Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 30 June 2017

	30.06.2017 Taka	31.12.2016 Taka
PROPERTY AND ASSETS		
Cash	**17,413,569,487**	**16,715,758,759**
Cash in hand (including foreign currencies)	2,458,933,025	1,797,462,755
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	14,954,636,462	14,918,296,004
Balance with other banks and financial institutions	**12,989,127,413**	**11,229,483,485**
In Bangladesh	8,628,274,696	8,640,709,728
Outside Bangladesh	4,360,852,717	2,588,773,757
Money at call and on short notice	**11,300,000**	**1,051,300,000**
Investments	**24,261,957,120**	**23,783,240,894**
Government	17,621,349,752	18,805,722,760
Others	6,640,607,368	4,977,518,134
Loans, advances and lease/investments	**146,201,861,590**	**134,833,390,731**
Loans, cash credits, overdrafts, etc./Investments	142,737,699,243	131,707,113,368
Bills purchased and discounted	3,464,162,347	3,126,277,363
Fixed assets including premises, furniture and fixtures	**4,215,256,675**	**4,201,264,376**
Other assets	**17,858,940,218**	**11,439,308,527**
Non-banking assets	**23,166,033**	**23,166,033**
Total Assets	**222,975,178,536**	**203,276,912,804**
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**20,795,785,579**	**11,496,873,150**
Deposits and other accounts	**161,348,502,445**	**156,756,948,353**
Current accounts & other accounts	22,069,635,540	21,093,467,455
Bills payable	3,442,051,048	2,047,637,778
Savings bank deposits	18,312,116,990	16,735,239,732
Term deposits	117,524,698,867	116,880,603,388
Non Convertible Subordinated Bond	**3,800,000,000**	**3,800,000,000**
Other Liabilities	**22,209,506,699**	**16,308,113,207**
Total Liabilities	**208,153,794,724**	**188,361,934,709**
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	**14,821,332,351**	**14,914,932,104**
Paid-up capital	7,222,957,200	6,879,006,860
Statutory reserve	6,058,221,156	5,850,338,780
Other reserve	687,779,791	800,010,946
Retained earnings	852,374,204	1,385,575,519
Non-controlling interest	51,461	45,991
Total Equity	**14,821,383,812**	**14,914,978,095**
Total Liabilities & Shareholders' Equity	**222,975,178,536**	**203,276,912,804**

AMAR STOCK

Off-Balance Sheet Items	30.06.2017 Taka	31.12.2016 Taka
Contingent Liabilities		
Acceptances and Endorsements	25,018,169,916	25,263,660,677
Letter of Credit	22,461,531,032	17,447,623,500
Letter of Guarantee	25,798,971,264	19,928,711,771
Bills for Collection	10,669,165,848	8,250,158,750
Other Contingent Liabilities	1,928,051,000	2,036,246,400
	85,875,889,061	**72,926,401,097**
Other Commitments		
Documentary credit and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
	-	-
Total off-balance sheet items including contingent liabilities	**85,875,889,061**	**72,926,401,097**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

AMAR STOCK

Dhaka Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account
For the period ended 30 June 2017

	Jan-17 to 30 Jun-17 Taka	Jan-16 to 30 Jun-16 Taka	Apr-17 to 30 Jun-17 Taka	Apr-16 to 30 Jun-16 Taka
OPERATING INCOME				
Interest income/profit on investments	6,399,211,214	6,264,511,439	3,281,779,996	3,154,355,889
Interest paid/profit on deposits and borrowings, etc.	(4,667,124,234)	(4,463,974,967)	(2,384,861,675)	(2,120,182,470)
Net interest income	**1,732,086,981**	**1,800,536,472**	**896,918,321**	**1,034,173,419**
Investment income	1,299,456,206	1,347,352,420	572,856,029	601,674,819
Commission, exchange and brokerage	1,342,971,777	661,624,500	741,007,018	359,111,649
Other operating income	134,272,696	154,289,257	106,607,760	100,940,986
	2,776,700,680	**2,163,266,177**	**1,420,470,807**	**1,061,727,454**
Total operating income (a)	**4,508,787,660**	**3,963,802,650**	**2,317,389,128**	**2,095,900,873**
OPERATING EXPENSES				
Salary and allowances	1,026,697,580	842,114,298	503,768,648	425,797,520
Rent, taxes, insurance, electricity, etc.	295,964,126	253,773,812	156,633,315	137,864,479
Legal expenses	8,651,871	10,311,835	3,689,602	5,597,644
Postage, stamps, telecommunication, etc.	19,608,221	20,250,076	12,795,990	10,224,992
Stationery, printing, advertisement, etc.	67,539,744	72,371,074	41,759,840	39,580,720
Chief executive's salary and fees	7,965,000	6,370,000	4,950,000	3,610,000
Directors' fees	2,259,861	2,516,358	1,011,203	1,430,358
Auditors' fees	207,500	182,500	103,750	123,750
Depreciation and repairs of Bank's assets	179,772,513	173,924,436	92,019,953	91,321,916
Other expenses	295,671,385	224,651,490	163,529,617	125,272,171
Total operating expenses (b)	**1,904,337,802**	**1,606,465,879**	**980,261,918**	**840,823,550**
Profit before provision (c = (a-b))	**2,604,449,858**	**2,357,336,771**	**1,337,127,210**	**1,255,077,323**
Provision against loans and advances	1,324,485,986	839,591,683	728,456,036	335,614,979
Provision against good borrower	-	-	-	-
Provision for diminution in value of investments	-	-	-	-
Other Provisions	156,386,763	131,527,856	97,900,303	89,627,002
Total provision (d)	**1,480,872,749**	**971,119,539**	**826,356,340**	**425,241,981**
Profit before taxation (c-d)	**1,123,577,109**	**1,386,217,232**	**510,770,870**	**829,835,342**
Provision for taxation	528,459,504	554,943,048	328,464,908	294,397,456
Current tax	528,459,504	554,943,048	328,464,908	294,397,456
Deferred Tax	-	-	-	-
Net profit after taxation	**595,117,605**	**831,274,184**	**182,305,961**	**535,437,887**
Net profit after tax attributable to:				
Equity holders of DBL	595,112,135	831,265,822	182,304,571	535,435,116
Non-controlling interest	5,471	8,362	1,390	2,771
	595,117,605	**831,274,184**	**182,305,961**	**535,437,887**
Appropriations				
Statutory reserve	207,882,377	266,495,018	97,160,547	209,498,676
General reserve	(115,519,953)	(38,192,034)	(115,519,953)	(38,192,034)
Investment Fluctuation Fund	4,100,000	-	-	-
Dividends etc.	1,031,851,026	1,000,582,816	1,031,851,026	1,000,582,816
Retained earnings	852,374,204	864,938,000	(615,187,049)	(636,454,342)
	1,980,687,653	**2,093,823,800**	**398,304,571**	**535,435,116**
Consolidated Earning per Share (CEPS)	**0.82**	**1.15**	**0.25**	**0.74**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 30 June 2017

	Jan-17 to 30 Jun-17 Taka	Jan-16 to 30 Jun-16 Taka
Cash Flows from Operating Activities		
Interest / Profit receipts	7,684,844,720	6,442,914,532
Interest / Profit payments	(4,675,961,723)	(4,626,072,827)
Dividend receipts	28,238,982	21,710,655
Recovery of loans previously written off	14,214,949	
Fee and commission receipts	686,690,715	538,443,552
Payments to employees	(1,034,662,580)	(842,114,298)
Payments to suppliers	(105,944,485)	(102,932,985)
Income taxes paid	(695,490,238)	(416,298,275)
Receipts from other operating activities	143,332,558	206,658,970
Payments for other operating activities	(641,324,163)	(551,707,086)
(i) Operating profit before changes in operating assets & liabilities	**1,403,938,737**	**670,602,240**
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(311,294,599)	2,373,104,127
Loans and advances to customers	(11,368,470,858)	(10,915,770,906)
Other assets	(5,721,656,493)	(3,133,552,100)
Deposits from other banks	3,579,289,591	(4,166,319,723)
Deposits from customers	1,012,264,502	9,564,772,623
Other liabilities account of customers	(84,480,818)	(16,755,718)
Other liabilities	3,967,609,604	1,820,486,886
(ii) Cash flow from operating assets and liabilities	**(8,926,739,072)**	**(4,474,034,810)**
Net cash flow from operating activities (a)= (i+ii)	**(7,522,800,335)**	**(3,803,432,571)**
Cash Flows from Investing Activities		
Proceeds from sale of securities	811,202	1,276,081,153
Sale/ (Purchase) of securities	(167,346,329)	243,532,585
Purchase of property, plant & equipment	(136,569,574)	(202,811,632)
Proceeds from sale of fixed assets	228,200	3,785,938
Purchase / sale of subsidiary	-	-
Net cash (used in) investing activities (b)	**(302,876,501)**	**1,320,588,043**
Cash flows from financing activities		
Borrowing from other banks	9,298,912,429	4,835,982,086
Issuance of Non Convertible Subordinated Bond	-	3,000,000,000
Redemption of Non Convertible Subordinated Bond	-	-
Dividends paid	(687,900,686)	(375,218,556)
Net cash flow from financing activities (c)	**8,611,011,743**	**7,460,763,530**
Net increase in cash and cash equivalents (a+b+c)	**785,334,907**	**4,977,919,002**
Add: Effects of exchange rate changes on cash & cash equivalent	633,006,250	71,144,957
Add: Cash and cash equivalents at beginning of the year	29,000,627,043	25,676,303,809
Cash and cash equivalents at end of the period (*)	**30,418,968,201**	**30,725,367,768**
(*) Cash and cash equivalents		
Cash in Hand	2,458,933,025	2,091,082,285
Balance with Bangladesh Bank & Sonali Bank	14,954,636,462	17,401,193,566
Balance with other banks & Financial Institutions	12,989,127,413	11,215,909,417
Money at call & Short Notice	11,300,000	13,300,000
Prize Bond	4,971,300	3,882,500
	30,418,968,201	30,725,367,768

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Statement of Changes in Equity
For the period ended 30 June 2017

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment revaluation reserve	Investment Fluctuation Fund	Non-controlling interest	Retained Earnings	Total
Balance as at 1 January 2017	6,879,006,860	5,850,338,780	122,080,584	622,516,800	29,513,562	25,900,000	45,991	1,385,575,519	14,914,978,095
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	**6,879,006,860**	**5,850,338,780**	**122,080,584**	**622,516,800**	**29,513,562**	**25,900,000**	**45,991**	**1,385,575,519**	**14,914,978,095**
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(811,202)	-	-	-	(811,202)
Currency transaction differences	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	**28,702,360**	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	-	595,117,605	595,117,605
Stock dividend paid by Subsidiary Company	-	-	-	-	-	-	-	-	-
Transfer to reserve									
Dividend:						-			
Stock dividend	343,950,340	-	-	-	-	-	-	(343,950,340)	-
Cash dividend						-		(687,900,686)	(687,900,686)
Changes in reserve	-	207,882,377	(115,519,953)	-	-	4,100,000	-	(96,462,424)	-
Non-controlling interest	-	-	-	-	-		5,471	(5,471)	-
Balance as at 30 June 2017	**7,222,957,200**	**6,058,221,156**	**6,560,631**	**622,516,800**	**28,702,360**	**30,000,000**	**51,461**	**852,374,204**	**14,821,383,812**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman