period:

a) As approved by Bangladesh Bank, Ref no: BRPD(P-3)/745(25)/2019-4143, dated 10 June 2019, the Bank has entered into an agreement to rent 162,329 sft. of floor space for its Head Office and Corporate Branch, located at 47, Motijheel Commercial Area, Dhaka-1000, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from October 01, 2019 for 10 years at an initial monthly rent @ Taka 130.00 per sft is payable on 151,014 sft plus monthly car parking rent @ Tk.5,000.00 for 37 car parking space and present rent (after increment) @ Tk.143.00 per sft. and @ Tk. 5,500.00 per car parking space. An advance of Taka 471,163,680.00 has been paid against the agreement and already adjusted @ 50% of monthly rent in first 48 months.
Mentionable that we obtained permission from Bangladesh Bank for bank's Head Office at 47, Motijheel C/A, Dhaka-1000 including basement 3 & 4 for dining space. Later on, dining space has been relocated at Level-2 and basement 3 & 4 are being used for 36 car parking space with due permission from Bangladesh Bank for convenience vide their letter no BRPD(LS-2)/745(25)/2024-4546 dated June 02,

b) As approved by Bangladesh Bank, Ref no: BRPD(P-3)/745(25)/2021-8189, dated 13 September 2021, the Bank has entered into an agreement to rent 38,718 sft. of floor space for its Data Center-2 at Dumni, Dhaka, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from January 16, 2022 for 10 years. Out of 38,718 sft. spaces, monthly rent @ Tk 80.00 per sft for 35,784 sft and @ Tk.30.00 for 2,934 sft, totaling monthly rent of taka 2,950,740.00 and present rent (after increment) @ Tk 88.00 per sft for 35,784 sft and @ Tk.33.00 for 2,934 sft . An advance of Taka Tk.70,817,760.00 has been paid against the agreement which will be equally adjusted @ 50% of monthly rent in first 48 months.

c) As approved by Bangladesh Bank, Ref no: BRPD(LS-2)745(25)/2022-577, dated 13 January 2022, the Bank has entered into an agreement to rent 3,315 sft. of floor space for its Dumni Branch, Dumni, Dhaka, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from November 01, 2022 for 10 years at a monthly rent @ Tk 46.00 per sft. An advance of Taka 3,659,760.00 has been paid against the agreement which will be equally adjusted @ 50% of monthly rent in first 48 months.

d) As approved by Bangladesh Bank, Ref no: BRPD(LS-2)745(25)/2022-577, dated 13 January 2022, the Bank has entered into an agreement to rent 8,730 sft. of floor space for its Narayanganj Branch, located at Holding No. 45 (old), S. M. Maleh Road, Tanbazar, Narayanganj, from Mrs. Amina Ahmed, mother of Ms. Sadia Rayen Ahmed, Director & Chairman of the Board of Directors of the Bank. The agreement has been effective from January 01, 2023 for 10 years at a monthly rent @ Tk.92.00 per sft.. An advance of Tk. 19,275,840.00 has been paid against the agreement which will be equally adjusted @ 50% of monthly rent in first 48 months.

49.2	Shares issued to Directors and Executives to acquire shares at 'Nil' consideration or restricted shares plan exercisable at discount	Nil
49.3	Nature, type and elements of transactions with the related party:	As Note 49.1
49.4	Lending policies in respect of related party	
	a) Amount of transactions regarding loans and advances, deposits, guarantees and commitment	Nil
	b) Amount of transactions regarding principal items of deposits, expenses and commission	Nil
	c) Amount of provision against loans and advances given to related party	Not applicable
	d) Amount of guarantees and commitments arising out of the statement of affairs	Nil
49.5	Business other than the banking business with the related concerns of the Directors as per Section 18(2) of the Bank Companies Act, 1991	Nil
49.6	Investments in securities of the Directors and their related concerns	Nil

49.7 The Managing Director & CEO is considered as key management personnel and related remuneration are disclosed in **Note 38**.

Director	Director	Managing Director & CEO	Chief Financial Officer	Company Secretary

Dhaka, 29 July 2026