Dhaka Bank Limited and its Subsidiaries
Consolidated Balance Sheet
As at 31 March 2018

	31.03.2018 Taka	31.12.2017 Taka
PROPERTY AND ASSETS		
Cash	**15,509,222,729**	**13,684,691,050**
Cash in hand (including foreign currencies)	2,241,130,252	1,839,941,316
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,268,092,477	11,844,749,734
Balance with other banks and financial institutions	**11,616,711,435**	**11,394,521,216**
In Bangladesh	10,496,988,128	10,190,843,071
Outside Bangladesh	1,119,723,307	1,203,678,144
Money at call on short notice	**11,300,000**	**11,300,000**
Investments	**26,316,485,512**	**26,040,501,710**
Government	19,923,799,834	19,706,422,487
Others	6,392,685,677	6,334,079,223
Loans, advances and lease/investments	**163,539,433,122**	**153,867,641,893**
Loans, cash credits, overdrafts, etc./Investments	160,334,663,005	150,656,808,845
Bills purchased and discounted	3,204,770,117	3,210,833,048
Fixed assets including premises, furniture and fixtures	**4,380,652,061**	**4,269,381,542**
Other assets	**23,620,314,390**	**21,537,286,973**
Non-banking assets	**23,166,033**	**23,166,033**
Total Assets	**245,017,285,281**	**230,828,490,416**
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**26,393,674,308**	**21,633,548,366**
Deposits and other accounts	**176,461,330,858**	**169,729,720,650**
Current accounts & other accounts	20,516,477,251	20,025,396,323
Bills payable	1,802,622,510	2,826,174,811
Savings bank deposits	18,825,619,273	19,061,994,573
Term deposits	135,316,611,823	127,816,154,943
Non Convertible Subordinated Bond	**3,000,000,000**	**3,000,000,000**
Other Liabilities	**22,937,618,675**	**20,637,340,094**
Total Liabilities	**228,792,623,841**	**215,000,609,110**
Capital/Shareholders' Equity		
Equity attributable to equity holders of the parent company	**16,224,604,084**	**15,827,823,976**
Paid-up capital	7,222,957,200	7,222,957,200
Statutory reserve	6,535,105,123	6,418,181,801
Other reserve	683,727,292	684,339,747
Retained earnings	1,782,814,469	1,502,345,228
Non-controlling interest	57,356	57,329
Total Equity	**16,224,661,440**	**15,827,881,305**
Total Liabilities & Shareholders' Equity	**245,017,285,281**	**230,828,490,416**

Off-Balance Sheet Items	31.03.2018 Taka	31.12.2017 Taka
Contingent Liabilities		
Acceptances and Endorsements	33,237,198,437	32,868,131,246
Irrevocable Letters of Credit	31,289,980,793	27,085,569,676
Letter of Guarantee	28,014,118,890	23,083,135,224
Bills for Collection	12,242,291,060	11,591,497,583
Other Contingent Liabilities	6,595,979,610	3,493,879,200
	111,379,568,791	**98,122,212,930**
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	**111,379,568,791**	**98,122,212,930**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

AMARSTOCK

Dhaka Bank Limited and its Subsidiaries
Consolidated Profit and Loss Account
For the period ended 31 March 2018

	Jan-18 to 31 Mar-18 Taka	Jan-17 to 31 Mar-17 Taka
OPERATING INCOME		
Interest income/profit on investments	4,103,166,933	3,117,431,218
Interest paid/profit on deposits and borrowings, etc.	(2,975,228,006)	(2,282,262,559)
Net interest income	**1,127,938,927**	**835,168,660**
Investment income	545,723,250	726,600,177
Commission, exchange and brokerage	531,157,767	601,964,760
Other operating income	37,956,646	27,664,937
Total operating income (a)	**1,114,837,663**	**1,356,229,873**
	2,242,776,590	**2,191,398,533**
OPERATING EXPENSES		
Salary and allowances	552,499,199	522,928,931
Rent, taxes, insurance, electricity, etc.	160,495,465	139,330,812
Legal expenses	10,297,331	4,962,269
Postage, stamps, telecommunication, etc.	18,087,089	6,812,232
Stationery, printing, advertisement, etc.	40,113,127	25,779,905
Chief executive's salary and fees	3,295,500	3,015,000
Directors' fees	1,103,470	1,248,658
Auditors' fees	103,750	103,750
Charges on Loan Losses	6,485,589	-
Depreciation and repairs of Bank's assets	104,833,300	87,752,560
Other expenses	137,568,472	132,141,768
Total operating expenses (b)	**1,034,882,291**	**924,075,884**
Profit/(Loss) before provision (c = (a-b))	**1,207,894,299**	**1,267,322,649**
Provision against loans and advances	520,739,102	596,029,950
Provision against good borrower	-	-
Provision for diminution in value of investments	-	-
Other Provisions	98,025,186	58,486,459
Total provision (d)	**618,764,288**	**654,516,409**
Profit/(Loss) before taxation (c-d)	**589,130,011**	**612,806,239**
Provision for taxation	191,737,422	199,994,595
Current tax	191,737,422	199,994,595
Deferred Tax	-	-
Net profit after taxation	**397,392,590**	**412,811,644**
Net profit after tax attributable to:		
Equity holders of DBL	397,392,562	412,807,564
Non-controlling interest	28	4,080
	397,392,590	**412,811,644**
Appropriations		
Statutory reserve	116,923,322	110,721,830
General reserve	-	-
Investment Fluctuation Fund	-	4,100,000
Dividends etc.	-	-
Retained earnings	1,782,814,469	1,467,561,253
	1,899,737,791	**1,582,383,082**
Consolidated Earning per Share (CEPS) [Restated]	**0.55**	**0.57**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited and its Subsidiaries
Consolidated Cash Flow Statement
For the period ended 31 March 2018

	Jan-18 to 31 Mar-18 Taka	Jan-17 to 31 Mar-17 Taka
Cash Flows from Operating Activities		
Interest / Profit receipts	4,691,016,252	3,897,018,573
Interest / Profit payments	(2,663,007,333)	(2,187,411,503)
Dividend receipts	9,171,944	9,176,225
Recovery of loans previously written off	9,406,530	4,777,139
Fee and commission receipts	363,432,421	329,765,771
Payments to employees	(555,794,699)	(525,943,931)
Payments to suppliers	(91,863,976)	(43,154,973)
Income taxes paid	(529,145,071)	(172,702,271)
Receipts from other operating activities	181,184,812	37,198,457
Payments for other operating activities	(325,908,256)	(294,257,094)
(i) Operating profit before changes in operating assets & liabilities	**1,088,492,625**	**1,054,466,395**
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(144,883,406)	(223,142,665)
Loans and advances to customers	(9,677,854,160)	(5,907,549,285)
Other assets	(8,316,257,102)	(2,215,619,199)
Deposits from other banks	(11,433,432,175)	(3,650,000,288)
Deposits from customers	18,165,042,383	(666,497,222)
Other liabilities account of customers	(11,471,372)	(65,477,670)
Other liabilities	(845,283,316)	2,677,891,525
(ii) Cash flow from operating assets and liabilities	**(12,264,139,149)**	**(10,050,394,805)**
Net cash flow from operating activities (a)= (i+ii)	**(11,175,646,525)**	**(8,995,928,410)**
Cash Flows from Investing Activities		
Proceeds from sale of securities	-	811,202
Sale/ (Purchase) of securities	4,159,339,893	2,280,998,426
Purchase/(Sale) of property, plant & equipment	111,761,196	(62,153,103)
Proceeds from sale of fixed assets	759,000	5,000
Purchase / sale of subsidiary	-	-
Net cash (used in) investing activities (b)	**4,271,860,090**	**2,219,661,525**
Cash flows from financing activities		
Borrowing from other banks	5,030,731,507	7,654,727,040
Issuance of Non Convertible Subordinated Bond	-	-
Redemption of Non Convertible Subordinated Bond	-	-
Dividends paid	-	-
Net cash flow from financing activities (c)	**5,030,731,507**	**7,654,727,040**
Net increase in cash and cash equivalents (a+b+c)	**(1,873,054,928)**	**878,460,155**
Add: Effects of exchange rate changes on cash & cash equivalent	14,331,649	257,883,328
Add: Cash and cash equivalents at beginning of the year	29,000,627,043	29,000,627,043
Cash and cash equivalents at end of the period (*)	**27,141,903,764**	**30,136,970,527**
(*) Cash and cash equivalents		
Cash in Hand	2,241,130,252	1,875,014,648
Balance with Bangladesh Bank & Sonali Bank	13,268,092,477	17,884,332,337
Balance with other banks & Financial Institutions	11,616,711,435	10,362,109,742
Money at call & Short Notice	11,300,000	11,300,000
Prize Bond	4,669,600	4,213,800
	27,141,903,764	**30,136,970,527**

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 31 March 2018

(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 2018	7,222,957,200	6,418,181,801	6,560,631	622,516,800	21,562,316	33,700,000	57,329	1,502,345,228	15,827,881,305
Changes in accounting policy	-	-	-	-	-	-	-	-	-
Restated balance	**7,222,957,200**	**6,418,181,801**	**6,560,631**	**622,516,800**	**21,562,316**	**33,700,000**	**57,329**	**1,502,345,228**	**15,827,881,305**
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(612,455)	-	-	-	(612,455)
Currency transaction differences	-	-	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	20,949,861	-	-	-	-
Net Profit for the period	-	-	-	-	-	-	-	397,392,590	397,392,590
Stock dividend paid by Subsidiary Company	-	-	-	-	-	-	-	-	-
Transfer to reserve									
Dividend:						-			
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend						-		-	-
Changes in reserve	-	116,923,322	-	-	-	-	-	(116,923,322)	-
Non-controlling interest	-	-	-	-	-		28	(28)	-
Balance as at 31 March 2018	**7,222,957,200**	**6,535,105,123**	**6,560,631**	**622,516,800**	**20,949,861**	**33,700,000**	**57,356**	**1,782,814,469**	**16,224,661,440**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited
Balance Sheet
As at 31 March 2018

	31.03.2018 Taka	31.12.2017 Taka
PROPERTY AND ASSETS		
Cash	**15,509,122,729**	**13,684,591,050**
Cash in hand (including foreign currencies)	2,241,030,252	1,839,841,316
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,268,092,477	11,844,749,734
Balance with other banks and financial institutions	**11,443,264,985**	**11,224,922,706**
In Bangladesh	10,323,541,678	10,021,244,562
Outside Bangladesh	1,119,723,307	1,203,678,144
Money at call on short notice	**11,300,000**	**11,300,000**
Investments	**23,500,930,975**	**23,181,794,347**
Government	19,923,799,834	19,706,422,487
Others	3,577,131,140	3,475,371,860
Loans, advances and lease/investments	**163,531,787,719**	**154,017,029,266**
Loans, cash credits, overdrafts, etc./Investments	160,327,017,602	150,806,196,218
Bills purchased and discounted	3,204,770,117	3,210,833,048
Fixed assets including premises, furniture and fixtures	**4,374,628,424**	**4,262,893,303**
Other assets	**25,222,799,827**	**23,047,157,792**
Non-banking assets	**23,166,033**	**23,166,033**
Total Assets	**243,617,000,692**	**229,452,854,497**
LIABILITIES & CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	**26,249,482,151**	**21,533,553,426**
Deposits and other accounts	**176,754,106,788**	**170,035,420,927**
Current accounts & other accounts	20,516,477,251	20,025,396,323
Bills payable	1,802,622,510	2,826,174,811
Savings bank deposits	18,825,619,273	19,061,994,573
Term deposits	135,609,387,754	128,121,855,220
Non Convertible Subordinated Bond	**3,000,000,000**	**3,000,000,000**
Other liabilities	**21,971,661,815**	**19,638,634,360**
Total Liabilities	**227,975,250,753**	**214,207,608,713**
Capital/Shareholders' Equity		
Total Shareholders' Equity	**15,641,749,939**	**15,245,245,785**
Paid-up capital	7,222,957,200	7,222,957,200
Statutory reserve	6,535,105,123	6,418,181,801
Other reserve	650,027,292	650,639,747
Retained earnings	1,233,660,324	953,467,037
Total Liabilities & Shareholders' Equity	**243,617,000,692**	**229,452,854,498**

AMAR STOCK

Off-Balance Sheet Items	31.03.2018 Taka	31.12.2017 Taka
Contingent liabilities	**111,379,568,791**	**98,122,212,930**
Acceptances and endorsements	33,237,198,437	32,868,131,246
Irrevocable Letters of Credit	31,289,980,793	27,085,569,676
Letter of guarantee	28,014,118,890	23,083,135,224
Bills for collection	12,242,291,060	11,591,497,583
Other contingent liabilities	6,595,979,610	3,493,879,200
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	**111,379,568,791**	**98,122,212,930**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited
Profit & Loss Account
For the period ended 31 March 2018

	Jan-18 to 31 Mar-18 Taka	Jan-17 to 31 Mar-17 Taka
OPERATING INCOME		
Interest income/profit on investments	4,057,420,457	3,126,769,325
Interest paid/profit on deposits and borrowings, etc.	(2,926,937,238)	(2,277,174,364)
Net interest income	**1,130,483,219**	**849,594,961**
Investment income	530,053,392	629,583,662
Commission, exchange and brokerage	521,479,405	556,737,834
Other operating income	37,391,282	27,486,815
Total operating income (a)	**1,088,924,079**	**1,213,808,311**
	2,219,407,298	**2,063,403,272**
OPERATING EXPENSES		
Salary and allowances	542,412,025	514,205,046
Rent, taxes, insurance, electricity, etc.	156,673,080	135,653,228
Legal expenses	10,297,331	4,962,269
Postage, stamps, telecommunication, etc.	17,960,004	6,545,070
Stationery, printing, advertisement, etc.	39,717,370	25,295,043
Chief executive's salary and fees	3,295,500	3,015,000
Directors' fees	901,350	937,090
Auditors' fees	-	-
Charges on Loan Losses	6,485,589	-
Depreciation and repairs of Bank's assets	102,947,351	85,376,414
Other expenses	135,336,801	129,288,554
Total operating expenses (b)	**1,016,026,401**	**905,277,713**
Profit/(Loss) before provision (c = (a-b))	**1,203,380,897**	**1,158,125,559**
Provision against loans and advances	520,739,102	596,029,950
Provision against good borrower	-	-
Provision for diminution in value of investments	-	-
Other provisions	98,025,186	8,486,459
Total provision (d)	**618,764,288**	**604,516,409**
Profit/(Loss) before taxation (c-d)	**584,616,609**	**553,609,150**
Provision for taxation		
Current tax	187,500,000	181,598,698
Deferred tax income	187,500,000	181,598,698
Net profit after taxation	**397,116,609**	**372,010,452**
Appropriations		
Statutory reserve	116,923,322	110,721,830
General reserve	-	-
Dividends etc.	-	-
Retained earnings	1,233,660,324	1,203,557,895
	1,350,583,646	**1,314,279,725**
Earning per Share (EPS) [Restated]	**0.55**	**0.52**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited
Cash Flow Statement
For the period ended 31 March 2018

	Jan-18 to 31 Mar-18 Taka	Jan-17 to 31 Mar-17 Taka
Cash Flow from Operating Activities		
Interest / Profit receipts	4,638,771,862	3,818,516,391
Interest / Profit payments	(2,614,716,565)	(2,182,323,308)
Dividend receipts	-	-
Recovery of loans previously written off	9,406,530	4,777,139
Fee and commission receipts	353,754,059	284,538,845
Payments to employees	(545,707,525)	(517,220,046)
Payments to suppliers	(67,974,705)	(36,802,381)
Income taxes paid	(522,965,421)	(159,818,505)
Receipts from other operating activities	180,619,449	37,020,336
Payments for other operating activities	(323,474,465)	(291,092,313)
(i) Operating profit before changes in operating assets & liabilities	**1,107,713,219**	**957,596,157**
Changes in operating assets and liabilities		
Purchase / Sale of trading securities	(101,730,580)	11,794,635
Loans and advances to customers	(9,520,821,384)	(5,913,096,206)
Other assets	(8,217,462,834)	(2,157,826,009)
Deposits from other banks	(11,433,432,175)	(3,650,000,288)
Deposits from customers	18,152,118,036	(676,878,443)
Other liabilities account of customers	(11,471,372)	(65,477,670)
Other liabilities	3,066,641,360	2,547,037,342
(ii) Cash flow from operating assets and liabilities	**(8,066,158,949)**	**(9,904,446,638)**
Net cash flow from/(used in) operating activities (a)= (i+ii)	**(6,958,445,730)**	**(8,946,850,481)**
Cash Flow from Investing Activities		
Proceeds from sale of securities	-	811,202
Sale/ (Purchase) of securities	4,159,339,893	2,280,998,426
Purchase/(Sale) of property, plant & equipment	111,735,121	(61,334,953)
Proceeds from sale of fixed assets	759,000	5,000
Purchase / sale of subsidiary	-	-
Net cash flow from investing activities (b)	**4,271,834,015**	**2,220,479,675**
Cash Flow from Financing Activities		
Borrowing from other banks	4,715,928,724	7,604,727,040
Issuance of Non Convertible Subordinated Bond	-	-
Redemption of Non Convertible Subordinated Bond	-	-
Dividends paid	-	-
Net cash flow from/(used in) financing activities (c)	**4,715,928,724**	**7,604,727,040**
Net increase/ (decrease) in cash and cash equivalents (a+b+c)	**2,029,317,009**	**878,356,235**
Add: Effects of exchange rate changes on cash & cash equivalent	14,331,649	257,883,328
Add: Cash and cash equivalents at beginning of the year	24,924,708,656	28,941,560,751
Cash and cash equivalents at end of the period (*)	**26,968,357,314**	**30,077,800,314**
(*) Cash and cash equivalents		
Cash in Hand	2,241,030,252	1,874,912,644
Balance with Bangladesh Bank & Sonali Bank	13,268,092,477	17,884,332,337
Balance with other banks & Financial Institutions	11,443,264,985	10,303,041,532
Money at call & Short Notice	11,300,000	11,300,000
Prize Bond	4,669,600	4,213,800
	26,968,357,314	**30,077,800,314**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman

Dhaka Bank Limited
Statement of Changes in Equity
For the period ended 31 March 2018

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Retained Earnings	Total
Balance as at 1 January 2018	7,222,957,200	6,418,181,801	6,560,631	622,516,800	21,562,316	953,467,037	15,245,245,785
Changes in accounting policy	-	-	-	-	-	-	-
Restated balance	**7,222,957,200**	**6,418,181,801**	**6,560,631**	**622,516,800**	**21,562,316**	**953,467,037**	**15,245,245,785**
Surplus/deficit on account of revaluation of properties	-	-	-	-	-	-	-
Surplus/deficit on account of revaluation of investments	-	-	-	-	(612,455)	-	(612,455)
Currency transaction differences	-	-	-	-	-	-	-
Net gains and losses not recognized in the income statement	-	-	-	-	**20,949,861**	-	-
Net Profit for the period	-	-	-	-	-	397,116,609	397,116,609
Adjustment made during the period	-	-	-	-	-	-	-
Transfer to reserve							
Dividend:							
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-
Changes in reserve	-	116,923,322	-	-	-	(116,923,322)	-
Balance as at 31 March 2018	**7,222,957,200**	**6,535,105,123**	**6,560,631**	**622,516,800**	**20,949,861**	**1,233,660,324**	**15,641,749,939**

Chief Financial Officer

Company Secretary

Managing Director & CEO

Director

Chairman