Audited Financial Statements 2025

DHAKA BANK PLC.

www.dhakabankltd.com

Independent Auditor's Report
To the Shareholders of Dhaka Bank PLC.

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Dhaka Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Dhaka Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2.1.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note # 2.1 & 2.15.3 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances and required impairment provision. Our opinion is not modified in respect of this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans and advances	
Refer to note no. 2.1, 2.15.3, 7, 7(a), 7.10, 7.11 and 15.1 to the consolidated and separate financial statements	
The process of estimating provision for loans and advances associated with credit risk is significantly judgmental and complex. While estimating such provision certain judgmental factors need to be considered including: • Future business performance of the borrower; • Key assumptions relating to further business of the borrower; • Performance of the borrower; • Market value of collateral; • Ability to repossess collateral; and • Recovery rates. Furthermore, these provisions are processed manually using the voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank (the central bank of Bangladesh) issued from time to time. As at 31 December 2025 the Group and the Bank reported total provision for loans and advances of BDT 1,923 crore and BDT 1,914 crore respectively (2024: BDT 1,996 crore and BDT 1,958 crore respectively).	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring, and provisioning process; • Completeness of appropriate documentation before disbursement of loans as well as recording of credit facility balance. • Identification of loss events including early warning indicator and default warning indicators; • Review of quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • Reviewed the adequacy of the provision requirements (refer to emphasis of matters para). • Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; and • Additionally, for the year 2025, the provisions for credit facilities provided under BRPD 7/2025, BRPD 13/2024, BRPD 15/2024, BRPD 16/2022 and Bangladesh Bank Policy Support Letter issued by Bangladesh bank have been maintained as per requirement of the said circulars and provision for the loans and advance under stay orders of Honorable High Court Division of the Supreme Court of Bangladesh has been maintained as unclassified loans as instructed. Finally, we have assessed the appropriateness of recognition and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines and Bangladesh Bank letter no. BSD-8/51/2026-317 dated 22 April 2026.
2. Recognition of interest income from loans and advances	
Refer to note no. 22 and 22(a) to the consolidated and separate financial statements	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income is involved in a complex IT environment. We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations. As at 31 December 2025 the Group and the Bank reported gross interest income from loans and advances of BDT 3,118 crore and BDT 3,111 crore respectively (2024: BDT 2,773 crore and BDT 2,782 crore respectively).	We tested the design and operating effectiveness of key controls over recognition and measurement of interest income from loans and advances. We have performed tests of operating effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedures to check whether interest income is recognized completely and accurately. We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
3. Loans and advances	
Refer to note no. 2.1, 2.15.3, 7 & 7(a) to the consolidated and separate financial statements	
Loans and advances are the main element of financial statements of the Bank. The interest income of the Bank is mainly dependent on the portfolio of loans and advances. Management performance is highly dependent on the target achievement of loans and advances. Loans and advances disbursement requires robust documentation followed by approval from an appropriate level of authority. We have identified loans and advances as key audit matters because there is an inherent risk of fraud and misstatement in disbursement of loans and advances by management to meet specific targets or expectations. As at 31 December 2025 the Group and the Bank reported gross loans and advances of BDT 27,700 crore and BDT 27,612 crore respectively (2024: BDT 27,050 crore and BDT 26,899 crore respectively). Out of these total loans and advances, amounting to BDT 5,559 crore has been extended under Bangladesh Bank circulars & Letters on Policy Support and BDT 819 crore under Stay Orders of Honorable High Court Division of the Supreme Court of Bangladesh.	We tested the design and operating effectiveness of key controls focusing on credit appraisal, loans and advances disbursement procedures and monitoring process of loans and advances. We have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement and facilities extension of loans and advances. In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that existed at the reporting date. Furthermore, we have assessed the appropriateness of recognition and disclosures against Bangladesh Bank guidelines and Bangladesh Bank letter no. BSD-8/51/2026-317 dated 22 April 2026.
4. Impairment assessment of unquoted shares	
Refer to note no. 6.2.1 to the consolidated and separate financial statements	
In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment, is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgement and assumption. As at 31 December 2025, the Group and the Bank reported unquoted shares of BDT 300 crore and BDT 208 crore respectively (2024: BDT 348 crore and BDT 257 crore respectively). Due to high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.	We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We have tested a sample of investment valuation as at 31 December 2025 and compared our results to the recorded value. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
5. Valuation of treasury bills and treasury bonds	
Refer to note no. 6.1 to the consolidated and separate financial statements	
The classification and measurement of treasury bills (T-Bills) and treasury bonds (T-Bonds) require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment. As of 31 December 2025, the Group and the Bank reported T-Bills and T-Bonds of BDT 10,484 crore and BDT 10,393 crore respectively (2024: BDT 9,015 crore and BDT 8,914 crore respectively).	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and treasury bonds. We have obtained understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and treasury bonds valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. We have tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
6. Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group's best estimation for existing legal matters that have a probable and estimable impact on the Group's financial position.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group and Bank's key controls over the legal provision and contingency processes. We asked those charged with governance to obtain their views on the status of all significant litigation and regulatory matters. We enquired of the Group and the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group and the Bank's provisions and contingent liabilities disclosure.
7. IT systems and controls	
Our audit procedures have focused on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included master data management, user access management and developer access to the production environment and changes to the IT environment. Among others, these are key to ensuring operating effectiveness of IT dependent application-based controls.	We tested the design and operating effectiveness of the Group and the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group and the Bank's periodic review of access rights. We also inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit. Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood, where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020, the Bank Companies Act 1991 (as amended up to date) and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;

(vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

(a) internal audit, internal control and risk management arrangements of the Group and the bank as disclosed in the financial statements appeared to be materially adequate;

(b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities ;

(ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Dhaka Bank Securities Limited and Dhaka Bank Investment Limited have been audited by Howlader Yunus & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial;

(x) the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 9,722 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

ACNABIN, Chartered Accountants
FRC Registration # CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC: 2604280934AS299966

Dhaka,
28 April 2026

Dhaka Bank PLC. and its Subsidiaries

Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3(a)	**18,183,714,511**	**18,524,261,335**
Cash in hand (Including foreign currencies)	3.1(a)	3,523,262,625	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2(a)	14,660,451,886	14,515,883,366
Balance with other banks and financial institutions	4(a)	**8,927,943,359**	**5,440,598,428**
In Bangladesh	4.1(a)	710,030,177	2,810,699,597
Outside Bangladesh	4.2(a)	8,217,913,182	2,629,898,831
Money at call on short notice	5(a)	-	**3,900,000,000**
Investments	6(a)	**121,619,784,987**	**103,763,456,996**
Government	6.1(a)	109,371,878,414	92,686,184,815
Others	6.2(a)	12,247,906,573	11,077,272,181
Loans, advances and lease/investments	7(a)	**276,995,927,803**	**270,504,766,603**
Loans, cash credits, overdrafts etc./investments	7.1(a)	273,514,739,972	267,161,747,376
Bills purchased and discounted	8(a)	3,481,187,831	3,343,019,227
Fixed assets including premises, furniture and fixtures	9(a)	**8,203,849,369**	**8,495,771,478**
Other assets	10(a)	**12,152,254,827**	**22,173,069,026**
Non-banking assets	11(a)	**30,680,000**	**36,680,000**
Total Assets		**446,114,154,857**	**432,838,603,866**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12(a)	**33,134,114,415**	**50,256,515,119**
Deposits and other accounts	13(a)	**338,261,902,864**	**299,161,230,763**
Current accounts and other accounts		50,759,814,966	42,498,268,040
Bills payable		1,846,906,222	1,865,177,231
Savings bank deposits		33,509,515,452	31,181,390,442
Term deposits	13.4(a)	252,145,666,224	223,616,395,050
Bond	14	**6,000,000,000**	**5,004,000,000**
Other liabilities	15(a)	**43,727,884,653**	**55,729,094,683**
Total Liabilities		**421,123,901,933**	**410,150,840,565**
Capital/Shareholders' Equity			
Equity attributable to equity holders of the parent company		**24,990,172,026**	**22,687,693,450**
Paid-up capital	16.2	10,569,323,490	10,066,022,382
Statutory reserve	17	10,569,323,490	10,066,022,382
Other reserve	18(a)	542,531,312	314,816,719
Surplus in profit and loss account	19(a)	3,308,993,734	2,240,831,967
Non-controlling interest	19.1(a)	80,898	69,851
Total Equity		**24,990,252,924**	**22,687,763,301**
Total Liabilities and Equity		**446,114,154,857**	**432,838,603,866**

	Notes	31.12.2025 Taka	31.12.2024 Taka
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**219,855,707,135**	**217,495,265,386**
Acceptances and endorsements		80,378,043,785	75,335,305,525
Irrevocable letters of credit		45,605,399,201	42,611,200,318
Letters of guarantee		60,919,913,865	63,481,398,432
Bills for collection		20,711,457,097	23,499,376,317
Other contingent liabilities		12,240,893,187	12,567,984,794
Other Commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**219,855,707,135**	**217,495,265,386**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

Managing Director **Director** **Director** **Director**

This is the Consolidated Balance Sheet referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC : 2604280934AS299966

Dhaka Bank PLC. and its Subsidiaries

Consolidated Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investments	22(a)	31,184,819,827	27,729,928,699
Interest/profit paid on deposits and borrowings etc.	23(a)	(25,151,715,104)	(20,593,554,710)
Net interest income		**6,033,104,724**	**7,136,373,989**
Investment income	24(a)	9,211,313,386	6,154,866,079
Commission, exchange and brokerage	25(a)	4,396,897,943	4,481,685,294
Other operating income	26(a)	480,189,769	436,718,186
		14,088,401,098	**11,073,269,559**
Total operating income (a)		**20,121,505,822**	**18,209,643,548**
Salary and allowances	27(a)	4,350,890,605	4,040,331,028
Rent, taxes, insurance, electricity etc.	28(a)	482,951,527	418,671,026
Legal expenses	29(a)	51,280,548	34,547,188
Postage, stamps, telecommunication etc.	30(a)	92,417,936	56,785,032
Stationery, printings, advertisements etc.	31(a)	478,008,808	514,546,054
Chief Executive's salary and fees	32(a)	12,000,000	17,216,400
Directors' fees	33(a)	6,194,991	5,719,256
Auditors' fees	34(a)	3,852,500	2,616,250
Depreciation and repairs of bank's assets	35(a)	1,239,176,912	1,204,841,289
Other expenses	36(a)	1,302,701,444	1,227,299,034
Total operating expenses (b)		**8,019,475,271**	**7,522,572,556**
Profit before provision and taxes (c = (a-b))		**12,102,030,551**	**10,687,070,992**
Provision against loans and advances	37(a)	5,561,653,154	6,987,436,602
Provision for good borrower	15.2	-	-
Provision for diminution in value of investments	38(a)	213,355,888	11,592,702
Other provisions	39(a)	68,507,249	258,388,289
Total provision (d)		**5,843,516,292**	**7,257,417,593**
Total Profit before taxes (c-d)		**6,258,514,260**	**3,429,653,399**
Provision for Taxation		3,460,270,340	2,148,335,526
Current tax		3,358,653,868	2,536,704,783
Deferred tax	15.8(a)	101,616,472	(388,369,257)
Net Profit after Taxation		**2,798,243,920**	**1,281,317,873**
Net profit after tax attributable to:			
Equity holders of DBL		2,798,232,873	1,281,314,833
Non-controlling interest		11,047	3,040
		2,798,243,920	**1,281,317,873**
Profit available for distribution			
Surplus in profit and loss account from previous year	19(a)	2,247,541,967	2,207,128,564
Adjustment of provision and gain against NBA		6,710,000	-
Net profit for the year		2,798,232,873	1,281,314,833
		5,052,484,840	**3,488,443,397**
Appropriations			
Statutory reserve		503,301,108	-
General reserve		-	-
Investment fluctuation fund		-	-
Dividends		1,006,602,227	1,006,602,238
Start-up Equity Investment Fund		26,877,771	12,509,192
Coupon/dividend on perpetual bond		200,000,000	228,500,000
Surplus in profit and loss account		3,315,703,734	2,240,831,967
		5,052,484,840	**3,488,443,397**
Consolidated earning per share (CEPS)	40(a)	**2.65**	**1.21**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

Managing Director **Director** **Director** **Director**

This is the Consolidated Profit & Loss Account referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC : 2604280934AS299966

Dhaka Bank PLC. and its Subsidiaries

Consolidated Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		36,905,620,953	30,783,599,008
Interest/Profit payments		(25,508,903,861)	(19,948,060,206)
Dividend receipts		390,023,289	381,976,388
Recovery of loans previously written off		293,606,872	268,540,683
Fee and commission receipts in cash		2,814,567,190	2,447,124,885
Cash payments to employees		(4,362,890,605)	(4,057,547,428)
Cash payments to suppliers		(625,559,792)	(623,718,044)
Income taxes paid		(1,798,178,531)	(2,069,101,565)
Receipts from other operating activities	41(a)	517,620,825	626,916,354
Payments for other operating activities	42(a)	(2,611,388,742)	(2,427,215,236)
Operating profit before changes in operating assets & liabilities (i)		**6,014,517,598**	**5,382,514,839**
Increase/Decrease in operating assets and liabilities			
Sale/(Purchase) of trading securities		(8,250,933,382)	(23,392,751,923)
Loans and advances to customers		(6,487,624,965)	(15,236,010,508)
Other assets	43(a)	(565,286,423)	45,173,021
Deposits from other banks		(1,525,031,414)	(2,357,373,118)
Deposits from customers		40,625,703,515	19,847,963,154
Other liabilities account of customers		(24,289,964)	202,831,819
Other liabilities	44(a)	(7,287,287,156)	(3,132,581,780)
Cash flow from/(used in) operating assets and liabilities (ii)		**16,485,250,211**	**(24,022,749,335)**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**22,499,767,809**	**(18,640,234,496)**
Cash flows from investing activities			
Proceeds from sale of securities		2,056,828,020	2,101,386,700
Payment for purchase of securities		(9,377,958,916)	(25,865,023,901)
Purchase of property, plant & equipment		(367,462,332)	(272,153,909)
Sale of property, plant & equipment		4,984,013	21,559,805
Non-banking assets		12,710,000	(3,330,000)
Purchase/Sale of subsidiary		-	-
Net cash used in investing activities (b)		**(7,670,899,215)**	**(24,017,561,305)**
Cash flows from financing activities			
Borrowing from other banks		(17,122,400,704)	26,782,698,023
Receipts from issuance of perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		996,000,000	1,004,000,000
Coupon/dividend paid on perpetual bonds		(200,000,000)	(228,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash flow (used in)/from financing activities (c)		**(16,829,701,823)**	**26,551,595,785**
Net decrease in cash and cash equivalents (a+b+c)		**(2,000,833,229)**	**(16,106,200,016)**
Effects of exchange rate changes on cash and cash equivalent		1,247,352,436	1,575,144,260
Cash and cash equivalents at beginning year		27,868,878,663	42,399,934,419
Cash and cash equivalents at end of year*		**27,115,397,870**	**27,868,878,663**
***Closing cash and cash equivalents**			
Cash in hand		3,523,262,625	4,008,377,969
Balance with Bangladesh Bank and its agent bank(s)		14,660,451,886	14,515,883,366
Balance with other banks & financial institutions		8,927,943,359	5,440,598,428
Money at call on short notice		-	3,900,000,000
Prizebond		3,740,000	4,018,900
Total		**27,115,397,870**	**27,868,878,663**
Net Operating Cash Flows Per Share (NOCFPS)	46	**21.29**	**(17.64)**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

Frontline Communications Ltd.

Audited Financial Statements 2025

Dhaka Bank PLC. and its Subsidiaries

Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**-**	**69,851**	**2,240,831,967**	**22,687,763,301**
Adjustment of provision and gain against NBA	-	-	-	-	-	-	-	6,710,000	6,710,000
Surplus/deficit on account of revaluation of investments	-	-	-	-	227,714,593	-	-	-	227,714,593
Net profit for the year	-	-	-	-	-	-	-	2,798,243,920	2,798,243,920
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	503,301,108	-	-	-	-	-	-	(503,301,108)	-
Cash dividend	-	-	-	-	-	-	-	(503,301,119)	(503,301,119)
Changes in reserve	-	503,301,108	-	-	-	-	-	(503,301,108)	-
Start-up fund	-	-	-	-	-	-	-	(26,877,771)	(26,877,771)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(200,000,000)	(200,000,000)
Non-controlling interest	-	-	-	-	-	-	11,047	(11,047)	-
Balance as at 31 December 2025	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**-**	**80,898**	**3,308,993,734**	**24,990,252,924**

For the year ended 31 December 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Investment Fluctuation Fund	Non-controlling Interest	Surplus in profit and loss account	Total Equity
Balance as at 01 January 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**59,687,403**	**-**	**66,812**	**2,207,128,564**	**22,405,488,174**
Surplus/deficit on account of revaluation of investments	-	-	-	-	248,568,685	-	-	-	248,568,685
Net profit for the year	-	-	-	-	-	-	-	1,281,317,872	1,281,317,872
Transfer to reserve	-	-	-	-	-	-	-	-	-
Stock dividend	-	-	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Changes in reserve	-	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	-	(12,509,192)	(12,509,192)
Coupon/dividend on perpetual bond	-	-	-	-	-	-	-	(228,500,000)	(228,500,000)
Non-controlling interest	-	-	-	-	-	-	3,039	(3,039)	-
Balance as at 31 December 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**-**	**69,851**	**2,240,831,967**	**22,687,763,301**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these consolidated financial statements.

Dhaka Bank PLC.

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3	**18,183,594,511**	**18,524,141,335**
Cash in hand (Including foreign currencies)	3.1	3,523,142,625	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3.2	14,660,451,886	14,515,883,366
Balance with other banks and financial institutions	4	**8,904,949,743**	**5,421,938,359**
In Bangladesh	4.1	687,036,561	2,792,039,528
Outside Bangladesh	4.2	8,217,913,182	2,629,898,831
Money at call on short notice	5	-	**3,900,000,000**
Investments	6	**116,969,197,099**	**99,337,607,035**
Government	6.1	108,454,322,401	91,677,063,427
Others	6.2	8,514,874,698	7,660,543,608
Loans, advances and lease/investments	7	**276,121,395,585**	**268,985,049,741**
Loans, cash credits, overdrafts etc./investments	7.1	272,640,207,754	265,642,030,514
Bills purchased and discounted	8	3,481,187,831	3,343,019,227
Fixed assets including premises, furniture and fixtures	9	**8,144,506,152**	**8,422,797,248**
Other assets	10	**16,851,741,339**	**26,830,848,557**
Non-banking assets	11	**30,680,000**	**36,680,000**
Total Assets		**445,206,064,429**	**431,459,062,275**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	12	**33,074,335,223**	**50,164,399,998**
Deposits and other accounts	13	**338,844,369,587**	**299,530,946,326**
Current accounts and other accounts		50,759,814,966	42,498,268,040
Bills payable		1,846,906,222	1,865,177,231
Savings bank deposits		33,509,515,452	31,181,390,442
Term deposits		252,728,132,947	223,986,110,613
Bond	14	**6,000,000,000**	**5,004,000,000**
Other liabilities	15	**43,057,169,831**	**54,721,548,988**
Total Liabilities		**420,975,874,641**	**409,420,895,312**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**24,230,189,788**	**22,038,166,963**
Paid-up capital	16.2	10,569,323,490	10,066,022,382
Statutory reserve	17	10,569,323,490	10,066,022,382
Other reserve	18	542,531,312	314,816,719
Surplus in profit and loss account	19	2,549,011,496	1,591,305,480
Total Liabilities and Shareholders' Equity		**445,206,064,429**	**431,459,062,275**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21	**219,855,707,135**	**217,495,265,386**
Acceptances and endorsements		80,378,043,785	75,335,305,525
Irrevocable letters of credit		45,605,399,201	42,611,200,318
Letters of guarantee		60,919,913,865	63,481,398,432
Bills for collection		20,711,457,097	23,499,376,317
Other contingent liabilities		12,240,893,187	12,567,984,794
Other commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities		**219,855,707,135**	**217,495,265,386**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Managing Director | **Director** | **Director** | **Director**

This is the Balance Sheet referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC : 2604280934AS299966

Dhaka Bank PLC.

Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Interest income/profit on investments	22	31,114,793,942	27,820,122,395
Interest/profit paid on deposits and borrowings etc.	23	(25,202,416,822)	(20,603,872,077)
Net interest income		**5,912,377,120**	**7,216,250,318**
Investment income	24	8,928,889,975	5,940,867,686
Commission, exchange and brokerage	25	4,361,559,466	4,441,054,268
Other operating Income	26	478,964,685	433,040,168
		13,769,414,126	**10,814,962,122**
Total operating income (a)		**19,681,791,245**	**18,031,212,440**
Salary and allowances	27	4,313,902,222	3,993,766,134
Rent, taxes, insurance, electricity etc.	28	476,601,082	412,615,470
Legal expenses	29	49,647,403	33,389,882
Postage, stamps, telecommunication etc.	30	91,921,905	56,342,837
Stationery, printings, advertisements etc.	31	475,241,924	510,705,753
Chief Executive's salary and fees	32	12,000,000	17,216,400
Directors' fees	33	5,252,196	5,107,555
Auditors' fees	34	3,450,000	2,213,750
Depreciation and repairs of bank's assets	35	1,212,112,193	1,177,090,848
Other expenses	36	1,287,760,196	1,217,092,220
Total operating expenses (b)		**7,927,889,121**	**7,425,540,848**
Profit before provision and taxes (c = (a-b))		**11,753,902,124**	**10,605,671,592**
Provision against loans and advances	37	5,505,830,802	6,885,319,959
Provision for good borrower	15.2	-	-
Provision for diminution in value of investments	38	165,855,888	11,592,702
Other provisions	39	68,507,249	258,388,289
Total provision (d)		**5,740,193,940**	**7,155,300,950**
Total Profit before taxes (c-d)		**6,013,708,184**	**3,450,370,642**
Provision for Taxation		3,325,931,062	2,199,451,413
Current tax	15.7	3,292,153,931	2,501,266,919
Deferred tax	15.8	33,777,131	(301,815,506)
Net Profit after Taxation		**2,687,777,122**	**1,250,919,229**
Profit available for distribution			
Surplus in profit and loss account from previous year	19	1,591,305,480	1,587,997,681
Adjustment of provision and gain against NBA		6,710,000	-
Net profit for the year		2,687,777,122	1,250,919,229
		4,285,792,602	**2,838,916,910**
Appropriations			
Statutory reserve		503,301,108	-
General reserve		-	-
Dividends		1,006,602,227	1,006,602,238
Start-up Equity Investment Fund		26,877,771	12,509,192
Coupon/dividend on perpetual bond		200,000,000	228,500,000
Surplus in profit and loss account		2,549,011,496	1,591,305,480
		4,285,792,602	**2,838,916,910**
Earning per share (EPS)	40	**2.54**	**1.18**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Managing Director | **Director** | **Director** | **Director**

This is the Profit & Loss Account referred to in our separate report of even date.

Dhaka,
28 April 2026

ACNABIN, Chartered Accountants
FRC Registration# CAF-001-012

Md. Mominul Karim, FCA
Partner
ICAB Enrollment Number# 0934
DVC : 2604280934AS299966

Dhaka Bank PLC.

Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating activities			
Interest/Profit receipts in cash		36,677,267,954	30,766,770,983
Interest/Profit payments		(25,559,605,579)	(19,958,377,573)
Dividend receipts		265,926,991	274,999,716
Recovery of loans previously written off		293,606,872	268,540,683
Fee and commission receipts in cash		2,779,228,713	2,406,493,859
Cash payments to employees		(4,325,902,222)	(4,010,982,534)
Cash payments to suppliers		(620,261,232)	(602,652,221)
Income taxes paid		(1,738,275,783)	(2,055,439,708)
Receipts from other operating activities	41	516,395,741	623,238,336
Payments for other operating activities	42	(2,580,032,111)	(2,416,396,721)
Operating profit before changes in operating assets & liabilities (i)		**5,708,349,343**	**5,296,194,821**
Increase/Decrease in operating assets and liabilities:			
Sale/(Purchase) of trading securities		(7,934,630,080)	(23,256,413,892)
Loans and advances to customers		(7,136,345,844)	(12,797,843,335)
Other assets	43	(549,606,573)	53,230,623
Deposits from other banks		(1,525,031,414)	(2,357,373,118)
Deposits from customers		40,838,454,675	19,809,065,199
Other liabilities account of customers		(24,289,964)	202,831,819
Other liabilities	44	(6,826,547,997)	(3,114,198,558)
Cash flows from/(used in) operating assets and liabilities (ii)		**16,842,002,804**	**(21,460,701,262)**
Net cash flow from/(used in) operating activities (a)= (i+ii)		**22,550,352,147**	**(16,164,506,441)**
Cash flows from investing activities			
Proceeds from sale of securities		2,056,828,020	2,101,386,700
Payment for purchase of securities		(9,469,524,292)	(24,945,386,727)
Purchase of property, plant & equipment		(362,136,654)	(257,877,469)
Sale of property, plant & equipment		3,969,898	21,559,805
Non-banking assets		12,710,000	(3,330,000)
Purchase/sale of subsidiary		-	(3,300,000,000)
Net cash used in investing activities (b)		**(7,758,153,029)**	**(26,383,647,690)**
Cash flows from financing activities			
Borrowing from other banks		(17,090,064,775)	26,690,582,902
Receipts from issuance of Perpetual bond		-	-
Payments for redemption of non convertible subordinated bond		996,000,000	1,004,000,000
Coupon/dividend paid on perpetual bonds		(200,000,000)	(228,500,000)
Dividends paid		(503,301,119)	(1,006,602,238)
Net cash flow (used in)/from financing activities (c)		**(16,797,365,894)**	**26,459,480,664**
Net decrease in cash and cash equivalents (a+b+c)		**(2,005,166,776)**	**(16,088,673,467)**
Effects of exchange rate changes on cash and cash equivalent		1,247,352,436	1,575,144,260
Cash and cash equivalents at beginning year		27,850,098,594	42,363,627,801
Cash and cash equivalents at end of year*		**27,092,284,254**	**27,850,098,594**
***Closing cash and cash equivalents**			
Cash in Hand		3,523,142,625	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s)		14,660,451,886	14,515,883,366
Balance with other banks & Financial Institutions		8,904,949,743	5,421,938,359
Money at call on short notice		-	3,900,000,000
Prize Bond		3,740,000	4,018,900
Total		**27,092,284,254**	**27,850,098,594**
Net Operating Cash Flows Per Share (NOCFPS)	46	**21.34**	**(15.29)**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Dhaka Bank PLC.

Statement of Changes in Equity
For the year ended 31 December 2025

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2025	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**1,591,305,480**	**22,038,166,963**
Adjustment of provision and gain against NBA	-	-	-	-	-	6,710,000	6,710,000
Surplus/deficit on account of revaluation of investments	-	-	-	-	227,714,593	-	227,714,593
Net profit for the year	-	-	-	-	-	2,687,777,122	2,687,777,122
Stock dividend	503,301,108	-	-	-	-	(503,301,108)	-
Cash dividend	-	-	-	-	-	(503,301,119)	(503,301,119)
Start-up fund	-	-	-	-	-	(26,877,771)	(26,877,771)
Coupon/dividend on perpetual bond	-	-	-	-	-	(200,000,000)	(200,000,000)
Changes in reserve	-	503,301,108	-	-	-	(503,301,108)	-
Balance as at 31 December 2025	**10,569,323,490**	**10,569,323,490**	**6,560,631**	**-**	**535,970,681**	**2,549,011,496**	**24,230,189,788**

For the year ended 31 December 2024

(Amount in Taka)

Particulars	Paid up capital	Statutory Reserve	General Reserve	Asset Revaluation Reserve	Investment Revaluation Reserve	Surplus in profit and loss account	Total Shareholders' Equity
Balance as at 01 January 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**59,687,403**	**1,587,997,681**	**21,786,290,479**
Surplus/deficit on account of revaluation of investments	-	-	-	-	248,568,685	-	248,568,685
Net profit for the year	-	-	-	-	-	1,250,919,229	1,250,919,229
Stock dividend	-	-	-	-	-	-	-
Cash dividend	-	-	-	-	-	(1,006,602,238)	(1,006,602,238)
Start-up Fund	-	-	-	-	-	(12,509,192)	(12,509,192)
Coupon/dividend on perpetual bond	-	-	-	-	-	(228,500,000)	(228,500,000)
Changes in reserve	-	-	-	-	-	-	-
Balance as at 31 December 2024	**10,066,022,382**	**10,066,022,382**	**6,560,631**	**-**	**308,256,088**	**1,591,305,480**	**22,038,166,963**

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Dhaka Bank PLC.

Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 31 December 2025

(Amount in Taka)

Particulars	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand (Including Balance with BB & its agents)	4,615,842,952	-	-	-	13,567,751,559	18,183,594,511
Balance with other banks and financial institutions	8,904,121,787	827,956	-	-	-	8,904,949,743
Money at call on short notice	-	-	-	-	-	-
Investment	3,740,000	6,079,779,085	19,998,647,156	35,320,466,945	55,566,563,913	116,969,197,099
Loans and Advances	47,554,617,208	35,701,444,562	63,418,549,723	59,972,493,276	69,474,290,816	276,121,395,585
Fixed assets including premises, furniture and fixtures	-	-	-	-	8,144,506,152	8,144,506,152
Other assets	-	-	-	-	16,851,741,339	16,851,741,339
Non-banking assets	-	-	-	-	30,680,000	30,680,000
Total Assets	**61,078,321,947**	**41,782,051,603**	**83,417,196,879**	**95,292,960,221**	**163,635,533,779**	**445,206,064,429**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	(856,067,800)	(3,424,271,200)	(18,766,138,223)	-	(10,027,858,000)	(33,074,335,223)
Deposits & other accounts	(54,429,538,604)	(66,114,809,898)	(88,571,413,682)	(89,991,469,065)	(39,737,138,338)	(338,844,369,587)
Bond	-	-		-	(6,000,000,000)	(6,000,000,000)
Other liabilities	-	-	-	(43,057,169,831)	-	(43,057,169,831)
Total Liabilities	**(55,285,606,404)**	**(69,539,081,098)**	**(107,337,551,905)**	**(133,048,638,895)**	**(55,764,996,338)**	**(420,975,874,641)**
Net Liquidity Gap	**5,792,715,543**	**(27,757,029,496)**	**(23,920,355,026)**	**(37,755,678,674)**	**107,870,537,441**	**24,230,189,788**
Cumulative Liquidity Gap	**5,792,715,543**	**(21,964,313,953)**	**(45,884,668,979)**	**(83,640,347,653)**	**24,230,189,788**	-

The annexed notes from 1 to 50 and Annexures A to L form an integral part of these financial statements.

Dhaka Bank PLC. and its Subsidiaries

Notes to the Financial Statements
As at and for the year ended 31 December 2025

1. Reporting entity - The Bank and its activities

1.1 Legal status and nature of the entity

Dhaka Bank Limited ("the Bank") was incorporated in Bangladesh as a Public Limited Company on 06 April 1995 under the Companies Act, 1994 and commenced commercial operation on 05 July 1995. The Bank went for public issue of shares on 25 November 1999 and its shares are listed with both the Stock Exchanges (Dhaka Stock Exchange Ltd. and Chittagong Stock Exchange Ltd.) of Bangladesh. Currently, it has 117 branches all over Bangladesh which includes 89 urban and 28 rural branches, two Offshore Banking Units at DEPZ & CEPZ, 3 SME Service Centers and 36 sub branches. Out of the above, 2 branches of the Bank are run under Islamic Shariah, with a working method substantially different from conventional branches. The Bank has two subsidiary companies in the name of Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. The Bank has been holding 99.99% shares of Dhaka Bank Securities Limited (which has 6 branches in Dhaka, Chattogram and Sylhet) and Dhaka Bank Investment Limited. Moreover, the Bank has a dedicated philanthropic unit named Dhaka Bank Foundation, operating since 28 July 2004. Dhaka Bank Limited renamed to Dhaka Bank PLC. in effect from 09 November 2023.

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

The consolidated financial statements of the Bank as at and for the year ended 31 December 2025 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

1.2 Principal activities of the Bank

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

1.3 Offshore banking

Offshore Banking Unit (OBU) is a separate business unit of the Bank, operates its business through a separate counter as governed under the rules and guidelines of Bangladesh Bank and a Policy for Offshore Banking Operation issued by Bangladesh Bank through BRPD circular no. 02, dated 25 February 2019 and BRPD circular letter no. 09 dated 27 May 2019. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institution not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZs in Bangladesh. It also gives long term finance to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of Bangladesh Investment Development Authority (BIDA) and Bangladesh Bank. Besides, this unit provides bill discounting/financing facilities accepted by Authorised Dealer (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines. Currently, the Bank has two OBUs in DEPZ and CEPZ. The Bank obtained DEPZ Offshore Banking Unit permission vide letter no. BRPD (P)744(92)/2005-2181 dated 18 June 2005 and CEPZ Offshore Banking Unit permission vide letter no. BRPD (P-3)744(92)/2017-123 dated 05 January 2017. The Bank commenced the operation of its DEPZ Offshore Banking Unit with effect from 10 May 2006 and CEPZ Offshore Banking Unit with effect from 12 February 2017. Separate financial statements of Offshore Banking Units are shown in Annexure-J(1), Annexure-J(2), and Annexure-J(3).

1.4 Islamic banking

The Bank operates Islamic Banking in two branches designated for this purpose in compliance with the rules of Islamic Shariah. A separate balance sheet, profit and loss account and a statement of profit rate on deposits (shown in Annexure–I) and the figures appearing in the annexure have been incorporated in the respective heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh. A separate division for Islamic Banking has been formed at Head Office to monitor and comply with the rules of Islamic Shariah and other Regulatory bodies. Separate financial statements of Islamic Banking Branch are shown in Annexures-I(1), Annexures-I(2), and Annexures-I(3).

1.5 SME service center

The main functions of SME Service Centers are to render services only for receiving application, disbursement, monitoring and recovery of SME/retail loans. They also serve the customers for opening of account, payments of foreign remittance etc.

1.6 Sub-branches

As per BRPD Circular No. 28 dated 27 December 2018, the Central Bank allowed all schedule banks for expanding its banking business in Bangladesh and providing banking services to the disadvantaged/rural people by providing extended financial services through opening of sub-branches. The sub-branches are meant to operate within the limited expenditure under the supervision of a nearby full-fledged branch of the bank. Sub-branches are functioning as a new dimension to the banking sector of Bangladesh at minimum cost with the same services/transactions just like any operational branch except foreign exchange transactions. In addition, transactions of the sub-branches are reflected on the balance sheet of the attached/mother branches. A Bank has to take permission from Bangladesh Bank for opening each sub-branch. Dhaka Bank PLC. has already opened 36 sub-branches and will expand its network in days to come.

1.7 Central Processing Center (CPC)

Dhaka Bank PLC. has established the Central Processing Center (CPC) for trade and credit operations. The center maintains its accounting records in the general ledger of the respective branches. The import/export related processing and credit operations are centrally controlled and monitored by the CPC for efficient and effective decision-making and reduction of cost.

1.8 Custodian service

The Bank obtained permission to work as a security custodian from Bangladesh Securities and Exchange Commission vide its certificate no. SC-09/2006 dated 18 May 2006 under the Securities and Exchange Commission (Securities Custodial Service) Rules 2003.

1.9 Subsidiaries of the Bank

The Bank has two subsidiaries. These are Dhaka Bank Securities Limited and Dhaka Bank Investment Limited. Details of the subsidiaries have been presented in note no. 1.9.1 to 1.9.2.

1.9.1 Dhaka Bank Securities Limited (Former DBL Securities Limited)

As per decision of the 153rd meeting of the Board of Directors of Dhaka Bank PLC., a separate subsidiary company in the name of DBL Securities Limited was formed to carry out the stock broker and stock dealer activities of Capital Market Services Division of the Bank. The Board of Directors of Dhaka Bank PLC. in its 208th meeting renamed the subsidiary Company as "Dhaka Bank Securities Limited" instead of "DBL Securities Limited". Dhaka Bank PLC. subscribed Tk. 149,999,990 divided into 14,999,999 shares @Tk.10 each with 99.99% of contribution to equity participation. Further, Tk. 1,350,000,000 were injected by Dhaka Bank PLC. as fresh capital during the year 2011 and Tk. 2,550,000,000 were injected by Dhaka Bank PLC. as fresh capital during the year 2024. 05 (five) new Directors were inducted in the Board of Dhaka Bank Securities Limited by transferring 05 (five) share certificates @Tk. 10.00 each of Dhaka Bank Securities Limited held by Dhaka Bank PLC. Now, the total number of shareholding in Dhaka Bank Securities Limited is 465,792,274 shares after considering the stock dividend issued from 2011 to 2023.
The financial statements, audited by Howladar Yunus & Co., Chartered Accountants, have been enclosed in Annexure K.

1.9.2 Dhaka Bank Investment Limited

As per approval of the Board of Directors of Dhaka Bank PLC. in its 190th meeting, a separate subsidiary Company in the name and style of "Dhaka Bank Investment Limited" was formed with Authorized Capital of Tk. 2,000,000,000 and Paid-up Capital of Tk. 250,000,000, amongst other, to conduct Merchant Banking Activities, to act as Issue Manager, Securities Management and Brokerage, Custodian Service, Investment and Asset Management, Portfolio Management, Capital Market operation etc. Dhaka Bank PLC. subscribed Tk. 999,999,950 (with further capital issued of Tk. 750,000,000 in the year 2024) divided into 99,999,995 shares @Tk.10 each with 99.99% of contribution to equity participation.
The financial statements, audited by Howladar Yunus & Co., Chartered Accountants, have been enclosed in Annexure L.

2. Consolidated and separate financial statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and its subsidiaries during the financial year. A summary of accounting principles and policies which have been applied consistently (unless otherwise stated), are set out below and in the notes of respective areas.

2.1 Basis of preparation of financial statements and statement of compliance

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the Group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

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

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for as per Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain, and BRPD circular no. 15, dated 09 November 2009. A separate balance sheet, profit and loss account and a statement of profit paid on deposits are shown in Annexure-I(1) and Annexure-I(2) and the figures appearing in the annexure have been incorporated in the related heads of these financial statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

i) Presentation of financial statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Company Act, 1991 (amended upto date), and amendment thereon and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

ii) Investment in shares, mutual fund and other 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 & loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 and DOS Circular No. 01 dated 24 May 2023 investments in quoted and unquoted shares are revalued on the basis of year-end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As such, provision is made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised at costs.

iii) Revaluation gain/loss on government securities

IFRS: Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 Financial Instruments, bonds can be categorised as "Amortised Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortised Cost are measured at amortised cost method and interest income is recognised through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognised in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognised in other reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in profit & loss or other reserve as a part of equity respectively.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and further clarification in DOS circular no. 5 dated 28 January 2009, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM). HFT securities are revalued on the basis of mark to market and any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves 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 & loss account. Interest on HFT securities including amortisation of discount is recognised in the profit & loss account. HTM securities which have not matured as at the balance sheet date are amortised and gains or losses on amortisation are recognised in other reserve as a part of equity. Further according to DOS Circular Letter no. 27 dated 04 December 2023, any revaluation loss against HFT securities can be set-off against previous revaluation gain of the respective securities otherwise the said loss will be account for through Profit & Loss and any gain/(Loss) arises against HTM securities can be account for to Profit & Loss account of the respective accounting year.

iv) 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 Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 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 transaction and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

v) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 months expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: Interest is calculated on a daily basis in product level, but charged or capitalized on quarterly basis. Interests due against classified loans (up to Doubtful) are usually keeping in interest suspense account as per Bangladesh Bank guidelines, and such interest is not accounted for income realization, until the same is recovered from borrowers. Interest is not charged on Bad/ Loss loans, as per guidelines of Bangladesh Bank.

Provision for Loans and Advances is made on the basis of year end review by the Management and of instructions contained in Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024, BRPD Circular Letter No. 58 dated 31 December 2024, BRPD Circular No. 05 dated 25 June 2025, BRPD Circular No. 07 dated 16 September 2025, BRPD Circular letter No. 26 dated 24 November 2025, BRPD Circular letter No. 29 dated 21 December 2025 and policy support letter issued by Bangladesh Bank. Also, Bangladesh Bank, through BRPD Circular Letter No. 03 dated 23 January 2025, has announced the planned implementation of an Expected Credit Loss (ECL)–based provisioning framework in accordance with IFRS 9 by 2027. Bangladesh Bank (BB) devises a roadmap for the banks and provided preparatory instructions in implementing IFRS 9 Financial Instruments by 2027 through the mentioned circular. The roadmap was segregated in three phases and according to the road map, Bangladesh Bank is needed to issue guidance for banks in implementing IFRS 9 at the beginning of the Phase II. As per roadmap, Bangladesh Bank has prepared "Guidance for banks in implementing IFRS 9.
Financial Instruments" and issued BRPD-1 Circular No. 06 dated 08 March 2026 to ensure banks take steps to comply with the financial reporting requirements outlined in IFRS 9.

vi) 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 recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

Bangladesh Bank: As per BRPD Circular No. 15 dated 27 November 2024, once a loan is classified as impaired, interest on such loans are not allowed to be recognised as income rather the corresponding amount needs to be credited to an interest in suspense account which is presented as a liability in the balance sheet.

vii) 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 Comprehensive Income (SCI) statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are required to 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 be included in a Single Comprehensive Income (SCI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

viii) Financial instruments – presentation and disclosure

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

ix) Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value

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plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantees are subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular No. 15 dated 27 November 2024, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD circular no. 1 dated 03 January 2018 and subsequent BRPD circular no. 06 dated 25 April 2023, the Bank is required to maintain provision against gross off-balance sheet exposures.

x) Cash and cash equivalents

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

Bangladesh Bank: Some highly liquid assets such as money at call on short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents besides cash in hand, balance with BB and other banks.

xi) Non-banking asset

IFRS: No indication of non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item named non-banking assets existed in the standard format. As per BRPD circular no. 22 dated 20 September 2021, there is separate guideline for accounting for Non-banking asset.

xii) Cash flow statement

IFRS: Cash flow statement can be prepared either direct method or indirect method as per IAS 7. 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 flow statement has been prepared following a mixture of direct and indirect methods.

xiii) Balance with Bangladesh Bank: (Cash Reserve Ratio-CRR)

IFRS: CRR maintained 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 including CRR is treated as cash and cash equivalents.

xiv) Presentation of intangible asset

IFRS: Intangible asset must be identified and recognised, 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.

xv) Off-balance sheet items

IFRS: There is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.
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 the balance sheet.

xvi) 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.

xvii) Loans, advances and lease/investments net of provision

IFRS: Loans and advances/investments 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.

2.2 Basis of measurement

The financial statements of the Group have been prepared on historical cost basis except for the following:
- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are presented at value using mark to market concept with gain crediting to revaluation reserve; and
- Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost.

2.3 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AA+ in long term and ST-2 in short term by Emerging Credit Rating Limited. Rating details are shown in note 2.32. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Functional and presentation currency

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

2.5 Use of judgments and estimates

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

The most critical estimates and judgments are applied to the following:

- Provision for loans and advances/investments- as explained in note 2.15.3;
- Employee benefit- as explained in note 2.23;
- Income tax- as explained in note 2.24;
- Deferred tax assets/liabilities- as explained in note 15.8; and
- Depreciation rates of depreciable assets regard to non-current assets- as stated in **Annexure-D**.

However, underlying assumptions on estimates are reviewed on a going concern basis and revisions thereon are recognised in the period in which the estimates are revised. It is also required to disclose the contingent assets and liabilities at the date of the financial statements in accordance with the guidelines as prescribed by IAS 37: *"Provisions, Contingent Liabilities and Contingent Assets"*.

Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised in the following situations:
- the entity has a present (legal or constructive) obligation as a result of past events;
- probable out flow of resources to settle the obligation and the obligation can be measured reliably;
- it is more likely than not that outflow of resources will be required to settle the present obligation exists at the end of reporting period.

Contingent Liability

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. A contingent liability arises when some, but not all, of the criteria for recognizing a provision are met.

IAS 37 applies prudence by deeming a past event to give rise to a present obligation and an entity shall not recognise a contingent liability. However, if it is possible rather than probable that an obligation exists, a contingent liability will exist, not a provision in the financial statements. An entity shall disclose for each class of transaction of contingent liability at the end of the reporting period if the contingent liability is not remote.

Contingent Assets

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity. Contingent assets are never recognised rather they are disclosed in the financial statements when they arise.

2.6 Reporting period

The financial year of the Company covers one calendar year from 01 January 2025 to 31 December 2025.

2.7 Dividend

Dividend on ordinary shares is recognised as a liability and deducted from retained earnings when they are approved by shareholders at the Annual General Meeting (AGM) of the Bank.

2.8 Date of authorization

The Board of Directors in its 505th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 28 April 2026.

2.9 Cash flow statement

The cash flow statement has been prepared in accordance with IAS 7 as well as considering the requirements specified in BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

2.10 Statement of changes in equity

The Statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity is prepared principally in accordance with IAS 1 *"Presentation of Financial Statements"* and under the guidelines of Bangladesh Bank's BRPD Circular no. 14 dated 25 June 2003.

2.11 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on the following basis:

Particulars	Basis
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioural trend.
Investments	Residual maturity term.
Loan and advance/investment	Repayment /maturity schedule and behavioural trend (non-maturity products)
Fixed assets	More then 5 years bucket
Other assets and Non-banking assets	More than 5 years bucket
Borrowing from other banks and financial institutions	Maturity/repayment term
Deposits and other accounts	Maturity/behavioural trend (non-maturity products)
Other long term liabilities	Maturity term/observed behavioural trend.
Provisions and other liabilities	Settlement/adjustment schedule basis

2.12 Financial statements for Off-shore Banking Unit (OBU)

Reporting currency of Off-shore Banking Unit is US Dollar. However, foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at year end mid rate of exchange as at 31 December 2025.

2.13 Material accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial statements of the group and those of the Bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current period's presentation.

Accounting policies of subsidiaries

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

2.13.1 Accounting policy for IFRS 16: Leases

At inception of a contract, the Group assesses whether a contract is, or contains, a lease. 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.

At commencement or on modification of a contract that contains a lease component, the Group allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Group recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term unless the lease transfers ownership of the underlying asset to the Group by the end of the lease term or the cost of the right-of-use asset reflects that the Group will exercise a purchase option. In that case, the right-of-use asset will be depreciated over the useful life of the underlying asset which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Generally, the Group uses its incremental borrowing rate as the discount rate.

The Group determines its incremental borrowing rate by obtaining interest rates from various external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;

- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the

- amounts expected to be payable under a residual value guarantee; and

- the exercise price under a purchase option that the Group is reasonably certain to exercise, lease payments in an optional renewal period if the Group is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Group is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Group's estimate of the amount expected to be payable under a residual value guarantee, if the Group changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

2.13.2 Basis of consolidation

The consolidated financial statements include the financial statements of Dhaka Bank PLC. and those of its two subsidiaries (Dhaka Bank Securities Limited and Dhaka Bank Investment Limited) prepared as at and for the period ended 31 December 2025. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

Name of subsidiary	Ownership	Date of incorporation	Country of operation	Status	Regulator	Year closing
Dhaka Bank Securities Limited	99.99%	19-Jul-10	Bangladesh	Majority Owned	Bangladesh Securities and Exchange Commission (BSEC)	31 December
Dhaka Bank Investment Limited	99.99%	2-Dec-13	Bangladesh	Majority Owned	Bangladesh Securities and Exchange Commission (BSEC)	31 December

2.13.3 Non-controlling interest

The Group elects to measure any non-controlling interests in the subsidiaries either:

- at fair value; or
- at their proportionate share of the acquired identifiable net assets, which are generally at fair value.

2.13.4 Transactions eliminated on consolidation

Intra-group balances and income and expenses arising from intra-group transactions are eliminated in preparing these consolidated financial statements.

2.14 Foreign currency transactions

According to IAS 21 "The Effects of Changes in Foreign Exchange Rates", transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate at that date. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign currency differences arising on translation are recognised in the profit & loss statement.

2.15 Assets and basis of their valuation

2.15.1 Cash and cash equivalents

Cash and cash equivalents include cash in hand, balances with Bangladesh Bank and its agent banks, balance with other banks and financial institutions, money at call on short notice and prize bonds.

2.15.2 Investments

All investments (other than government treasury securities) are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT and HTM) are made in accordance with Bangladesh Bank DOS Circular letter no. 05 dated 26 May 2008, subsequent clarifications DOS Circular letter no. 05 dated 28 January 2009 and further DOS Circular Letter no. 27 dated 04 December 2023.

Held to Maturity
Investments which have 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments are booked under equity and in the profit & loss statement respectively.

Held for Trading
Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are mark to market weekly and any decrease in the present value is recognised in the Profit & Loss Account and any increase is booked to Revaluation Reserve Account as per DOS Circular no. 05 dated 28 January 2009.

Investment in quoted shares

These securities are bought and held primarily for the purpose of selling them in future or held for dividend income. These are valued and reported at cost price as per Bangladesh Bank's guidelines. Booking of provision for investment in securities are made as per DOS circular no. 1 dated 24 May 2023.

Investment in unquoted shares

Investment in unquoted shares are recognised at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unquoted shares.

Value of investments has been shown as under:

Investment Class	Initial Recognition	Measurement after initial recognition	Recording of changes
Government treasury securities-Held to Maturity (HTM)	Cost	Amortised cost	Increase/decrease in value of such investments is booked to profit & loss account.
Government treasury securities-Held for Trading	Cost	Fair value	Loss to Profit & Loss Account, gain to Revaluation Reserve.
Debenture/Bond	Face value	Face value	None
Shares (Quoted)*	Cost	Cost	Loss (net off gain) to profit & loss account but no unrealised gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Loss to profit & loss account but no unrealised gain booking.
Prize bond	Cost	Cost	None

* Provision for shares against unrealised loss (net off gain) has been taken into account according to DOS circular no. 4 dated 24 May 2023 of Bangladesh Bank.

Investment in Subsidiaries

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27 'Consolidated and Separate Financial Statements' and IFRS 10 "Consolidated Financial Statements". Impairment of investment in subsidiaries (if any) the Bank takes it into account as per the provision of IAS 36 *"Impairment of Assets"*.

2.15.3 Loans and advances/investments and provision on loans and advances/investments

a) Loans and advances of conventional banking/investments of Islamic Banking branches are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell in the normal course of business.

b) Bangladesh Bank: Interest is calculated on a daily basis in product level, but charged or capitalized on quarterly basis. Interests due against classified loans (up to Doubtful) are usually keeping in interest suspense account as per Bangladesh Bank guidelines, and such interest is not accounted for income realization, until the same is recovered from borrowers. Interest is not charged on Bad/ Loss loans, as per guidelines of Bangladesh Bank.

Provision for Loans and Advances is made on the basis of year end review by the Management and of instructions contained in Bangladesh Bank BRPD Circular No. 15 dated 27 November 2024, BRPD Circular Letter No. 58 dated 31 December 2024, BRPD Circular No. 05 dated 25 June 2025, BRPD Circular No. 07 dated 16 September 2025, BRPD Circular letter No. 26 dated 24 November 2025, BRPD Circular letter No. 29 dated 21 December 2025 and policy support letter issued by Bangladesh Bank. Also, Bangladesh Bank, through BRPD Circular Letter No. 03 dated 23 January 2025, has announced the planned implementation of an Expected Credit Loss (ECL)–based provisioning framework in accordance with IFRS 9 by 2027. Bangladesh Bank (BB) devises a roadmap for the banks and provided preparatory instructions in implementing IFRS 9 Financial Instruments by 2027 through the mentioned circular. The roadmap was segregated in three phases and according to the road map, Bangladesh Bank is needed to issue guidance for banks in implementing IFRS 9 at the beginning of the Phase II. As per roadmap, Bangladesh Bank has prepared "Guidance for banks in implementing IFRS 9 *"Financial Instruments"* and issued BRPD-1 Circular No. 06 dated 08 March 2026 to ensure banks take steps to comply with the financial reporting requirements outlined in IFRS 9.
A total provision of Tk. 20,912,948,553 (Including Off-Balance Sheet Exposure) has been made during the year ended 31.12.2025 which has been found to be adequate. The total volume of non-performing loan is Tk. 10,402,229,980 as of 31.12.2025. The provisioning rates are given below:

Business Unit	Provision in %				
	UC	SMA	SS	DF	BL
CMSC	0.50%	0.50%	20%	50%	100%
Agri Short Term Loan	0.50%	0.50%	20%	50%	100%
Others	1%	5%	20%	50%	100%

c) Write off against classified Loans and Advances are considered to the extent that there is no realistic prospect of recovery and legal cases those were unsettled for more than five years as per guidelines of Bangladesh Bank. However, write off application will not reduce the total claim against the borrower and detailed records of such written-off accounts are generally maintained in a separate ledger.

2.15.4 Staff loan

House building and car loan are provided to the permanent staff at a subsidised rate. Criteria and detail of type wise staff loan are given below:

House building loan: A permanent staff completing 5 years (7 years for lateral staff) of service and all permanent staff from SPO can avail house building loan subject to getting approval from Managing Director and recommended by the concerned divisional head.
Car loan: All permanent staff from AVP can avail car loan subject to getting approval from Managing Director and recommended by the concerned divisional head.

2.15.5 Fixed assets (property, plant and equipment)

Recognition and measurement

As per IAS 16 "*Property, plant and equipment*" Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land is carried at cost.

Purchase of software that is integral to the related equipment is capitalised as part of that equipment.
Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner.

When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.
The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognised in other income/other expenses in profit & loss account.

Subsequent costs

The cost of replacing a component of an item of fixed asset is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost can be measured reliably. The carrying amount of the replaced parts is derecognised. The costs of the day to day servicing of fixed assets are recognised in the profit & loss account as incurred.

Depreciation

Depreciation on fixed assets are recognised in the profit & loss statement on straight line method over its estimated useful lives. In case of acquisition of fixed assets, depreciation is charged from the month of acquisition whereas depreciation on disposed off fixed assets are charged up to the month prior to the disposal. Asset category wise depreciation rates for the current and comparative years are as follows:

Category of assets	Rate of depreciation
Land	Nil
Building & Renovation	2.5%
Furniture and fixtures	10%
Office Appliances & Equipment	20%
Computer	20%
Software	10%
Motor Vehicle	20%

2.15.6 Non-banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of honourable court under section 33 (7) of the Artha Rin Adalat Ain, 2003. The value of the properties has been recognised in the financial statements as non-earning assets on the basis of lower of third party valuation report and Banks own valuation. As per BRPD circular no. 22 dated 20 September 2021, there is separate guideline for accounting for Non-banking asset.

2.15.7 Provisions for other assets

BRPD Circular no.14 (25 June 2001) and subsequent BRPD Circular no.04 (12 April 2022) requires provision on other assets which are outstanding with certain maturity. The Bank maintains provisions in line with this circular unless it assesses there is no doubt of recovery on items of other assets in which case no provision is kept.

2.15.8 Intangible assets and its amortisation

Intangible assets comprise separately identifiable intangible items arising from the use of Flexcube Universal Banking System (UBS) from Oracle Financial Services Software Limited. Intangible assets are recognised at cost. Intangible assets with a definite useful life are amortised using the straight line method over its estimated useful economic life.

2.15.9 Reconciliation of inter-bank and intra-branch account

Account with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may impact the financial statements significantly. Unreconciled entries/balances in the case of intra-branch transactions on the reporting date are not material.

2.16 Liabilities and basis of their valuation

2.16.1 Tier-II Subordinated Bond

Tier-II Subordinated Bond includes fund raised from 7 (Seven) years Bonds for Taka 4,000 million during the year from 2024-2025. Details are shown in note 14.

2.16.1.1 Perpetual Bond

Dhaka Bank PLC. has successfully launch the first Perpetual Bond of Tk. 200 crore. The issuance process of "Dhaka Bank Perpetual Bond" was initiated back in 2021 and with subsequent approvals from the regulators. Details are shown in note 14.

2.16.2 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include refinance from Bangladesh Bank against agro-based credit, SME and EDF Loan etc., interest-bearing borrowings against securities from Bangladesh Bank, call borrowing from other banks and borrowing from other multilateral organisations. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 12.

2.16.3 Deposits and other accounts

Deposits and other accounts include non interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposit and fixed deposit. These items are brought into financial statement at the gross value of outstanding balance. Details are shown in note 13.

2.16.4 Provision for liabilities

As per IAS 37, provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events and a reliable estimate can be made of the amount of the obligation.

2.16.5 Provision for Off-balance sheet exposure

As per BRPD circular no. 06 dated 25 April 2023, the Bank has recognised General Provision on the off balance sheet exposures.

2.16.6 Provisions on balances with other banks and financial institutions (Nostro accounts)

Provision for unsettled transactions on nostro accounts is made as per Foreign Exchange Policy Department (FEPD) circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank and reviewed semi-annually by our management along with duly certified by the external auditor. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard.

2.16.7 Provision for rebate to good borrower

Previously commercial banks were required to maintain provision of rebate amount (@10% of interest charged against loans to good borrowers) identified on the basis of prescribed guidelines stated in BRPD circular no. 06 dated 19 March 2015 and BRPD circular Letter no. 03 dated 16 February 2016 for onward rebate to the recognised good borrowers. However, Bangladesh Bank during 2020 issued another circular BRPD circular no. 14 dated 18 June 2020, wherein it is mentioned that from 2020 banks need not to provide any rebate to good borrowers. Hence, from 2020, no further good borrowers' provision was accounted for in the financial statements.

2.16.8 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, lease obligation etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act, 2023 and internal policy of the Bank.

2.17 Capital/Shareholders' equity

2.17.1 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.17.2 Paid up capital

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

2.17.3 Statutory reserve

Statutory reserve has been maintained in accordance with provisions of section 24 of the Bank Company Act, 1991 (amended upto date) and amendment thereon such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

2.17.4 Revaluation reserve for government securities

Revaluation reserve for government securities arises from the revaluation of treasury bills, Bangladesh Bank bills and treasury bonds (HFT and HTM) in accordance with the DOS Circular no. 5 dated 26 May 2008, DOS(SR) 1153/120/2010 dated 8 December 2010 and DOS Circular Letter no. 27 dated 04 December 2023.

2.17.5 Capital management

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve the following objectives:

- To comply with the capital requirements set by the regulators;
- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders;
- To maintain a strong capital base to support the development of its business.

Capital is managed in accordance with the Board approved Capital Management Planning. Senior management develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treasury and risk management divisions are key participators in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measures and internal matrix.

2.18 Revenue recognition

2.18.1 Interest income

Interest on loans and advances is calculated on daily product basis. Based on product features, interest is accrued or charged to customers' accounts on monthly/quarterly basis.

In accordance with BRPD Circular No. 15 dated 27 November 2024, interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

2.18.2 Profit on investment (Islamic Banking)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/compensation on classified investments are transferred to profit suspense account instead of income account.

2.18.3 Investment income

Income on investments are recognised on accrual basis. Investment income includes discount on treasury bills and Bangladesh Bank bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares are also included in investment income. Capital gain is recognised when it is realised.

2.18.4 Fees and commission income

The Bank earns commission and fee income from a diverse range of service provided to its customers. Commission and fee income is accounted for as follows:

- income earned on the execution of a significant act is recognised as revenue when the act is completed;
- income earned from services provided is recognised as revenue as the services are provided;
- commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

2.19 Interest paid on subordinated bond, borrowing and other deposits (Conventional banking)

Interest paid and other expenses are recognised on accrual basis.

2.20 Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognised on accrual basis.

2.21 Dividend income

Dividend income is recognised when the right to receive income is established. Dividends are presented under investment income.

2.22 Others

Foreign exchange gain/ loss

Exchange income includes all gains and losses from foreign currency day to day transactions, conversions and revaluation of non monetary items.

2.23 Employee benefits

2.23.1 Provident Fund

Provident Fund benefits are given to the permanent staff of the Bank in accordance with the registered Provident Fund rules. The Commissioner of Income Tax, Taxes Zone-5, Dhaka, has approved the Provident Fund as a recognised fund effect on 01 July 1996. The Provident Fund is operated by a Board of Trustees consisting of 07 members of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Provident Fund. The Bank also contributes equal amount to the Provident Fund. Contributions made by the Bank are charged as expense and the Bank bears no further liability. Interest earned from the investments is credited to the members' account on yearly basis. By Law, the Provident fund is duly audited by Mak & Co., Chartered Accountants.

2.23.2 Gratuity Fund

Gratuity Fund benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund rules. National Board of Revenue has approved the Gratuity Fund as a recognised gratuity fund with effect from 25 April 2006. The Gratuity Fund is operated by a Board of Trustee consists of 10 members of the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme is regularly carried out by a professional Actuarial & Pension Consultants, M/S 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 Mak & Co., Chartered Accountants.

2.23.3 Superannuation fund

The Bank operates a Superannuation Fund Trust by a Board of Trustees consisting of ten members at present. The death–cum survival benefits are given to the employees as per the eligibility narrated in the Trust Rules. The fund got recognition from the National Board of Revenue (NBR) with effect from 01 January 2001. During the year 2021, Dhaka Bank PLC. had appointed an actuary and the Bank contributes to the fund annually as per Superannuation Fund Rules of the Bank. The Bank has conducted an actuarial valuation for the said Superannuation Fund and contributions to the fund are maintained as per actuary report. By Law, the superannuation fund is duly audited by Mak & Co., Chartered Accountants.

As per the decision made in the 478th meeting of the Board of Directors of the Bank held on 26 November 2024, Dhaka Bank PLC. has resolved to discontinue the 'Death Cum Survival Benefit' under the Superannuation Fund Policy effective from 01 January 2025 and agreed to implement the Group Life Insurance & Critical Illness Benefits with MetLife Bangladesh.

Moreover, in the Bank, performance bonus provision is there, which is distributed among the employees on the basis of individual employee's yearly performance with a view to recognize welfare of the employees and reward their participation and contribution to the Bank.

2.24 Tax expense

Tax expense comprises current and deferred tax. Current tax and deferred tax are recognized in the profit & loss statement except to the extent that it relates to items recognized directly in equity.

2.24.1 Current tax

Current tax is the expected tax payable or receivable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Details are shown in note 15.7.

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2.24.2 Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for the following temporary differences:

- temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;
- temporary differences related to investments in subsidiaries to the extent that it is probable that they will not reverse in the foreseeable future;

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity or on different tax entities but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.

A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

2.24.3 Tax exposures

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. This assessment relies on estimates and assumptions and may involve a series of judgments about future events. New information may become available that causes the Bank to change its judgment regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made.

2.25 Impairment of non-financial assets

The carrying amounts of the Group's and the Bank's non-financial assets other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.

Impairment losses (if any) recognised in prior periods are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

2.26 Earnings per share

The Group and the Bank present basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees. No diluted earnings per share is required to be calculated for the period.

2.27 Compliance with International Financial Reporting Standards (IFRSs)

Name of the standards	IFRS Ref.	Implementation status by the Bank
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	Applied with some departure (note 2.1)
Operating Segments	IFRS-8	Applied with some departure (note 2.30)
Financial Instruments	IFRS-9	Applied with some departure (note 2.1)
Consolidated Financial Statements	IFRS-10	Applied
Joint Arrangements	IFRS-11	Not applicable
Disclosure of Interest in Other Entities	IFRS-12	Applied
Fair Value Measurement	IFRS-13	Applied with some departure (note 2.1)
Regulatory Deferral Accounts	IFRS-14	Not applicable
Revenue from contract with customers	IFRS-15	Applied
Leases	IFRS-16	Applied
Insurance Contracts	IFRS-17	Not Applicable
Presentation and Disclosure in Financial Statements	IFRS 18	Not yet effective
Subsidiaries without Public Accountability: Disclosures	IFRS 19	Not yet effective
Presentation of Financial Statements	IAS-1	Applied with some departure (note 2.1)
Inventories	IAS-2	Not Applicable
Statement of Cash Flows	IAS-7	Applied with some departure (note 2.1)
Accounting Policies, Changes in Accounting Estimates and Errors	IAS-8	Applied
Events After the Reporting Period	IAS-10	Applied
Construction Contracts	IAS-11	Not Applicable
Income Taxes	IAS-12	Applied
Property, Plant and Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	IAS-21	Applied
Borrowing Costs	IAS-23	Not Applicable
Related Party Disclosures	IAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS-26	Not Applicable
Separate Financial Statements	IAS-27	Applied
Investments in Associates and Joint Ventures	IAS-28	Not Applicable
Financial Reporting in Hyperinflationary Economies	IAS-29	Not Applicable
Financial Instruments: Presentation	IAS-32	Applied with some departure (note 2.1)
Earnings Per Share	IAS-33	Applied
Interim Financial Reporting	IAS-34	Applied
Impairment of Assets	IAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS-37	Applied
Intangible Assets	IAS-38	Applied
Investment Property	IAS-40	Not Applicable
Agriculture	IAS-41	Not Applicable

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IASs/IFRSs, some of the requirements specified in these IASs/IFRSs are not applied. Refer to note 2.1 for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's financial statements as it is the employer and not the retirement benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with IAS 34.

2.28 New accounting standards or amendments for 2025 and forthcoming requirements

A number of new accounting standards are effective for annual reporting periods beginning after 1 January 2025 and earlier application is permitted. However, the Bank has not early adopted the following new or amended accounting standards in preparing these consolidated financial statements.

A. IFRS 18 Presentation and Disclosure in Financial Statements

IFRS 18 will replace IAS 1 Presentation of Financial Statements and applies for annual reporting periods beginning on or after 1 January 2027. The new accounting standard introduces the following key new requirements.

- Entitiesare required to classify all income and expenses into five categories in the statement of profit or loss, namely the operating, investing, financing, discontinued operations and income tax categories. Entities are also required to present a newly-defined operating profit subtotal. Entities' net profit will not change.
- Management-defined performance measures (MPMs) are disclosed in a single note in the financial statements.
- Enhanced guidance is provided on how to group information in the financial statements.

In addition, all entities are required to use the operating profit subtotal as the starting point for the statement of cash flows when presenting operating cash flows under the indirect method.

The Bank is still in the process of assessing the impact of the new accounting standard, particularly with respect to the structure of the Bank's statement of profit or loss, the statement of cash flows and the additional disclosures required for MPMs. The Bank is also assessing the impact on how information is grouped in the financial statements, including for items currently labelled as 'other'.

B. Other accounting standards

The following new and amended accounting standards are not expected to have a significant impact on the Bank's

- Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7); and
- Contracts Referencing Nature-dependent Electricity (Amendments to IFRS 9 and IFRS 7).

C. New accounting standards or amendments for 2025 and forthcoming requirements

1. New currently effective requirements: The following lists the recent changes to the Accounting Standards that are required to be applied by an entity with an annual reporting period beginning on 1 January 2025

- Lack of Exchangeability – Amendments to IAS 21

2. Forthcoming requirements: The followings lists the recent changes to the Accounting Standards that are required to be applied for annual reporting periods beginning after 1 January 2025 and that are available for early adoption in annual reporting periods beginning on 1 January 2025.

- Classification and Measurement of Financial Instruments – Amendments to IFRS 9 and IFRS 7
- Contracts Referencing Nature-dependent Electricity – Amendments to IFRS 9 and IFRS 7
- Annual Improvements to IFRS Accounting Standards – Volume 11
- IFRS 18 Presentation and Disclosure in Financial Statements
- IFRS 19 Subsidiaries without Public Accountability: Disclosures
- Sale or Contribution of Assets between an Investor and its Associate or Joint Venture – Amendments to IFRS 10 and IAS 28

2.29 Offsetting

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, the group has a legal right to set off the recognised amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.
Income and expenses are presented on a net basis only when permitted under IFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity.

2.30 Segment reporting

The Group and the Bank have no identified operating segment and as such presentation of segment reporting is not made in the financial statements as per IFRS 8. However business segments wise limited disclosures are furnished in note 48.
Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segment balance sheet as on 31 December 2025 and segment profit & loss account for the year ended 31 December 2025 have been prepared.

2.31 Materiality and aggregation

Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 "*Presentation of Financial Statements*".

2.32 Credit rating of the Bank

As per BRPD circular no. 6 dated 05 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited based on the financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	January to December	26-Jun-25	AA+	ST-2	6-May-26
Entity Rating	January to December	20-May-24	AA+	ST-2	7-Apr-25
Entity Rating	January to December	17-May-23	AA	ST-2	7-Apr-24
Entity Rating	January to December	17-May-22	AA	ST-2	7-Apr-23
Entity Rating	January to December	18-May-21	AA	ST-2	7-Apr-22
Entity Rating	January to December	30-Jun-20	AA	ST-2	7-Apr-21
Entity Rating	January to December	29-May-19	AA	ST-2	7-Apr-20
Entity Rating	January to December	23-May-18	AA	ST-2	7-Apr-19

2.33 Related party

A party is related to the Company if:
(i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the Company; has an interest in the Company that gives it significant influence over the Company; or has joint control over the Company;
(ii) the party is an associate;
(iii) the party is a joint venture;
(iv) the party is a member of the key management personnel of the Company or its parent;
(v) the party is a close member of the family of any individual referred to in (i) or (iv);
(vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
(vii) the party is a post-employment benefit plan for the benefit of employees of the Company, or of any entity that is a related party of the Company.
Details of the related party disclosures presented in **Annexure-G**.

2.34 Events after reporting

As per IAS -10 "Events after Reporting Period" events after the reporting period are those events, favourable and unfavourable, that occur between the end of the reporting period and the date when the financial statements are authorised for issue. Two types of events can be identified:
(a) adjusting events after the reporting period (those that provide evidence of conditions that existed at the end of the reporting period); and
(b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the reporting period).
Details of the Events after reporting period presented in note 49.

		31.12.2025 Taka	31.12.2024 Taka
3. Cash			
Cash in hand (Including foreign currencies)	(Note: 3.1)	3,523,142,625	4,008,257,969
Balance with Bangladesh Bank and its agent bank(s)	(Note: 3.2)	14,660,451,886	14,515,883,366
		18,183,594,511	**18,524,141,335**
3(a) Consolidated Cash			
Dhaka Bank PLC.	(Note: 3)	18,183,594,511	18,524,141,335
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		18,183,714,511	**18,524,261,335**
3.1 Cash in hand			
In local currency		3,295,753,284	3,691,995,541
In foreign currencies		227,389,341	316,262,428
		3,523,142,625	**4,008,257,969**

Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM).

3.1(a) Consolidated cash in hand			
Dhaka Bank PLC.	(Note: 3.1)	3,523,142,625	4,008,257,969
Dhaka Bank Securities Limited		120,000	120,000
Dhaka Bank Investment Limited		-	-
		3,523,262,625	**4,008,377,969**
3.2 Balance with Bangladesh Bank and its agent bank(s)			
Balance with Bangladesh Bank			
In local currency:		13,335,752,281	11,961,467,355
Conventional		12,507,453,002	11,147,280,220
Al-Wadiah current account		828,299,279	814,187,135
In foreign currencies		1,092,700,327	2,291,322,401
		14,428,452,608	14,252,789,756
Balance with Sonali Bank as agent of Bangladesh Bank		231,999,278	263,093,610
		14,660,451,886	**14,515,883,366**

As per Bangladesh Bank circulars/guidelines, balance with Bangladesh Bank is a part of cash and cash equivalent regardless of any restriction. However, to meet up the foreign currency liabilities of the Bank, the cover fund against the liabilities has been kept and booked in Bangladesh Bank FC Clearing account as well as Nostro Bank Accounts.

3.2(a) Consolidated balance with Bangladesh Bank and its agent bank(s)			
Dhaka Bank PLC.	(Note: 3.2)	14,660,451,886	14,515,883,366
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		14,660,451,886	**14,515,883,366**

3.3 Statutory deposits

Cash Reserve Ratio and Statutory Liquidity Ratio have been calculated and maintained as per Section 33 of The Bank Company Act, 1991 and amendment up to date and MPD Circular no. 4, dated 1 December 2010, MPD Circular no. 2 dated 10 December 2013, MPD Circular no. 1 dated 23 June 2014, MPD Circular no. 1 dated 03 April 2018, MPD Circular no. 3 dated 9 April 2020 and MPD Circular no. 1 dated 4 March 2025.

3.3.1 Cash Reserve Ratio (CRR)		
Conventional Banking		
Bi-weekly Requirement		
(4.00% of average demand and time liabilities)		
Required reserve	12,927,507,624	11,200,300,800
Actual reserve maintained	13,119,770,247	11,753,267,038
Surplus	**192,262,623**	**552,966,238**
Required	**4.00%**	**4.00%**
Maintained	**4.06%**	**4.20%**
Daily Requirement		
(3.00% of Average Demand and Time Liabilities)		
Required reserve	9,695,630,718	9,800,263,200
Actual reserve maintained	12,184,416,625	11,294,895,830
Surplus	**2,488,785,907**	**1,494,632,630**
Required	**3.00%**	**3.50%**
Maintained	**3.77%**	**4.03%**
Islamic Banking		
Bi-weekly Requirement		
(4.00% of average demand and time liabilities)		
Required reserve	773,923,408	597,797,368
Actual reserve maintained	818,852,446	803,628,911
Surplus	**44,929,038**	**205,831,543**
Required	**4.00%**	**4.00%**
Maintained	**4.23%**	**5.38%**
Daily Requirement		
(3.00% of average demand and time liabilities)		
Required reserve	580,442,556	523,072,697
Actual reserve maintained	828,299,279	814,187,135
Surplus	**247,856,723**	**291,114,438**
Required	**3.00%**	**3.50%**
Maintained	**4.28%**	**5.45%**
3.3.2 Statutory Liquidity Ratio (SLR)		
Conventional Banking		
(13% of average demand & time liabilities)		
Required reserve	43,138,863,872	37,081,513,092
Actual reserve maintained	97,636,518,776	70,752,670,456
Surplus	**54,497,654,904**	**33,671,157,364**
Required	**13.00%**	**13.00%**
Maintained	**29.42%**	**24.80%**
Islamic Banking		
(5.50% of average demand and time liabilities)		
Required reserve	1,064,144,686	821,971,381
Actual reserve maintained	4,622,540,090	1,427,260,289
Surplus	**3,558,395,404**	**605,288,908**
Required	**5.50%**	**5.50%**
Maintained	**23.89%**	**9.55%**
Held for Statutory Liquidity Ratio (Conventional)		
Cash in hand	3,477,732,406	3,960,381,447
Balance with Bangladesh Bank and its agent Bank(s) over CRR	258,815,969	357,805,482
Government securities (excluding Assured Liquidity Support)	93,899,970,401	66,434,483,527
	97,636,518,776	**70,752,670,456**
Held for Statutory Liquidity Ratio (Islamic)		
Cash in hand	45,410,219	47,876,521
Balance with Bangladesh Bank and its agent Bank(s) over CRR	54,375,871	216,389,767
Government securities (excluding Assured Liquidity Support)	4,522,754,000	1,162,994,000
	4,622,540,090	**1,427,260,289**

Dhaka Bank PLC. has maintained the above SLR and CRR requirement based on based on weekly average total demand and time liabilities (ATDTL) of the base month which is two months back of the reporting month.
As per DOS Circular No. 05 dated 26 May 2008, all the Government treasury bond and bill will be open for SLR requirement and Dhaka Bank PLC. has maintained the minimum SLR as per said circular.

3.4 Maturity grouping of cash		
On demand	3,523,142,625	4,434,718,934
Upto 1 month	1,092,700,327	2,291,322,401
Over 1 month but not more than 3 months	-	-
Over 3 months but not more than 6 months	-	-
Over 6 months but not more than 1 year	-	-
Over 1 year but not more than 5 years	-	-
Over 5 years	13,567,751,559	11,798,100,000
	18,183,594,511	**18,524,141,335**
4. Balance with other banks and financial institutions		
In Bangladesh (Note: 4.1)	687,036,561	2,792,039,528
Outside Bangladesh (Note: 4.2)	8,217,913,182	2,629,898,831
	8,904,949,743	**5,421,938,359**
4(a) Consolidated balance with other banks and financial institutions		
In Bangladesh (Note: 4.1(a))	710,030,177	2,810,699,597
Outside Bangladesh (Note: 4.2(a))	8,217,913,182	2,629,898,831
	8,927,943,359	**5,440,598,428**
4.1 In Bangladesh		
Current deposits		
Sonali Bank PLC.	40,905,187	80,462,058
Janata Bank PLC.	38,760,543	17,454,417
Standard Chartered Bank (Visa Settlement)	56,514,505	31,858,835
Agrani Bank PLC.	2,745,321	29,509,974
Islami Bank Bangladesh PLC.	56,866	108,663
United Commercial Bank PLC.	101,134	121,824
ICB Islamic Bank Limited	11,100,000	11,100,000
	150,183,556	**170,615,771**
Special Notice Deposits (SND)		
Dutch Bangla Bank PLC.	3,279	16,177,937
Sonali Bank PLC.	80,879	78,840
AB Bank PLC.	321	892
Agrani Bank PLC.	6,811	6,053
Janata Bank PLC.	275,689	3,760,718
Midland Bank PLC.	79,315	841,119
National Bank Limited	463,548	558,198
	909,841	**21,423,757**
Fixed deposits		
Commercial Banks		
Mercantile Bank PLC.	500,000,000	-
National Bank Limited	-	1,000,000,000
Social Islami Bank PLC	-	250,000,000
First Security Islami Bank PLC.	-	250,000,000
Islami Bank Bangladesh PLC.	-	1,000,000,000
Placement with OBU	9,082,384,100	9,745,785,659
	9,582,384,100	**12,245,785,659**
Less : Inter Unit (OBU)	9,082,384,100	9,745,785,659
	500,000,000	**2,500,000,000**
Financial Institutions		
Phoenix Finance & Investment Limited	35,943,164	100,000,000
	35,943,164	**100,000,000**
	687,036,561	**2,792,039,528**
4.1(a) Consolidated in Bangladesh		
Dhaka Bank PLC. (Note: 4.1)	687,036,561	2,792,039,528
Dhaka Bank Securities Limited	364,445,068	295,192,839
Dhaka Bank Investment Limited	241,015,272	93,182,793
	1,292,496,900	3,180,415,160
Less: Intercompany transaction	582,466,723	369,715,563
	710,030,177	**2,810,699,597**

		31.12.2025 Taka	31.12.2024 Taka
4.2 Outside Bangladesh (Nostro Accounts)			
Current deposits			
Standard Chartered Bank, New York		675,167,889	493,693,010
Mashreq Bank, New York		4,162,037,005	426,171,731
OBU (USD)		818,348,196	30,090,217
OBU (EUR)		7,782,183	68,385,045
DEUTSCHE BANK AG, New York		100,349,823	-
DEUTSCHE BANK AG, Germany		11,479,248	-
Commerz Bank, Frankfurt (USD)		48,213,115	115,732,225
Citi Bank NA, Ireland		14,901,908	-
Habib American Bank		372,497,305	201,839,875
Wells Fargo Bank		-	219,699,348
JP Morgan Chase Bank		662,782,113	348,353,034
Standard Chartered Bank, Mumbai		164,222,252	78,644,080
Sonali Bank		13,993,207	13,314,809
AB Bank		181,899,020	97,030,426
Nabil Bank		6,669,251	6,535,355
Sampath Bank		17,375	16,906
Bhutan National Bank		1,822,834	245,279
Bank of Bhutan		107,527	776,980
Habib Metropolitan Bank Ltd.		41,109,679	13,176,935
ICICI Bank Limited		129,458,754	25,463,733
Mashreq Bank, Mumbai		92,635,174	48,818,321
Punjab National Bank, India (ACUD)		84,901,921	26,244,624
Axis Bank Ltd, India		133,016,775	35,988,557
Union Bank of Switzerland		17,522,707	4,855,288
Commerz Bank, Frankfurt (EURO)		70,135,685	44,714,820
Standard Chartered Bank, Frankfurt		33,955,175	20,835,700
Unicredit S.P.A.		-	11,227,495
Punjab National Bank, India (EURO)		6,272	5,573
Commerz Bank, Frankfurt (AUD)		7,852,490	6,670,766
Standard Chartered Bank, Japan		2,106,162	8,104,344
Standard Chartered Bank, London		20,941,905	35,413,390
Commerz Bank, Frankfurt (CAD)		3,084,123	7,604,991
Al-Rajhi Bank, Saudi Arabia		515,303	7,677,703
Zhejiang Chouzhou Commercial Bank, China		43,561,498	25,751,595
Zhejiang Chouzhou Commercial Bank		380,877	1,443,260
Mashreq Bank Psc Uae		11,840,111	106,694,646
HDFC Bank Limited, Mumbai		143,608,491	71,310,538
Citi Bank NA, New York		138,989,829	27,368,230
		8,217,913,182	**2,629,898,831**

(Details are given in **Annexure - A**)
In order to meet up the foreign currency liabilities of the Bank, the cover fund against the liabilities has been kept and booked in Nostro Bank Accounts as well as Bangladesh Bank Foreign Currency Clearing account. All balances of Nostro Accounts have been reconciled.

4.2(a) Consolidated outside Bangladesh (Nostro Accounts)			
Dhaka Bank PLC.	(Note: 4.2)	8,217,913,182	2,629,898,831
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		8,217,913,182	**2,629,898,831**
4.3 Account-wise/grouping of balance with other banks and financial institutions			
Current deposits		8,368,096,738	2,800,514,602
Short-notice deposits		909,841	21,423,757
Fixed deposits		535,943,164	2,600,000,000
		8,904,949,743	**5,421,938,359**
4.4 Maturity grouping of balances with other banks and financial institutions			
On demand		4,510,089,858	1,626,387,088
Upto 1 month		4,394,031,929	1,295,551,271
Over 1 month but not more than 3 months		827,956	2,500,000,000
Over 3 months but not more than 6 months		-	-
		8,904,949,743	**5,421,938,359**
5. Money at call on short notice			
With banking companies	(Note: 5.1)	-	3,900,000,000
With non-banking financial institutions	(Note: 5.2)	-	-
		-	**3,900,000,000**
5(a) Consolidated money at call on short notice			
Dhaka Bank PLC.	(Note: 5)	-	3,900,000,000
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	**3,900,000,000**
5.1 With banking companies			
Janata Bank PLC.		-	1,900,000,000
Dutch Bangla Bank PLc.		-	2,000,000,000
		-	**3,900,000,000**

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

5.2 With non-banking financial institutions			
DBH		-	-
		-	**-**
6. Investments			
Government securities	(Note: 6.1)	108,454,322,401	91,677,063,427
Other investments	(Note: 6.2)	8,514,874,698	7,660,543,608
		116,969,197,099	**99,337,607,035**
6(a) Consolidated investments			
Dhaka Bank PLC.	(Note: 6)	116,969,197,099	99,337,607,035
Dhaka Bank Securities Limited		3,696,399,843	3,416,728,573
Dhaka Bank Investment Limited		954,188,045	1,009,121,388
		121,619,784,987	**103,763,456,996**
6.1 Government securities			
Treasury Bills	(Note: 6.1.1)	13,358,971,943	23,193,137,584
Treasury Bonds	(Note: 6.1.2)	90,568,856,458	65,950,412,943
Government Ijarah Sukuk		4,522,754,000	2,529,494,000
Prizebond		3,740,000	4,018,900
		108,454,322,401	**91,677,063,427**
6.1(a) Consolidated government securities			
Dhaka Bank PLC.	(Note: 6.1)	108,454,322,401	91,677,063,427
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		917,556,013	1,009,121,388
		109,371,878,414	**92,686,184,815**
6.1.1 Treasury bills			
91 days treasury bills		-	7,335,007,500
182 days treasury bills		2,552,820,000	3,861,977,964
364 days treasury bills		10,806,151,943	11,996,152,120
		13,358,971,943	**23,193,137,584**
6.1.2 Treasury bonds			
2 years Bangladesh government treasury bond		22,250,380,324	5,010,933,771
5 years Bangladesh government treasury bond		11,841,662,474	12,580,007,208
8 years Bangladesh government treasury bond		7,788,113,000	7,788,113,000
9 years Bangladesh government treasury bond		5,039,574,000	5,039,574,000
10 years Bangladesh government treasury bond		26,971,757,052	26,030,827,924
15 years Bangladesh government treasury bond		10,346,345,847	8,084,670,720
20 years Bangladesh government treasury bond		6,331,023,762	1,416,286,320
		90,568,856,458	**65,950,412,943**
6.2 Other investments			
Investment in shares	(Note: 6.2.1)	2,744,874,698	3,155,543,608
Investment in subordinated bonds	(Note: 6.2.2)	2,340,000,000	1,075,000,000
Investment in perpetual bond	(Note: 6.2.3)	2,430,000,000	2,430,000,000
Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
		8,514,874,698	**7,660,543,608**
6.2(a) Consolidated other investments			
Dhaka Bank PLC.	(Note: 6.2)	8,514,874,698	7,660,543,608
Dhaka Bank Securities Limited		3,696,399,843	3,416,728,573
Dhaka Bank Investment Limited		36,632,032	-
		12,247,906,573	**11,077,272,181**
6.2.1 Investment in shares			
Quoted (Publicly Traded)		662,627,773	585,296,682
Unquoted		2,082,246,925	2,570,246,925
		2,744,874,698	**3,155,543,608**

(Details are given in **Annexure - B**)

6.2.2 Investment in subordinated bonds		
The City Bank PLC.	80,000,000	160,000,000
One Bank PLC.	-	105,000,000
Shahjalal Islami Bank PLC.	-	100,000,000
Trust Bank Ltd.	-	100,000,000
Dutch Bangla Bank PLC.	2,000,000,000	100,000,000
Islami Bank Bangladesh PLC.	-	100,000,000
Eastern Bank PLC.	40,000,000	80,000,000
United Commercial Bank PLC.	220,000,000	330,000,000
	2,340,000,000	**1,075,000,000**

The City Bank PLC. Subordinated Bond - date of issue was on 30.01.2019 and will be fully redemed as on 30.01.2026; Dutch Bank Bank PLC. Subordinated Bond - date of issue was on 29.01.2025 and will be fully redemed as on 29.01.2032; Eastern Bank PLC. Subordinated Bond - date of issue was on 09.01.2020 and will be fully redemed as on 09.07.2026; and United Commercial Bank PLC. Subordinated Bond - date of issue was on 29.09.2020 and will be fully redemed as on 29.09.2027.

As per DOS Circular no. 02 dated 16 September 2013 and subsequent DOS Circular no. 03 dated 20 December 2015 of Bangladesh Bank, the total market value of investment in the capital market of any Bank cannot be exceeded 25% of the total amount of paid up capital, share premium account, statutory reserve and surplus in profit and loss account of the Bank. In compliance with the guidelines of the Bangladesh Bank, the portfolio exposure of Dhaka Bank PLC. is 10.88% as of 31 December 2025.

6.2.3 Investment in perpetual bond		
UCBPLC perpetual bond	650,000,000	650,000,000
Trust Bank perpetual bond	1,000,000,000	1,000,000,000
Southeast Perpetual Bond	780,000,000	780,000,000
	2,430,000,000	**2,430,000,000**
6.3 Investment in securities are classified as per Bangladesh Bank Circular		
Held for Trading (HFT)		
91 days treasury bills	-	7,335,007,500
182 days treasury bills	2,552,820,000	3,861,977,964
364 days treasury bills	10,806,151,943	11,996,152,120
2 years Bangladesh government treasury bond	22,250,380,324	4,260,903,500
5 years Bangladesh government treasury bond	1,054,508,000	1,001,963,000
10 years Bangladesh government treasury bond	550,959,500	531,377,500
15 years Bangladesh government treasury bond	345,575,400	-
	37,560,395,167	**28,987,381,584**
Held to Maturity (HTM)		
364 days treasury bills	-	-
2 years Bangladesh government treasury bond	-	750,030,271
5 years Bangladesh government treasury bond	10,787,154,474	11,578,044,208
8 years Bangladesh government treasury bond	7,788,113,000	7,788,113,000
9 years Bangladesh government treasury bond	5,039,574,000	5,039,574,000
10 years Bangladesh government treasury bond	26,420,797,552	25,499,450,424
15 years Bangladesh government treasury bond	10,000,770,447	8,084,670,720
20 years Bangladesh government treasury bond	6,331,023,762	1,416,286,320
	66,367,433,235	**60,156,168,943**
	103,927,828,401	**89,143,550,527**

As per DOS Circular no. 42 dated 7 October 2021, the maximum limit of holding approved Securities under Held to Maturity (HTM) is 120% of SLR for all nonprimary dealer Banks and Dhaka Bank PLC. has invested in treasury bonds under HTM category as per said circular.

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		31.12.2025 Taka	31.12.2024 Taka
6.4	**Assets pledged as security**		
	Assets in the amounts shown below were pledged as security for the following liabilities		
	Liabilities to bank	-	-
	Liabilities to customers	-	-
		-	-
	Following assets were pledged as security for the above mentioned liabilities		
	Claim on banks	-	-
	Claim on customers	-	-
		-	-
6.5	**Maturity grouping of investments**		
	On demand	3,740,000	4,018,900
	Over 2 days but not more than 3 months	6,079,779,085	12,230,115,468
	Over 3 months but not more than 6 months	3,902,044,903	4,768,052,976
	More than 6 months but less than 1 year	16,096,602,253	8,341,903,010
	Over 1 year but not more than 5 years	35,320,466,945	24,678,463,217
	Over 5 years	55,566,563,913	49,315,053,464
		116,969,197,099	**99,337,607,035**
7.	**Loans, advances and lease/investments including Bills purchased and discounted**		
	Loans, cash credits, overdrafts etc./investments (Note: 7.1)	272,640,207,754	265,642,030,514
	Bills purchased and discounted (Note: 8)	3,481,187,831	3,343,019,227
		276,121,395,585	**268,985,049,741**
7(a)	**Consolidated loans, advances and lease/investments including bills purchased and discounted**		
	Dhaka Bank PLC. (Note: 7)	276,121,395,585	268,985,049,741
	Dhaka Bank Securities Limited	874,491,798	1,519,668,912
	Dhaka Bank Investment Limited	-	-
		276,995,887,383	270,504,718,653
	Less: Intercompany transaction	(40,420)	(47,950)
		276,995,927,803	**270,504,766,603**
7.1	**Loans, cash credits, overdrafts etc./investments**		
	Broad category-wise breakup		
	In Bangladesh		
	Secured overdraft/quard	40,165,564,042	45,337,609,139
	Cash credit/murabaha	6,649,177,670	8,833,528,203
	House building loan	4,073,463,254	4,031,395,113
	Transport loan	1,630,381,835	1,651,694,013
	Term loan	122,007,236,750	93,681,571,944
	Loan against trust receipt	4,252,346,724	6,269,719,675
	Payment against documents	93,436,838	326,246,039
	Loan against accepted bills	7,744,207,398	13,712,487,501
	Packing credit	1,240,462,754	1,964,344,925
	Lease/izara finance (Note: 7.3)	3,802,381,709	5,451,790,733
	Credit card	1,822,591,470	1,477,391,318
	Retail loan	1,357,423,203	2,171,880,876
	Other loans	77,801,534,108	80,732,371,035
		272,640,207,754	265,642,030,514
	Outside Bangladesh	-	-
		272,640,207,754	**265,642,030,514**
7.1(a)	**Consolidated loans, cash credits, overdrafts etc./investments**		
	Dhaka Bank PLC. (Note: 7.1)	272,640,207,754	265,642,030,514
	Dhaka Bank Securities Limited	874,491,798	1,519,668,912
	Dhaka Bank Investment Limited	-	-
		273,514,699,552	267,161,699,426
	Less: Intercompany transaction	(40,420)	(47,950)
		273,514,739,972	**267,161,747,376**
7.2	**Residual maturity grouping of loans including bills purchased and discounted**		
	Repayable on demand	24,067,568,501	35,823,401,364
	Up to 1 month	23,487,048,707	25,740,095,565
	Not more than 3 months	35,701,444,562	36,635,984,509
	More than 3 months but not more than 6 months	46,628,046,905	56,337,605,402
	More than 6 months but not more than 1 year	16,790,502,817	14,730,032,664
	More than 1 year but not more than 5 years	59,972,493,276	68,922,675,896
	More than 5 years	69,474,290,816	30,795,254,341
		276,121,395,585	**268,985,049,741**
7.3	**Investment in lease/izara finance**		
	Lease rental receivable within 1 year	2,025,670,229	2,217,361,801
	Lease rental receivable more than 1 year	3,069,673,974	4,616,300,045
	Total lease/izara rental receivable	5,095,344,203	6,833,661,845
	Less: unearned interest/profit receivable	1,292,962,494	1,381,871,112
	Net investment in lease/izara finance	**3,802,381,709**	**5,451,790,733**
7.4	**Product wise loans and advances**		
	Loans	225,825,466,043	211,470,893,173
	Cash credits	13,074,188,030	15,910,145,144
	Overdrafts	33,740,553,681	38,260,992,197
	Bills purchased and discounted (Note: 8)	3,481,187,831	3,343,019,227
		276,121,395,585	**268,985,049,741**
7.5	**Loans on the basis of significant concentration including bills purchased & discounted**		
a.	Advances to allied concerns of directors (Note: 7.5.1)	27,990,691	39,342,993
b.	Advances to chief executive	-	-
c.	Advances to other senior executives	602,629,192	513,504,425
d.	Advances to customer's group:		
	Agriculture loan	4,893,785,374	3,961,802,161
	Commercial lending	15,277,269,484	14,765,563,226
	Export financing	20,949,940,009	20,697,661,044
	Consumer credit scheme	8,623,939,142	7,773,921,043
	Small and Medium Enterprise (SME)	32,617,908,241	31,711,165,684
	Staff loan	1,321,176,761	1,153,210,188
	Others	191,806,756,690	188,368,878,977
		276,121,395,585	**268,985,049,741**

7.5.1 The amount represents loan in the name of existing directors & related parties of the Bank. Details are provided in **Annexure-G**.

		31.12.2025 Taka	31.12.2024 Taka
7.6	**Advances to customers for more than 10% of Bank's total capital**		
	Total capital of the Bank		
	Number of customers	27	28
	Amount of outstanding loans and advances*	166,802,971,062	156,804,682,791
	Amount of classified loans and advances	-	-
	Measures taken for recovery	-	-

*The amount represents the sum of total loans and advances (both funded and non-funded) to each customer exceeding 10% of total capital of the Bank as at 31 December 2025.
(Details are given in **Annexure - C**)

		31.12.2025 Taka	31.12.2024 Taka
7.7	**Industry-wise loans, advances and lease/investments**		
	Agricultural	4,893,785,374	3,961,802,161
	Pharmaceuticals	6,122,035,773	6,192,181,002
	Textile & garment	68,146,944,997	62,555,079,724
	Chemical	20,463,572,345	18,548,825,107
	Food & allied	18,667,620,363	13,158,000,187
	Transport & communication	9,818,524,278	10,359,496,449
	Electronics & automobile	13,104,829,545	13,788,709,774
	Housing & construction	22,057,274,507	20,969,162,871
	Engineering & metal industries including ship breaking	21,288,557,835	26,932,136,137
	Energy & power	12,163,737,712	11,934,943,742
	Service	18,145,903,206	17,137,185,678
	Others	61,248,609,649	63,447,526,910
		276,121,395,585	**268,985,049,741**
7.8	**Geographical location-wise (division) distribution**		
	Urban		
	Dhaka region	220,440,547,685	214,768,752,496
	Chattagram region	33,446,235,561	36,294,362,529
	South region	2,089,436,838	2,137,986,975
	North region	3,429,943,425	3,133,322,814
	Sylhet region	1,246,787,680	976,851,200
		260,652,951,190	**257,311,276,013**
	Rural		
	Dhaka region	12,904,160,595	9,241,734,847
	Chattagram region	882,980,104	793,157,678
	South region	2,473,134	437,320
	North region	1,623,659,469	1,565,440,133
	Sylhet region	55,171,094	73,003,750
		15,468,444,395	**11,673,773,728**
		276,121,395,585	**268,985,049,741**
7.9	**Sector-wise loans, advances and lease/investments**		
	Government & autonomous bodies	-	341,613,731
	Financial institutions (Public & Private)	8,120,984,469	5,461,538,688
	Private sector	268,000,411,116	263,181,897,322
		276,121,395,585	**268,985,049,741**
7.10	**Classification of loans, advances and lease/investments**		
	Unclassified*		
	Standard	247,611,956,641	246,405,282,698
	Special mention account	18,107,208,964	8,239,186,918
		265,719,165,605	**254,644,469,617**
	Classified		
	Sub-standard	690,016,093	1,476,093,269
	Doubtful	1,053,966,638	1,216,286,682
	Bad or loss	8,658,247,249	11,648,200,173
		10,402,229,980	**14,340,580,125**
		276,121,395,585	**268,985,049,741**

*Unclassified loans and advances includes loans recheduled under policy support and stay orders from the Honourable High Court Division of the Supreme Court of Bangladesh.

7.11 A) Provision required for loans and advances

Status	Rate %	31.12.2025 Taka	31.12.2024 Taka
Unclassified			
Unclassified	0.25	-	63,242,563
Unclassified	0.5	64,526,040	-
Unclassified	1	2,219,465,164	1,855,385,166
Unclassified	2	-	66,921,408
Unclassified	5	-	3,464
Unclassified	20	478,900,133	1,642,002,218
Unclassified	50	1,699,325,308	4,416,781,066
Unclassified	100	5,129,274,537	8,239,925,299
Special mention account	0.25	-	2,880,547
Special mention account	0.5	1,318,695	-
Special mention account	1	-	64,451,762
Special mention account	2	-	1,275,141
Special mention account	5	564,570,733	-
Special mention account	20	196,014,495	-
Special mention account	50	1,196,432,797	-
Special mention account	100	1,682,169,713	228,783,542
		13,231,997,616	**16,581,652,175**
Classified:			
Sub-Standard	5	-	3,651,251
Sub-Standard	20	72,040,899	180,936,121
Sub-Standard	100	-	1,634,215
Doubtful	5	-	37,997
Doubtful	20	-	9,144,344
Doubtful	50	361,298,888	375,153,759
Doubtful	100	-	225,226,087
Bad or loss	100	5,479,277,452	7,198,166,671
		5,912,617,238	**7,993,950,445**
Required provision for loans & advances		19,144,614,854	24,575,602,620
Total provision maintained		19,144,614,854	19,575,769,548
Provision will be maintained in future		-	4,999,833,072
Excess/short provision		-	-

B) Provision for good borrower -

Provision for good borrower has been kept following the BRPD Circular No. 06, dated 19 March 2015, BRPD Circular Letter No. 03, dated 16 February 2016 & BRPD circular no. 14 dated 18 June 2020.

C) Provision required for Off-Balance Sheet exposures

Status	31.12.2025 Taka	31.12.2024 Taka
Acceptances and endorsements	808,631,070	758,030,291
Letter of credit	230,687,938	216,584,905
Letter of guarantee	696,714,503	768,495,871
Other Contingent Liabilities	32,300,188	35,358,547
Required provision	**1,768,333,699**	**1,778,469,614**
Total provision maintained	1,768,333,699	1,778,469,614
Excess/(Short) provision	-	-

		31.12.2025 Taka	31.12.2024 Taka
7.12	**Securities against loans including bills purchased & discounted**		
a.	**Secured**		
	Collateral of movable/immovable assets	158,609,040,961	148,183,237,293
	Local Banks & financial Institutions guarantee	-	-
	Foreign banks guarantee	-	-
	Export documents	20,868,751,019	17,704,516,114
	Government guarantee	-	-
	Fixed deposits receipts	-	-
	Own FDR	11,352,114,930	5,995,749,878
	FDR of other banks	3,626,600	115,711,032
	Personal guarantee	30,599,050,839	32,559,672,316
	Corporate guarantee	-	-
	Other securities	52,595,177,556	62,649,709,134
	Government bonds	-	-
		274,027,761,905	267,208,595,768
b.	**Unsecured**	2,093,633,679	1,776,453,973
		276,121,395,585	**268,985,049,741**

7.13 Particulars of Loans, advances and lease/investments

		31.12.2025 Taka	31.12.2024 Taka
(i)	Loans considered good in respect of which the banking company is fully secured;	158,609,040,961	148,183,237,293
(ii)	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee;	30,599,050,839	32,559,672,316
(iii)	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	11,355,741,530	6,111,460,910
(iv)	Loans adversely classified; provision not maintained there against;	-	-
(v)	Loans due by directors or officers of the banking company or any of these either separately or jointly with any other persons;*	1,349,167,453	1,192,553,181
(vi)	Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members;	27,990,691	39,342,993
(vii)	Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;*	1,367,732,982	1,194,745,329
(viii)	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members;	46,556,221	41,535,141
(ix)	Due from banking companies;	-	-
(x)	Amount of classified loan on which interest has not been charged, should be mentioned as follows:	-	-
a)	Decrease / increase in provision;	(431,154,694)	2,510,764,542
b)	Amount realized against loan previously written off;**	293,606,872	268,540,683
c)	Amount of provision kept against loan classified as 'bad/loss" on the date of preparing the balance sheet;	5,479,277,452	7,198,166,671
d)	Interest creditable to the interest suspense A/C;	-	-
(xi)	Cumulative amount of the written off loan;***	23,192,022,620	16,336,624,179

*The amount represents loan in the name of existing directors and officers of the Bank.
The detail of Recovery up to 31 December 2025 from loan previously written off are disclosed in **Annexure - E
*** The detail of the amount of the written-off loans up to 31 December 2025 are disclosed in **Annexure - F**

7.14 As per Letter No.178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter No. 04 dated 04 January 2021 and BRPD Circular Letter No. 35 dated 06 July 2021, the status of the Bank was as follows:

Loan Files	Compliance of BRPD Circular Letter No. 04*		Compliance of BRPD Circular Letter No. 35**	
	No. of Files	% of Compliance	No. of Files	% of Compliance
Complied Files	560	97%	560	97%
Total Files	578		578	

* BRPD Circular Letter No. 04: regarding accept the audited financial statement and preserve in the loan file in case of loan approval/renewal.

** BRPD Circular Letter No. 35: regarding verification of financial statement submitted by the borrower.

7.15 Disclosure of willful defaulters

In compliance with BRPD Circular No. 06 dated 12 March 2024, titled "Identification & Finalization of Willful Defaulters and Measures to be taken against them," Dhaka Bank PLC. has submitted a willful defaulter report to the Bangladesh Bank for the December 2025 quarter. As of December 2025, we have identified and reported 36 borrowers as willful defaulters, amounting to BDT 329.27 crore.

		31.12.2025 Taka	31.12.2024 Taka
8.	**Bills purchased and discounted**		
	In Bangladesh	3,481,187,817	3,343,019,213
	Outside Bangladesh	15	14
		3,481,187,831	**3,343,019,227**
8(a)	**Consolidated bills purchased and discounted**		
	Dhaka Bank PLC. (Note: 8)	3,481,187,831	3,343,019,227
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		3,481,187,831	**3,343,019,227**
8.1	**Maturity grouping of bills purchased & discounted**		
	Payable within 1 month	1,494,119,943	1,372,535,307
	Over 1 month but less than 3 months	1,756,894,174	1,676,916,928
	Over 3 months but less than 6 months	230,173,715	293,566,992
	6 months or more	-	-
		3,481,187,831	**3,343,019,227**
9.	**Fixed assets including premises, furniture and fixtures**		
	Cost/revaluation		
	Land	4,658,655,505	4,658,655,505
	Building & renovation	1,476,767,487	1,476,767,487
	Furniture and fixture including office decoration	876,917,945	844,862,134
	Office appliances and equipment	2,426,287,732	2,282,959,302
	Computer	597,879,657	458,121,681
	Software	884,088,933	865,036,925
	Bank's vehicle	373,521,335	382,702,582
	Right of use assets (ROU) as per IFRS 16	3,309,096,024	3,100,901,969
		14,603,214,618	14,070,007,584
	Less: Accumulated depreciation	6,458,708,466	5,647,210,336
		8,144,506,152	**8,422,797,248**
	(Details are given in **Annexure - D**)		
9(a)	**Consolidated fixed assets including premises, furniture and fixtures**		
	Dhaka Bank PLC. (Note: 9)	8,144,506,152	8,422,797,248
	Dhaka Bank Securities Limited	55,585,076	72,839,526
	Dhaka Bank Investment Limited	3,758,142	134,704
		8,203,849,369	**8,495,771,478**
10.	**Other assets**		
	Investment in shares of subsidiary companies (Note: 10.1)	5,049,999,880	5,049,999,880
	Stationery, stamps, printing materials etc.	60,883,725	22,279,592
	Advance rent (Note: 10.1.a)	173,425,656	106,368,052
	Prepaid expenses against advertisement	49,241,123	31,793,565
	Interest/Profit accrued and other receivable (Note: 10.2)	2,488,840,895	1,445,179,943
	Security deposit	22,486,172	23,977,898
	Preliminary, formation, Work-in-progress, renovation expenses and branch adjustments (Note: 10.3 & 10.4)	340,204,148	310,604,991
	Suspense account (Note: 10.5)	47,385,409	195,252,122
	Others (Note: 10.6)	8,619,274,331	19,645,392,513
		16,851,741,339	**26,830,848,557**
10(a)	**Consolidated other assets**		
	Dhaka Bank PLC. (Note: 10)	16,851,741,339	26,830,848,557
	Dhaka Bank Securities Limited	313,594,719	374,756,526
	Dhaka Bank Investment Limited	36,918,649	17,463,823
		17,202,254,707	27,223,068,906
	Less: Inter-company transactions		
	Investment in Dhaka Bank Securities Limited	4,049,999,940	4,049,999,940
	Investment in Dhaka Bank Investment Limited	999,999,940	999,999,940
		5,049,999,880	5,049,999,880
		12,152,254,827	**22,173,069,026**
10.1	**Investment in shares of subsidiary companies**		
	Dhaka Bank Securities Limited (Note:1.9.1) (99.99% of subsidiary company owned by DBPLC.)	4,049,999,940	4,049,999,940
	Dhaka Bank Investment Limited (Note:1.9.2) (99.99% of subsidiary company owned by DBPLC.)	999,999,940	999,999,940
		5,049,999,880	**5,049,999,880**

Shareholding in Dhaka Bank Securities Limited as at 31 December 2025 was 465,792,274 shares after considering the stock dividend issued from 2011 to 2024 and new issued capital of Taka 255.00 crore in the year 2024.

Shareholding in Dhaka Bank Investment Limited as at 31 December 2025 was 99,999,995 shares after considering the new issued capital of Taka 75.00 crore in the year 2024.

10.1.a Advance rent up to December 2025 Tk. 214,344,843 has been considered with right of use-assets (ROU) as per IFRS 16.

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

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

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

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

		31.12.2025 Taka	31.12.2024 Taka
10.6	**Others**		
	Advance tax (Note: 10.6.1)	5,470,935,857	17,013,897,057
	Deferred tax assets (Note: 15.8)	838,732,407	872,509,538
	Account receivable others (Note: 10.6.2)	2,309,606,068	1,758,985,918
		8,619,274,331	**19,645,392,513**
10.6.1	**Advance tax**		
	Opening balance	17,013,897,057	14,958,457,349
	Add: Paid during the year	1,738,275,783	2,055,439,708
		18,752,172,840	17,013,897,057
	Less: Adjustment during the year	13,281,236,983	-
		5,470,935,857	**17,013,897,057**
10.6.2	**Account receivable others**		
	Receivable against Bangladesh/Paribar Sanchaya Patra	414,813	21,178,203
	Fees receivable	466,815,252	248,684,312
	Dividend receivable	43,569,270	53,589,679
	Finance to AD branches (Note: 10.6.2.a & 10.6.2.b)	40	39
	Protestation account	19,482,413	3,012,677
	ATM settlement account	1,613,594,761	1,264,975,878
	Receivable from exchange houses	137,669	672,239
	Excise duty receivable	165,591,850	166,872,891
	Receivable from Dhaka Bank Securities Limited	-	-
		2,309,606,068	**1,758,985,918**

10.6.2.a In accordance with the FE Circular no. 03 dated 04 February 2013 of Bangladesh Bank, the amount represents bills discounted to facilitate the exporters of the country.

10.6.2.b In accordance with the BRPD Circular no. 28 dated 05 September 2010 of Bangladesh Bank, Dhaka Bank PLC.'s Offshore Banking Unit (OBU) has been financing the importers who import at usance basis through Bank's Authorised Dealer (AD) branches.

		31.12.2025 Taka	31.12.2024 Taka
10.7	**Income generation grouping of other assets**		
	Income generating		
	Investment in shares of subsidiary companies	5,049,999,880	5,049,999,880
	Account receivable others:		
	Finance to AD branches	40	39
		-	-
		5,049,999,920	**5,049,999,919**
	Non-income generating		
	Stationery, stamps, printing materials etc.	60,883,725	22,279,592
	Advance rent	173,425,656	106,368,052
	Prepaid expenses against advertisement	49,241,123	31,793,565
	Interest/Profit accrued and other receivable	2,488,840,895	1,445,179,943
	Security deposit	22,486,172	23,977,898
	Preliminary, formation, work in progress, renovation expenses and prepaid expenses	340,204,148	310,604,991
	Suspense account	47,385,409	195,252,122
	Advance tax paid	5,470,935,857	17,013,897,057
	Deferred tax assets	838,732,407	872,509,538
	Account receivable others:		
	Receivable against Bangladesh/Paribar Sanchaya Patra	414,813	21,178,203
	Protestation account	19,482,413	3,012,677
	Receivable from exchange houses	137,669	672,239
	Fees receivable	466,815,252	248,684,312
	Excise duty receivable	165,591,850	166,872,891
	Dividend receivable	43,569,270	53,589,679
	ATM settlement account	1,613,594,761	1,264,975,878
		11,801,741,419	**21,780,848,638**
		16,851,741,339	**26,830,848,557**
11.	**Non-banking assets**		
	Land and building	**30,680,000**	**36,680,000**

11.1 Particulars of non-banking assets

Type of non-banking assets	Number of non-banking assets	Income generating	Non-income generating
Land	18	-	30,680,000
Total	**18**	**-**	**30,680,000**

		31.12.2025 Taka	31.12.2024 Taka
11(a)	**Consolidated non-banking assets**		
	Dhaka Bank PLC. (Note: 11)	30,680,000	36,680,000
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		30,680,000	**36,680,000**
12.	**Borrowings from other banks, financial institutions and agents**		
	In Bangladesh (Note: 12.1)	23,168,407,823	45,712,802,196
	Outside Bangladesh	9,905,927,400	4,451,597,802
		33,074,335,223	**50,164,399,998**
12.1	**In Bangladesh**		
	Call Borrowing	-	-
	Term Borrowing		
	Term Borrowing (DBU to OBU)	9,082,384,100	9,745,785,659
	Borrowing from Bangladesh Bank-ALS	10,027,858,000	24,075,567,000
	The City Bank PLC.	-	6,128,500,000
	Borrowing from SME Foundation	8,129,507	17,675,467
		19,118,371,606	**39,967,528,126**
	Less : Inter Unit (OBU)	9,082,384,100	9,745,785,659
		10,035,987,507	**30,221,742,467**
	Bangladesh Bank refinance		
	Small and Medium Enterprise	1,040,684,767	1,462,491,126
	Syndication	2,526,523,813	2,815,538,276
	PC Refinance	-	1,388,713,000
	Export development fund	9,070,468,174	9,405,326,860
	FSSP fund	436,123,562	105,336,467
	10 Taka Account	225,000	-
	Stimulus fund	29,055,000	200,710,000
	Digital Nano Loan Refinance	29,340,000	112,944,000
		13,132,420,316	**15,491,059,729**
	Total	**23,168,407,823**	**45,712,802,196**
	Outside Bangladesh		
	Bank Muscat	1,834,431,000	-
	ALUBAF ARAB INTL BANK	-	238,396,852
	Deutsche Bank AG.	978,363,200	-
	Caixa Bank	733,772,400	226,700,950
	RAK Bank	-	238,000,000
	National Bank of Ras Al-Khaimah	2,445,908,000	-
	Abu Dhabi Commercial Bank	1,834,431,000	-
	United Bank Limited	1,467,544,800	1,428,000,000
	Standard Chartered	-	1,428,000,000
	JP Morgan	611,477,000	892,500,000
		9,905,927,400	**4,451,597,802**
		33,074,335,223	**50,164,399,998**

12.2 Disclosure regarding outstanding repo on 31 December 2025

Sl. No.	Counterparty name	Agreement date	Reversal date	Amount in Taka
1	-	-	-	-

12.3 Disclosure regarding outstanding reverse repo on 31 December 2025

Sl. No.	Counterparty name	Agreement date	Reversal date	Amount in Taka
1	NCCBL	30-12-25	05-01-26	924,513,000
2	MIDLANDBK	30-12-25	05-01-26	185,256,400
3	NCCBL	30-12-25	05-01-26	181,429,400
4	NCCBL	30-12-25	05-01-26	922,750,000
5	MIDLANDBK	30-12-25	05-01-26	599,787,500
6	SOUTHSTBK	30-12-25	06-01-26	497,161,500

12.4 Disclosure regarding overall transaction of repo and reverse repo during the period from 01 January 2025 to 31 December 2025

Sl. No.	Counterparty name	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under Repo				
1	With Bangladesh Bank	-	13,202,175,044	3,081,057,717
2	With other Banks & FIs	-	2,106,475,448	36,205,250
Securities purchased under Reverse Repo				
1	From Bangladesh Bank	-	12,700,000,000	718,356,164
2	From other Banks & Fis	-	11,244,930,522	2,292,955,084

		31.12.2025 Taka	31.12.2024 Taka
12.5	**Analysis by security**		
	Secured (assets pledge as security for liabilities)	-	-
	Unsecured	33,074,335,223	50,164,399,998
		33,074,335,223	**50,164,399,998**
12.6	**Repayment pattern**		
	Repayable on demand	-	-
	Repayable on maturity	33,074,335,223	50,164,399,998
		33,074,335,223	**50,164,399,998**
12.7	**Maturity grouping**		
	Repayable on demand	-	-
	Repayable within 1 month	856,067,800	1,000,597,802
	Over 1 month but within 3 months	3,424,271,200	952,000,000
	Over 3 month but within 6 months	5,633,717,907	8,645,175,467
	Over 6 months but within 1 year	13,132,420,316	15,491,059,729
	Over 5 years	10,027,858,000	24,075,567,000
		33,074,335,223	**50,164,399,998**
12(a)	**Consolidated borrowings from other banks, financial institutions and agents**		
	Dhaka Bank PLC. (Note: 12)	33,074,335,223	50,164,399,998
	Dhaka Bank Securities Limited	59,738,772	92,067,171
	Dhaka Bank Investment Limited	-	-
		33,134,073,995	50,256,467,169
	Less: Inter company transaction	(40,420)	(47,950)
		33,134,114,415	**50,256,515,119**
13.	**Deposits and other accounts**		
	Current Accounts and other Accounts (Note: 13.1)	50,759,814,966	42,498,268,040
	Bills payable (Note: 13.2)	1,846,906,222	1,865,177,231
	Savings bank deposits (Note: 13.3)	33,509,515,452	31,181,390,442
	Term deposits (Note: 13.4)	252,728,132,947	223,986,110,613
		338,844,369,587	**299,530,946,326**
	Non-interest bearing accounts		
13.1	**Current Accounts and other accounts**		
	Current account	20,422,505,290	17,963,985,241
	Foreign currency deposits	6,906,701,871	3,062,738,826
	Margin under letter of credit	5,207,401,864	6,556,234,453
	Margin under letter of guarantee	2,983,428,617	2,289,378,123
	Deposits awaiting disposal	1,359,055,844	4,941,907
	Sundry deposit (Note: 13.1.1)	13,880,721,480	12,620,989,491
		50,759,814,966	**42,498,268,040**
13.1.1	**Sundry deposit**		
	F.C held against back to back L/C	13,335,747,674	12,077,043,224
	Sundry creditors	479,429,098	479,788,222
	Unclaimed deposits (more than 10 years)	45,832,812	46,626,071
	Security deposits	19,711,896	17,531,974
		13,880,721,480	**12,620,989,491**
13.2	**Bills payable**		
	Pay order	1,788,521,378	1,810,228,734
	Demand draft	58,384,844	54,948,497
		1,846,906,222	**1,865,177,231**
	Total non-interest bearing accounts	**52,606,721,188**	**44,363,445,271**
	Interest bearing Account		
13.3	**Savings bank deposits**		
	Savings account	32,523,608,885	30,189,129,584
	Mudaraba savings accounts	985,906,567	992,260,858
		33,509,515,452	**31,181,390,442**
13.4	**Term deposits**		
	Special notice deposits	37,994,953,906	40,705,498,584
	Unclaimed dividend account*	38,780,491	28,026,120
	Fixed deposits	191,023,173,574	162,155,899,269
	Deposit pension scheme	21,154,377,993	18,681,575,330
	Gift cheque	43,630,007	43,625,887
	Non Resident Foreign Currency Deposit (NFCD)	2,473,216,976	2,371,485,423
		252,728,132,947	**223,986,110,613**

* Taka 2,224,096 (for the year 2018), Taka 3,838,118 (for the year 2019), Taka 5,735,501 (for the year 2020), Taka 8,304,260 (for the year 2021), Taka 2,827,900 (for the year 2022), Taka 3,242,287 (for the year 2023) and Taka 12,608,329 (for the year 2024).

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

		31.12.2025 Taka	31.12.2024 Taka
13.4 (a)	**Consolidated term deposits**		
	Dhaka Bank PLC.	252,728,132,947	223,986,110,613
	Dhaka Bank Securities Limited	-	-
	Dhaka Bank Investment Limited	-	-
		252,728,132,947	223,986,110,613
	Less: Inter company transaction	582,466,723	369,715,563
		252,145,666,224	**223,616,395,050**
	Total interest bearing account	**286,237,648,399**	**255,167,501,055**
	Total deposits and other accounts	**338,844,369,587**	**299,530,946,326**
13.5	**Deposits and other accounts**		
	Deposits from banks	37,937,450	1,562,968,864
	Deposits from customers	338,806,432,137	297,967,977,462
		338,844,369,587	**299,530,946,326**
	Deposits from banks		
	Savings bank/mudaraba	146,411	148,931
	Special notice deposits	37,791,039	44,069,704
	Fixed deposits	-	1,518,750,229
		37,937,450	**1,562,968,864**
	Deposits from customers		
	i) Current deposits and other accounts		
	Current account	20,422,505,290	17,963,985,241
	Foreign currency deposits	6,906,701,871	3,062,738,826
	Margin under letter of credit	5,207,401,864	6,556,234,453
	Margin under letter of guarantee	2,983,428,617	2,289,378,123
	Deposits awaiting disposal	1,359,055,844	4,941,907
	Sundry deposit	13,880,721,480	12,620,989,491
		50,759,814,966	**42,498,268,041**
	ii) Bills payable		
	Pay order	1,788,521,378	1,810,228,734
	Demand draft	58,384,844	54,948,497
		1,846,906,222	**1,865,177,231**
	iii) Savings deposits		
	Savings account	32,523,608,885	30,189,129,584
	Mudaraba savings accounts	985,760,156	992,111,927
		33,509,369,041	**31,181,241,511**

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		31.12.2025 Taka	31.12.2024 Taka
iv) Term deposits			
Special notice deposits		37,957,162,867	40,661,428,880
Unclaimed dividend account		38,780,491	28,026,120
Fixed deposits		191,023,173,574	160,637,149,040
Deposit pension scheme		21,154,377,993	18,681,575,330
Gift cheque		43,630,007	43,625,887
Non Resident Foreign Currency Deposit (NFCD)		2,473,216,976	2,371,485,423
		252,690,341,908	**222,423,290,680**
		338,806,432,137	**297,967,977,462**

13.6 Payable on demand and time deposits

	31.12.2025 Taka	31.12.2024 Taka
a) Demand deposits		
Current account	20,422,505,290	17,963,985,241
Savings deposits (10%)	3,350,951,545	3,118,139,044
Foreign currency deposits	6,906,701,871	3,062,738,826
Margin under letter of credit	5,207,401,864	6,556,234,453
Margin under letter of guarantee	2,983,428,617	2,289,378,123
Deposits awaiting disposal	1,359,055,844	4,941,907
Sundry deposit	13,880,721,480	12,620,989,491
Bills payable	1,846,906,222	1,865,177,231
	55,957,672,733	**47,481,584,316**
b) Time deposits		
Savings deposits (90%)	30,158,563,907	28,063,251,398
Special notice deposits	38,033,734,397	40,733,524,704
Fixed deposits	191,023,173,574	162,155,899,269
Deposit pension scheme	21,154,377,993	18,681,575,330
Gift cheque	43,630,007	43,625,887
Non Resident Foreign Currency Deposit (NFCD)	2,473,216,976	2,371,485,423
	282,886,696,854	**252,049,362,010**
	338,844,369,587	**299,530,946,326**

13.7 Maturity grouping of deposits and other accounts

	31.12.2025 Taka	31.12.2024 Taka
Other than bank deposits		
Payable on demand	17,031,614,855	16,583,661,277
Payable within 1 month	37,359,986,299	47,576,830,153
Over 1 month but within 3 months	66,114,809,898	94,736,729,079
Over 3 months but within 6 months	30,845,613,682	16,413,122,208
Over 6 months but within 1 year	57,725,800,000	74,691,851,953
Over 1 year but within 5 years	89,991,469,065	44,295,207,350
Over 5 years but within 10 years	39,737,138,338	3,670,575,443
	338,806,432,137	**297,967,977,462**
Inter-bank deposits		
Payable on demand	-	-
Payable within 1 month	37,937,450	44,218,635
Over 1 month but within 3 months	-	-
Over 3 months but within 6 months	-	1,518,750,229
Over 6 months but within 1 year	-	-
Over 1 year but within 5 years	-	-
Over 5 years but within 10 years	-	-
	37,937,450	**1,562,968,864**
	338,844,369,587	**299,530,946,326**

13.8 Sector wise deposits

	31.12.2025 Taka	31.12.2024 Taka
Government	11,117,629,588	7,336,695,341
Public sector	16,557,610,226	19,914,458,734
Private sector	311,169,129,773	272,279,792,251
	338,844,369,587	**299,530,946,326**

13 (a) Consolidated deposits and other accounts

		31.12.2025 Taka	31.12.2024 Taka
Dhaka Bank PLC.	(Note: 13)	338,844,369,587	299,530,946,326
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		338,844,369,587	**299,530,946,326**
Less: Inter company transaction		582,466,723	369,715,563
		338,261,902,864	**299,161,230,763**

14. Bond

		31.12.2025 Taka	31.12.2024 Taka
Non convertible subordinated bond	(Note: 14.1)	4,000,000,000	3,004,000,000
Perpetual Bond	(Note: 14.2)	2,000,000,000	2,000,000,000
		6,000,000,000	**5,004,000,000**

14.1 - The Bank issued 1st tranche of redeemable non-convertible subordinated bond of Taka 2,000,000,000 and the Bond has been fully redeemed in December 2017.

- The Bank issued 2nd tranche of non-convertible subordinated bond of Tk. 3,000,000,000 and the Bond has been fully redeemed in the year 2023.

- The Bank issued 3rd tranche of non-convertible subordinated bond of Tk. 5,000,000,000 with consent of BSEC vide letter no. BSEC/CI/CPLC/DS-210/2009/210 dated 28 March 2018 and from Bangladesh Bank vide letter no. BRPD (BFIS) 661/14B (P) 2018-2569 dated 17 April 2018. The redemption of the bond has been started from the year 2021 and the Bond has been fully redeemed in the year 2025.

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

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

Coupon rate: Reference rate Plus Coupon margin

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

Coupon range: 6.0% to 10.0%.

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

Subscriber wise perpetual bond are:

	31.12.2025	31.12.2024
Individual subscribers	**200,000,000**	**200,000,000**
Institutional subscriber		
NCC Bank PLC.	850,000,000	850,000,000
Community Bank Bangladesh PLC.	170,000,000	170,000,000
Mercantile Bank PLC.	780,000,000	780,000,000
	1,800,000,000	**1,800,000,000**
	2,000,000,000	**2,000,000,000**

15. Other liabilities

		31.12.2025 Taka	31.12.2024 Taka
Accrued interest		667,533,265	1,024,722,022
Provision on loans and advances	(Note: 15.1)	19,144,614,854	19,575,769,548
Provision for good borrower	(Note: 15.2)	-	-
Provision for Off-Balance Sheet exposure	(Note: 15.3)	1,768,333,699	1,778,469,614
Interest suspense account	(Note: 15.4)	6,350,878,257	5,514,723,670
Provision for expenses	(Note: 15.5)	629,847,003	849,029,456
Provision for decrease in value of investments	(Note: 38)	177,448,590	11,592,702
Provision for other assets	(Note: 15.6)	202,808,465	129,975,528
Fund for Dhaka Bank Foundation	(Note: 36.1)	-	-
Provision for current tax	(Note: 15.7)	8,149,451,223	18,138,534,275
Tax deducted at source & payable		841,376,504	885,286,814
Excise duty payable		404,244,540	384,624,193
Other account payable	(Note: 15.9)	4,720,633,431	6,428,821,165
		43,057,169,831	**54,721,548,988**

15(a) Consolidated other liabilities

		31.12.2025 Taka	31.12.2024 Taka
Dhaka Bank PLC.	(Note: 15)	43,057,169,831	54,721,548,988
Dhaka Bank Securities Limited		632,977,433	989,737,875
Dhaka Bank Investment Limited		37,737,390	17,807,820
		43,727,884,653	55,729,094,683
Less: Inter-company transactions			
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		-	-
		43,727,884,653	**55,729,094,683**

15.1 Provision for loans and advances

		31.12.2025 Taka	31.12.2024 Taka
i) The movement in specific provision for bad and doubtful debts:			
Provision held at the beginning of the year		7,993,950,445	7,724,381,962
Specific provision	(+)	2,665,345,654	4,521,351,143
Additional provision against special general provision-COVID-19	(+)	-	-
Recoveries from written off loans	(+)	-	-
Fully provided debt written off	(-)	(5,879,155,920)	(4,259,980,816)
Provision no longer required	(-)	1,132,477,059	8,198,156
Provision held at the end of the year		**5,912,617,238**	**7,993,950,445**
ii) The movement in general provision on unclassified loans:			
Provision held at the beginning of the year		11,581,819,103	9,340,623,044
Provision no longer required	(-)	(1,190,306,635)	(122,772,757)
Additional provision against special general provision-COVID-19	(+)	-	(295,752,144)
Additional provision except special general provision-COVID-19	(+)	2,840,485,148	2,659,720,960
Provision held at the end of the year		**13,231,997,616**	**11,581,819,103**
		19,144,614,854	**19,575,769,548**

15.2 Provision for good borrower

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	-	-
Add: Addition during the year	-	-
Less: Disbursement during the year	-	-
	-	-

15.3 Provision for off-balance sheet exposures

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	1,778,469,614	1,593,463,122
Add: Addition during the year	(10,135,914)	185,006,492
	1,768,333,699	**1,778,469,614**

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

15.4 Interest suspense account

		31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year		5,514,723,670	4,290,560,813
Amount transferred to "Interest Suspense" A/C during the year	(+)	12,009,353,005	5,559,023,035
Amount recovered/waived during the year	(-)	(10,196,955,897)	(3,681,821,164)
Amount written off during the year	(-)	(976,242,521)	(653,039,014)
Balance at the end of the year		**6,350,878,257**	**5,514,723,670**

15.5 Provision for expenses

	31.12.2025 Taka	31.12.2024 Taka
Provision for audit fees	3,450,000	2,213,750
Provision for house rent, bonus, utility, risk premium etc.	72,389,271	41,382,155
Provision for promotional expenses for exchange houses	-	661,879
Provision for gratuity fund	254,007,732	554,771,672
Provision for Bonus - Performance	300,000,000	250,000,000
	629,847,003	**849,029,456**

15.6 Provision for other assets

	31.12.2025 Taka	31.12.2024 Taka
Balance at the beginning of the year	129,975,528	78,074,233
Add: Addition during the year	78,643,164	73,381,797
Less: Adjustment during the year	(5,810,227)	(21,480,502)
	202,808,465	**129,975,528**

15.7 Provision for current tax

	31.12.2025 Taka	31.12.2024 Taka
Opening balance	18,138,534,275	15,637,267,356
Add: Provision made during the year	3,292,153,931	2,141,213,163
	21,430,688,206	17,778,480,519
Add: Provision for prior year	-	360,053,756
Less: Adjustment/Settlement of prior years	13,281,236,983	-
	8,149,451,223	**18,138,534,275**
The charge for taxation is based upon profit for the year comprises:		
Current tax on taxable income	**3,292,153,931**	**2,141,213,163**
Provision for prior years	-	360,053,756
	3,292,153,931	**2,501,266,919**
Net deferred tax liability/(asset) originated for temporary differences	33,777,131	(301,815,506)
Income tax on profit	**3,325,931,062**	**2,199,451,413**

Provision for current tax of Taka 3,292,153,931 has been accounted for as prescribed by Finance Act, of the accounting profit of the Bank after considering some of the add backs to income and disallowances of expenditure as per IAS - 12 and Income Tax Act, 2023.

Income Tax Assessment for the years from 1995 to 2006 have since been completed and Bank got Tax Clearance Certificate from the income tax authority. But under section 120 of Income Tax Ordinance, 1984, the assessment for the year 2004, 2005 and 2006 had been re-opened and the Bank had filed appeal to the Honorable High Court against the additional demand. The Bank has also filed appeal against the assessment order for the year 2007, 2008, 2009, 2010, 2011 to the Honorable High Court. The Bank received Tax Clearance Certificate for the Income year 2012, 2013, 2014, 2015, 2016, 2017,2018,2019,2020,2021 & 2022. Income Tax return for the income year 2023 has been submitted on due time and the assessment is under process. Income Tax return for the income year 2024 has been submitted on due time and the assessment is not started yet. Income Tax return for the income year 2025 will be submitted on due time.

Corporate tax position of the bank has been shown in **Annexure-H**.

15.7.1 Reconciliation of effective tax rate

	31.12.2025 %	31.12.2025 Taka	31.12.2024 %	31.12.2024 Taka
Profit before income tax as per profit and loss account		6,013,708,184		3,450,370,642
Income tax as per applicable tax rate	37.50%	2,255,140,569	37.50%	1,293,888,991
Factors affecting the tax charge for current year				
Non deductible expenses	6.66%	400,277,429	11.53%	397,857,248
Inadmissible expenses/provisions	35.79%	2,152,572,727	77.77%	2,683,237,856
Admissible expenses	-24.13%	(1,451,119,361)	-49.58%	(1,710,722,409)
Turnover Tax Adjustment	7.46%	448,842,081	0.00%	-
Tax savings from reduced tax rates for dividend	-0.77%	(46,537,223)	-1.39%	(48,124,950)
Tax loss/(savings) from reduced tax rates for capital gain	-7.77%	(467,022,292)	-13.76%	(474,923,572)
Last year adjustment	0.00%	-	10.44%	360,053,756
Total income tax expenses	54.74%	3,292,153,931	72.49%	2,501,266,919

15.7(a) Consolidated provision for current tax

		31.12.2025	31.12.2024
Dhaka Bank PLC.	(Note: 15.7)	8,149,451,223	18,138,534,275
Dhaka Bank Securities Limited		53,926,750	54,193,138
Dhaka Bank Investment Limited		36,462,546	17,677,495
		8,239,840,520	**18,210,404,908**

15.8 Deferred tax liabilities/(asset)

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

31 December 2024	Carrying amount	Tax base	Taxable/(deductible) temporary difference
Fixed Asset excluding land	2,385,313,899	3,032,355,307	(647,041,408)
Deductible temporary difference :			
Provision against classified loan (BL)	(1,517,036,528)	-	(1,517,036,528)
Right of use-assets (net-off advance)	1,160,119,412	-	1,160,119,412
Lease obligation	(1,322,733,576)	-	(1,322,733,576)
			(2,326,692,099)
Applicable tax rate			37.5%
Deferred tax liability/(asset)			**(872,509,537)**

	31.12.2025 Taka	31.12.2024 Taka
Deferred tax expense/(income)		
Closing deferred tax (asset)/liability	(838,732,406)	(872,509,537)
Opening deferred tax (asset)/liability	(872,509,538)	(570,694,032)
	33,777,131	**(301,815,506)**

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

15.8(a) Consolidated deferred tax liabilities/(asset)

	31.12.2025	31.12.2024
Dhaka Bank PLC.	33,777,131	(301,815,506)
Dhaka Bank Securities Limited	67,759,489	(86,555,127)
Dhaka Bank Investment Limited	79,852	1,376
	101,616,472	**(388,369,257)**

15.9 Other account payable

		31.12.2025	31.12.2024
3 months and 5 years Bangladesh/Sanchay Patra & BB Foreign Invest. Bond		11,921,533	9,246,152
Application, processing, membership, utilisation fee & adjusting account credit		(1,079,583,098)	36,031,372
Export proceeds suspense		936,719,475	2,451,646,738
Finance from bill discounting OBU	(Note: 15.9.1)	7,454,487	7,603,213
Compensation income of Islamic Banking operations	(Note: 15.9.2)	201,509,997	221,457,528
ATM settlement account		2,891,674,497	1,047,646,872
Import payment suspense		505,823,424	1,054,767,827
Start-up Equity Investment Fund	(Note: 15.9.3)	114,159,061	87,281,290
Provision for CSR fund	(Note: 15.9.4)	38,281,577	180,126,597
Provision against NBA		4,280,000	10,280,000
Lease liabilities as per IFRS 16	(Note: 15.9.5)	1,088,392,478	1,322,733,576
		4,720,633,431	**6,428,821,165**

15.9.1 Authorised Dealer branches maintained cover fund through Offshore Banking Unit (OBU) to further facilitate the exporters in accordance with FE Circular no. 03 dated 04 February 2013 of Bangladesh Bank.

15.9.2 The amount represents profits on various overdue Investments of Islamic Banking operations which has been maintained as per Shariah Principle.

15.9.3 Provision for Start-up Equity Investment Fund

	31.12.2025	31.12.2024
1% of net profit on audited FS 2020	20,299,906	20,299,906
1% of net profit on audited FS 2021	20,557,277	20,557,277
1% of net profit on audited FS 2022	16,598,430	16,598,430
1% of net profit on audited FS 2023	17,316,486	17,316,486
1% of net profit on audited FS 2024	12,509,192	12,509,192
1% of net profit on audited FS 2025	26,877,771	-
	114,159,061	**87,281,290**

Following Bangladesh Bank circular no. 04 dated 29 March 2021, circular no. 04 dated 19 April 2021 and circular Letter no. 05 dated 26 April 2021 of SME & Special Programs Department (SMESPD); Bank needs to built up a fund within 5 (five) years from 2021 from 1% of their net profit (based on audited financial statements) to distribute in favor of the 'Start-Up' entrepreneurs. The fund transfer process from net profit will have to start mandatorily at the time of yearly accounts finalization from December 2020. Further, Bangladesh Bank circular no. 09 July 2025 of SME & Special Programs Department (SMESPD), Banks needs to continue building up fund through transferring 1% of their net profit (based on audited financial statements) till further direction from Bangladesh Bank.

15.9.4 In compliance with Bangladesh Bank instruction vide letter reference no.BRPD(CMS)651/9(16)Kha/2022-11348 dated 08 November 2022, Dhaka Bank PLC. has to maintain Special CSR fund in the year ended FS of 2022 from 50% of income from treasury function for the month of May and June 2022 which is Tk. 80.30 crore before tax and after tax is Tk. 50.19 crore.

15.9.5 Refer to Note 2.13.1 implementation of IFRS 16 and its relevant assumptions and disclosures for the relevant accounting policy.

16. Share capital

16.1 Authorised Capital

	31.12.2025	31.12.2024
2,000,000,000 ordinary shares of Tk.10 each	**20,000,000,000**	**20,000,000,000**

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

16.2 Issued, Subscribed and Paid-up Capital

	31.12.2025	31.12.2024
2025: 1,056,932,349 ordinary shares (1,006,602,238 in 2024) of Tk. 10.00 each	10,066,022,382	10,066,022,382
2024: 50,330,111 ordinary shares* of Tk.10.00 each	503,301,108	-
	10,569,323,490	**10,066,022,382**

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

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

16.3 Initial Public Offer (IPO)

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

16.4 Right issue

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

16.5 History of paid-up capital

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

16.6 Percentage of shareholding

Particulars	31.12.2025 % of holdings	31.12.2025 Value of shares (Tk.)	31.12.2024 % of holdings	31.12.2024 Value of shares (Tk.)
1. Local ownership				
Government	-	-	-	-
Bank/Financial Institutions	11.74	1,241,023,730	14.36	1,445,591,540
Sponsors	41.10	4,343,553,010	44.01	4,429,774,602
General public	44.14	4,665,408,050	39.66	3,992,526,721
Mutual fund	0.51	54,077,410	0.25	24,993,934
Unit funds	1.54	162,476,490	-	-
ICB account holders	0.11	12,038,500	0.11	11,485,332
ICB head office (Investors A/C)	0.04	4,113,900	0.04	4,096,871
ICB unit fund	0.18	19,362,140	0.19	19,024,782
ICB AMCL unit fund	0.04	3,900,630	0.15	14,666,195
Non-Resident Bangladeshi (NRB)	0.08	8,501,100	0.08	8,093,082
ICB Asset Management Company Ltd.	0.16	16,695,000		
ICB Investors A/C, local office	0.09	10,017,000	1.15	115,769,323
ICB Capital Management Limited	0.12	12,755,270	-	-
ICB AMCL First Mutual Fund	0.15	15,401,260	-	-
	100.00	**10,569,323,490**	**100.00**	**10,066,022,382**
2. Foreign ownership				
Financial company	-	-	-	-
Individual investors	-	-	-	-
	-	-	-	-
	100.00	**10,569,323,490**	**100.00**	**10,066,022,382**

16.7 Classification of shareholders by holding

Holdings	31.12.2025 No. of share holders	31.12.2025 Number of shares	31.12.2024 No. of share holders	31.12.2024 Number of shares
1 to 500 shares	7,909	1,265,087	7,718	1,267,487
501 to 5,000 shares	8,510	16,410,994	8,844	17,329,737
5,001 to 10,000 shares	1,661	11,849,196	1,667	12,281,423
10,001 to 20,000 shares	1,122	15,758,991	1,022	14,622,041
20,001 to 30,000 shares	438	10,731,101	407	10,028,348
30,001 to 40,000 shares	206	7,219,377	198	6,938,019
40,001 to 50,000 shares	157	7,121,140	150	6,958,815
50,001 to 100,000 shares	304	21,404,103	272	20,037,741
100,001 to 1,000,000 shares	359	106,601,928	294	89,608,419
1000001 to above shares	110	858,570,432	114	827,530,208
	20,776	**1,056,932,349**	**20,686**	**1,006,602,238**

16.8 Name of the directors and their shareholdings as on

Sl. No.	Name of Directors	31.12.2025 No. of shares	31.12.2025 Value of share (Tk.)	31.12.2024 No. of shares	31.12.2024 Value of share (Tk.)
1	Mr. Abdul Hai Sarker	24,106,497	241,064,970	22,958,569	229,585,690
2	Mr. Aman Ullah Sarker	21,141,159	211,411,590	20,134,438	201,344,380
3	Mr. Altaf Hossain Sarker	29,476,211	294,762,110	28,072,582	280,725,820
4	Mrs. Rokshana Zaman	21,291,930	212,919,300	24,658,982	246,589,820
5	Mr. Reshadur Rahman	36,294,049	362,940,490	34,565,761	345,657,610
6	Mr. A.T.M. Hayatuzzaman Khan*	21,229,152	212,291,520	3,019,780	30,197,800
7	Mr. Tahidul Hossain Chowdhury **	21,227,272	212,272,720	20,216,450	202,164,500
8	Mr. Md. Amirullah	21,141,154	211,411,540	20,134,433	201,344,330
9	Mr. Abdullah Al Ahsan	21,142,966	211,429,660	20,136,160	201,361,600
10	Mr. Mohammed Hanif***	Nil	Nil	31,800,000	318,000,000
11	Mr. Khondoker Monir Uddin	45,379,167	453,791,670	43,218,256	432,182,560
12	Mrs. Rakhi Das Gupta****	21,139,687	211,396,870	20,133,036	201,330,360
13	Mr. Jashim Uddin	21,141,345	211,413,450	20,134,615	201,346,150
14	Mr. Mirza Yasser Abbas	21,277,332	212,773,320	50,073,650	500,736,500
15	Mrs. Manoara Khandaker	21,178,546	211,785,460	20,170,044	201,700,440
16	Professor Bilkis Ara Begum	Nil	Nil	Nil	Nil
17	Mr. Feroz Ahmed	Nil	Nil	Nil	Nil
	Total	**347,166,467**	**3,471,664,670**	**379,426,756**	**3,794,267,560**

* Appointed as a Director w.e.f. 19.11.2025
** Bangladesh Bank has kept his re-appointment in abeyance on 15 September 2025.
*** Died on 14.12.2024
**** Died on 24.07.2025

16.9 Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III

		31.12.2025	31.12.2024
Tier-I Capital (going - concern capital)			
Common Equity Tier-I Capital (CET 1)			
Paid up capital		10,569,323,490	10,066,022,382
Statutory reserve		10,569,323,490	10,066,022,382
General reserve		6,560,631	6,560,631
Surplus in profit and loss account		2,549,011,496	1,591,305,480
		23,694,219,107	**21,729,910,875**
Less : Regulatory adjustment			
Deferred Tax Assets (DTA)		514,872,506	568,888,698
Book value of Goodwill and value of all other intangible assets		245,864,699	306,015,243
(Written down value of software which is treated as intangible assets)		**22,933,481,902**	**20,855,006,934**
Additional Tier-I Capital (AT 1)		2,000,000,000	2,000,000,000
Total Tier-I Capital		**24,933,481,902**	**22,855,006,934**
Tier-II Capital (gone concern capital)			
General provision	(Note - 16.9.1)	13,935,625,582	12,652,008,308
Asset revaluation reserve	(Note-18.2)	-	-
Revaluation reserve for HTM & HFT securities	(Note - 16.9.2)	-	-
Non-convertible subordinated bond	(Note-16.9.3)	-	-
		13,935,625,582	**12,652,008,308**
Less : Regulatory adjustment		-	-
Total Tier-II Capital		**13,935,625,582**	**12,652,008,308**
A. Total Eligible Capital		**38,869,107,484**	**35,507,015,242**
B. Risk Weighted Assets			
Credit risk:			
Balance sheet business		206,210,050,271	193,875,976,458
Off-Balance sheet business		55,082,411,550	42,559,202,476
		261,292,461,820	**236,435,178,934**
Market risk		1,596,664,056	4,277,317,378
Operational risk		27,348,307,445	24,148,564,529
Total Risk Weighted Assets		**290,237,433,321**	**264,861,060,841**
C. Required Capital on Risk Weighted Assets		**36,279,679,165**	**33,107,632,605**
D. Capital Surplus/(Shortfall) [A-C]		**2,589,428,319**	**2,399,382,637**
Total Capital Ratio (%)*		**13.39%**	**13.41%**

Capital requirement	31.12.2025 Required (%)	31.12.2025 Held (%)	31.12.2024 Required (%)	31.12.2024 Held (%)
Tier-I Capital (going concern capital)	8.50%	8.59%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.80%	4.00%	4.78%
Total	**12.50%**	**13.39%**	**12.50%**	**13.41%**

*CRAR has been calculated as per the return submitted to Bangladesh Bank.

16.9.1 As per Risk Based Capital Adequacy Guideline for Banks under BASEL-III, 2014, the Tier 2 Capital under heading "General Provision" was limited to the actual amount of General Provision or 1.25% of Credit Risk Weighted Assets, which is lower. In subsequent BRPD Circular Letter no. 05 dated 31 May 2016, full amount of General Provision is allowed to be treated as part of Tier-II Capital.

16.9.2 As per risk based capital adequacy guidelines for banks under BASEL-III, the revaluation reserve for assets and securities will diminish at 20% per year on the base amount of 31 December 2014 so that the whole revaluation reserve amount will not get capital treatment after the end of five years (starting from January 2015).

16.9.3 As per the risk based capital adequacy guidelines in line with Basel-III issued in December 2014 by Bangladesh Bank, the amount of subordinated debt in the regulatory capital will have to be reduced (amortized) in the last 05 (five) years of the bond's life by 20% from the amount of the instrument. Dhaka Bank PLC. 2nd Subordinated Bond amounting Tk. 3,000,000,000 was issued on May, 2016 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from May 2019. Also Dhaka Bank PLC. 3rd Subordinated Bond amounting Tk. 5,000,000,000 was issued on August, 2018 which is treated as Supplementary Capital (Tier- II). The tenure of the bond is 7 years. Hence, the reduction of the bond amount from regulatory capital has started from August 2021.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

16.9(a) Consolidated Capital to Risk Weighted Assets Ratio (CRAR) as per BASEL III

		31.12.2025	31.12.2024
Tier-I Capital (going - concern capital)			
Common Equity Tier-I Capital (CET 1)			
Paid up capital		10,569,323,490	10,066,022,382
Minority interest		80,898	69,851
Statutory reserve		10,569,323,490	10,066,022,382
General reserve		6,560,631	6,560,631
Surplus in profit and loss account		3,308,993,734	2,240,831,967
		24,454,282,243	**22,379,507,213**
Less : Regulatory adjustment			
Book value of Goodwill and value of all other intangible assets		245,864,699	306,015,243
(**Written down value of software which is treated as intangible assets)			
Shortfall in provisions required against investment in shares		-	-
Deferred Tax Assets (DTA)		607,524,845	729,380,378
		23,600,892,700	**21,344,111,592**
Additional Tier-I Capital (AT 1)		2,000,000,000	2,000,000,000
Total Tier-I Capital		**25,600,892,700**	**23,344,111,592**
Tier-II Capital (gone concern capital)			
General provision		14,489,392,285	12,652,008,308
Asset revaluation reserve	(Note-18.2)	-	-
Non-convertible subordinated bond	(Note-16.9.1)	-	307,968,312
		14,489,392,285	**12,959,976,620**
Less : Regulatory adjustment		-	-
Total Tier-II Capital		**14,489,392,285**	**12,959,976,620**
A. Total Eligible Capital		**40,090,284,985**	**36,304,088,212**
B. Risk Weighted Assets			
Credit risk:			
Balance sheet business		202,524,949,874	196,551,571,795
Off-Balance sheet business		55,082,411,550	42,559,202,476
		257,607,361,424	**239,110,774,271**
Market risk		6,727,905,111	7,110,122,328
Operational risk		27,679,368,556	24,345,821,394
Total Risk-weighted Assets		**292,014,635,091**	**270,566,717,993**
C. Required Capital on Risk Weighted Assets		**36,501,829,386**	**33,820,839,749**
D. Capital Surplus/(Shortfall) [A-C]		**3,588,455,598**	**2,483,248,463**
Total Capital Ratio (%)*		**13.73%**	**13.42%**

Capital requirement	31.12.2025 Required (%)	31.12.2025 Held (%)	31.12.2024 Required (%)	31.12.2024 Held (%)
Tier-I Capital (going concern capital)	8.50%	8.77%	8.50%	8.63%
Tier-II Capital (gone concern capital)	4.00%	4.96%	4.00%	4.79%
Total	**12.50%**	**13.73%**	**12.50%**	**13.42%**

*CRAR has been calculated as per the return submitted to Bangladesh Bank.

Capital to Risk weighted Assets Ratio (CRAR) has been calculated as per risk based capital adequacy guidelines in line with BASEL-III issued in December 2014, DOS Circular no. 02 dated 04 April 2015 & BRPD Circular no. 05 dated 31 May 2016 on reporting CRAR & leverage ratio by Bangladesh Bank.

17. Statutory reserve

	31.12.2025	31.12.2024
Opening balance	10,066,022,382	10,066,022,382
Add: Addition during the year	503,301,108	-
	10,569,323,490	**10,066,022,382**

As per Section 24 of the Bank Company Act, 1991 (amended upto date) and amendment thereon, every scheduled bank is required to build up statutory reserve and before declaring dividend, will transfer profit equivalent to 20.0% of PBT to the said reserve until the sum of the said reserve and share premium account becomes equal to the paid up capital.

18. Other reserve

		31.12.2025	31.12.2024
General reserve	(Note 18.1)	6,560,631	6,560,631
Assets revaluation reserve	(Note 18.2)	-	-
Investment revaluation reserve	(Note 18.3)	535,970,681	308,256,088
		542,531,312	**314,816,719**

18(a) Consolidated other reserve

	31.12.2025	31.12.2024
Dhaka Bank PLC.	542,531,312	314,816,719
Dhaka Bank Securities Limited	-	-
Dhaka Bank Investment Limited	-	-
	542,531,312	**314,816,719**

18.1 General reserve

	31.12.2025	31.12.2024
Opening balance	6,560,631	6,560,631
Add: Addition during the year	-	-
	6,560,631	6,560,631
Less: Transfer to capital account for issue of bonus shares	-	-
	6,560,631	**6,560,631**

18.2 Assets revaluation reserve

	31.12.2025	31.12.2024
Opening balance	-	-
Less : Adjustment for reversal	-	-
	-	-

18.3 Investment revaluation reserve

	31.12.2025	31.12.2024
Revaluation reserve for HTM securities		
Opening balance	-	54,095,311
Add: Addition during the year	33,552,133	29,430,506
Less: Adjustment during the year	(33,552,133)	(83,525,817)
	-	-
Revaluation reserve for HFT securities		
Opening balance	308,256,088	5,592,092
Add: Addition during the year	5,178,752,832	1,332,103,420
Less: Adjustment during the year	(4,951,038,239)	(1,029,439,424)
	535,970,681	308,256,088
	535,970,681	**308,256,088**

19. Surplus in profit and loss account

	31.12.2025	31.12.2024
Opening balance	1,591,305,480	1,587,997,681
Add: Adjustment of provision and gain against NBA	6,710,000	-
Add: Post-tax profit for the year	2,687,777,122	1,250,919,229
	4,285,792,602	2,838,916,910
Less: Transfer to statutory reserve	503,301,108	-
Less: Transfer to general reserve	-	-
Less: Start-up Equity Investment Fund	26,877,771	12,509,192
Less: Coupon/dividend on perpetual bond	200,000,000	228,500,000
Less: Stock dividend	503,301,108	-
Less: Cash dividend	503,301,119	1,006,602,238
	1,736,781,106	1,247,611,430
	2,549,011,496	**1,591,305,480**

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Particulars	Note	31.12.2025 Taka	31.12.2024 Taka
19(a) Consolidated surplus in profit and loss account (attributable to equity holders of DBPLC.)			
Opening balance		2,240,831,967	2,207,128,564
Adjustment of provision and gain against NBA		6,710,000	-
Add: Post-tax profit for the year		2,798,232,873	1,281,314,833
		5,045,774,840	3,488,443,397
Less: Transfer to statutory reserve		503,301,108	-
Less: Start-up Equity Investment Fund		26,877,771	12,509,192
Less: Coupon/dividend on perpetual bond		200,000,000	228,500,000
Less: Transfer to investment fluctuation fund		-	-
Less: Stock dividend		503,301,108	-
Less: Cash dividend		503,301,119	1,006,602,238
		1,736,781,106	1,247,611,430
		3,308,993,734	**2,240,831,967**
19.1 (a) Non-controlling interest			
Opening balance		69,851	66,812
Addition for the year from Dhaka Bank Securities Limited		1,442	94
Addition for the year from Dhaka Bank Investment Limited		9,605	2,945
		80,898	**69,851**
20. Profit & loss account			
Income			
Interest, discount and similar income		31,114,793,942	27,820,122,395
Dividend income		265,926,991	274,999,716
Fee, commission and brokerage		2,779,228,713	2,406,493,859
Gains less losses arising from investment securities		8,681,789,594	5,675,252,702
Gains less losses arising from dealing in foreign currencies		1,582,330,754	2,034,560,409
Other operating income		460,138,074	423,655,436
		44,884,208,067	**38,635,084,517**
Expenses			
Interest, fee and commission		25,202,416,822	20,603,872,077
Administrative expenses		5,428,016,732	5,031,357,780
Other operating expenses		1,287,760,196	1,217,092,220
Depreciation and repairs of Bank's assets		1,212,112,193	1,177,090,848
		33,130,305,943	**28,029,412,925**
		11,753,902,124	**10,605,671,592**
21. Contingent liabilities			
Acceptances & endorsements		**80,378,043,785**	**75,335,305,525**
Irrevocable letters of credit		**45,605,399,201**	**42,611,200,318**
Usance/Defer letter of credit		20,968,687,227	16,435,076,817
Sight letter of credit		8,553,240,879	8,229,839,822
Back to back letter of credit		6,195,154,435	8,216,358,454
BD-Sight (EDF)		1,195,753,184	1,941,712,165
Back to back - local		8,692,563,476	7,788,213,060
Letters of guarantee	(Note: 21.2)	**60,919,913,865**	**63,481,398,432**
Bid bond		3,444,333,293	2,551,445,531
Performance bond		22,806,503,064	25,296,968,859
Counter guarantee		1,136,983,398	912,504,121
Other guarantee		26,972,608,210	29,232,586,290
Shipping guarantee		6,559,485,899	5,487,893,630
Bills for collection		**20,711,457,097**	**23,499,376,317**
Local bills for collection		13,433,073,905	13,953,633,395
Foreign bills for collection		7,278,383,192	9,545,742,922
Other contingent liabilities		**12,240,893,187**	**12,567,984,794**
Forward exchange position	(Note: 21.1)	2,007,205,352	99,644,372
Other contingent liabilities for ECA financing		3,230,018,819	3,535,854,736
Contingent interest suspense		7,003,669,016	8,932,485,686
		219,855,707,135	**217,495,265,386**

21.1 The amount represents the forward position of foreign currencies at the end of the year 31 December 2025 which are very short term in nature and adjustment are made on a continuous basis.

21.2 Letters of guarantee

Money for which the Bank is contingently liable in respect of guarantees given favouring:

Particulars	31.12.2025 Taka	31.12.2024 Taka
Directors	-	-
Government	42,951,360,412	43,710,251,258
Bank and other financial institutions	2,366,448,185	1,335,589,545
Others	15,602,105,268	18,435,557,629
	60,919,913,865	**63,481,398,432**

Particulars	Note	2025 Taka	2024 Taka
22. Interest income/profit on investments			
Term loan		17,294,070,486	14,737,349,586
Overdrafts		7,777,126,496	7,440,738,527
Loan against trust receipt		727,025,908	585,559,753
Packing credits		218,296,121	119,534,128
Cash credits/Bai-Muajjal		896,506,263	880,356,151
Payment against Documents		17,031,332	14,026,002
House building loan		350,078,868	313,797,513
Transport loan		168,961,301	151,006,429
Syndicate loan		1,146,557,040	1,114,959,127
Lease rental/izara		673,090,879	733,379,983
Credit card		244,583,111	156,633,823
Total interest/profit & rental income on loans & advances		29,513,327,805	26,247,341,021
Call lending and fund placement with banks	(Note: 22.1)	925,246,408	1,096,117,409
Accounts with foreign banks		676,219,729	476,663,965
		31,114,793,942	**27,820,122,395**
22.1 Call lending and fund placement with banks			
Interest on Call lending and fund placement (excluding Inter Unit (OBU))		925,246,408	1,096,117,409
Interest on Foreign Currency Term Placement-OBU		444,932,350	333,574,450
		1,370,178,759	**1,429,691,859**
Less : Inter Unit (OBU placement)		444,932,350	333,574,450
		925,246,408	**1,096,117,409**
22(a) Consolidated Interest income/profit on investments			
Dhaka Bank PLC.	(Note: 22)	31,114,793,942	27,820,122,395
Dhaka Bank Securities Limited		110,269,615	92,689,171
Dhaka Bank Investment Limited		-	-
		31,225,063,557	27,912,811,566
Less: Intercompany transaction		40,243,730	182,882,867
		31,184,819,827	**27,729,928,699**
23. Interest/profit paid on deposits and borrowings etc.			
Savings account including mudaraba		720,868,585	566,175,018
Special notice deposit		2,481,110,066	2,210,312,454
Term deposits		18,140,798,549	13,954,821,631
Deposits under Scheme		1,347,651,716	1,535,803,283
Call borrowing & fund placement		48,282,236	47,429,323
Non-convertible Subordinate Bond		385,303,562	160,757,604
Overseas accounts charges		25,435,746	21,202,702
HTM/HFT securities (Including REPO)		565,083,826	796,646,534
Others	(Note: 23.1)	1,487,882,536	1,310,723,528
		25,202,416,822	**20,603,872,077**
23.1 Others			
Interest paid on NFCD		179,394,139	173,962,892
Interest/profit paid against refinance from Bangladesh Bank		689,110,780	622,986,413
Interest paid on gift cheque		742,895	718,310
Interest paid on excel account		324,349	292,129
Interest paid on Fund Borrowing-OBU	(Note: 23.1.1)	618,310,372	512,763,784
		1,487,882,536	**1,310,723,528**
23.1.1 Interest paid on Fund Borrowing-OBU			
Interest on Foreign Currency Borrowing (Excluding from DBU borrowing)		618,310,372	512,763,784
Interest on Foreign Currency Borrowing from DBU		444,932,350	333,574,450
		1,063,242,722	**846,338,234**
Less: Inter unit (from DBU borrowing)		444,932,350	333,574,450
		618,310,372	**512,763,784**
23(a) Consolidated interest/profit paid on deposits & borrowings etc.			
Dhaka Bank PLC.	(Note: 23)	25,202,416,822	20,603,872,077
Dhaka Bank Securities Limited		11,005,952	187,342,694
Dhaka Bank Investment Limited		-	-
		25,213,422,774	20,791,214,771
Less: Inter company transaction		61,707,670	197,660,061
		25,151,715,104	**20,593,554,710**
24. Investment income			
Interest on treasury bills/bonds	(Note: 24.1)	5,788,656,923	3,038,882,747
Profit on govt. Islamic bond		160,653,309	55,824,033
Capital gain on government securities		2,056,828,020	2,101,386,700
Interest on subordinated bond		327,935,258	154,514,141
Dividend/Coupon on perpetual bond		243,000,000	224,760,350
Profit on Beximco Green Sukuk al Istisnaa		85,889,474	90,500,000
Dividend on shares		265,926,991	274,999,716
		8,928,889,975	**5,940,867,686**
24.1 Interest on treasury bills/bonds			
Interest on treasury bills/bonds (excluding special bond)		5,355,352,351	3,030,961,127
Interest on Government Treasury Bond_Special		2,397,956,783	1,348,165,223
		7,753,309,134	**4,379,126,350**
Less : Interest Expense (BB-ALS) against Government Treasury Bond_Special		1,964,652,211	1,340,243,604
		5,788,656,923	**3,038,882,747**
24(a) Consolidated investment income			
Dhaka Bank PLC.	(Note: 24)	8,928,889,975	5,940,867,686
Dhaka Bank Securities Limited		160,303,101	176,826,692
Dhaka Bank Investment Limited		122,120,311	37,171,701
		9,211,313,386	**6,154,866,079**
25. Commission, exchange and brokerage			
Commission on letter of credit		1,315,185,193	1,178,014,578
Commission on letter of guarantee		348,974,992	325,524,157
Commission on remittance/bills		211,501,782	200,014,365
Processing fee consumer loan		23,106,492	22,421,683
Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		596,149,288	448,275,368
Rebate from foreign bank outside Bangladesh		38,322,788	25,257,335
Commission & fee on credit card		245,988,178	206,986,374
Exchange gain including gain from foreign currency dealings		1,582,330,754	2,034,560,409
		4,361,559,466	**4,441,054,268**
25(a) Consolidated commission, exchange and brokerage			
Dhaka Bank PLC.	(Note: 25)	4,361,559,466	4,441,054,268
Dhaka Bank Securities Limited		35,338,477	40,631,026
Dhaka Bank Investment Limited		-	-
		4,396,897,943	**4,481,685,294**
26. Other operating income			
Other income on credit card and ATM		52,855,950	44,400,620
Incidental charges		63,870,272	61,996,152
Swift charge recoveries		27,595,591	30,840,031
Locker rent		18,269,000	17,186,140
Capital gain on sale of shares	(Note: 26.1)	18,826,611	9,384,732
Profit from sale of fixed assets		3,940,389	677,298
Recovery from written off loans		293,606,872	268,540,683
Forfeited amount from DBL Provident Fund	(Note: 26.2)	-	14,512
		478,964,685	**433,040,168**
26.1 Capital gain on sale of shares			
Sale proceeds of Shares		74,815,171	118,867,627
Less: Cost of Shares		55,988,560	109,482,895
		18,826,611	**9,384,732**

26.2 Forfeited amount from DBL Provident Fund

As per the guideline of the Financial Reporting Council (FRC) reference memo no. 179/FRC/FRM/Proggapon/2020/2 dated 07 July 2020, forfeited amount from the DBL provident Fund has been refunded to Dhaka Bank PLC.

Particulars	Note	2025 Taka	2024 Taka
26(a) Consolidated other operating income			
Dhaka Bank PLC.	(Note: 26)	478,964,685	433,040,168
Dhaka Bank Securities Limited		1,225,084	3,678,019
Dhaka Bank Investment Limited		21,463,941	14,777,193
		501,653,710	451,495,380
Less: Inter company transaction		21,463,941	14,777,194
		480,189,769	**436,718,186**

Particulars	Note	2025 Taka	2024 Taka
27. Salary and allowances			
Basic salary		1,351,337,800	1,207,764,727
Allowances		1,916,556,730	1,505,104,782
Bonus & ex-gratia		491,435,535	443,812,728
Leave fare assistance		168,465,645	162,334,087
Bank's contribution to superannuation fund		-	-
Bank's contribution to gratuity fund		254,007,732	554,771,672
Bank's contribution to provident fund		132,098,780	119,978,137
		4,313,902,222	**3,993,766,134**
27(a) Consolidated salary and allowances			
Dhaka Bank PLC.	(Note: 27)	4,313,902,222	3,993,766,134
Dhaka Bank Securities Limited		33,461,224	43,892,277
Dhaka Bank Investment Limited		3,527,159	2,672,617
		4,350,890,605	**4,040,331,028**
28. Rent, taxes, insurance, electricity etc.			
Office rent	(Note: 28.1)	136,365,867	101,828,604
Electricity and lighting		108,954,973	100,617,912
Regulatory charges		24,062,593	21,730,308
Insurance		207,217,648	188,438,646
		476,601,082	**412,615,470**
28.1 Office rent			
Actual office rent		642,472,192	590,194,300
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		506,106,325	488,365,696
		136,365,867	**101,828,604**

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

Particulars	Note	2025 Taka	2024 Taka
28(a) Consolidated rent, taxes, insurance, electricity etc.			
Dhaka Bank PLC.	(Note: 28)	476,601,082	412,615,470
Dhaka Bank Securities Limited		4,903,698	6,055,556
Dhaka Bank Investment Limited		1,446,747	-
		482,951,527	**418,671,026**
29. Legal expenses			
Legal expenses		36,732,927	22,892,155
Other professional fees		12,914,476	10,497,727
		49,647,403	**33,389,882**
29(a) Consolidated legal expenses			
Dhaka Bank PLC.	(Note: 29)	49,647,403	33,389,882
Dhaka Bank Securities Limited		243,125	549,750
Dhaka Bank Investment Limited		1,390,020	607,556
		51,280,548	**34,547,188**
30. Postage, stamps, telecommunication etc.			
Stamps, postage & courier		6,276,984	6,205,673
Telephone charges		49,667,317	16,105,232
Fax, internet & radio link charges		35,977,604	34,031,931
		91,921,905	**56,342,837**
30(a) Consolidated postage, stamps, telecommunication etc.			
Dhaka Bank PLC.	(Note: 30)	91,921,905	56,342,837
Dhaka Bank Securities Limited		423,202	442,195
Dhaka Bank Investment Limited		72,829	-
		92,417,936	**56,785,032**
31. Stationery, printings, advertisements etc.			
Table stationery		26,878,422	23,796,127
Printing stationery		95,980,058	175,276,476
Security stationery		22,307,981	4,730,800
Computer stationery		46,565,641	50,239,049
Advertisement		283,509,821	256,663,300
		475,241,924	**510,705,753**
31(a) Consolidated stationery, printings, advertisements etc.			
Dhaka Bank PLC.	(Note: 31)	475,241,924	510,705,753
Dhaka Bank Securities Limited		2,749,574	3,801,103
Dhaka Bank Investment Limited		17,310	39,198
		478,008,808	**514,546,054**
32. Chief executive's salary and fees			
Basic salary		7,700,000	11,866,800
House rent allowances		1,050,000	942,000
Living allowances		700,000	546,000
Medical allowances		350,000	232,000
Bonus		2,200,000	3,629,600
		12,000,000	**17,216,400**
32(a) Consolidated chief executive's salary and fees			
Dhaka Bank PLC.	(Note: 32)	12,000,000	17,216,400
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		12,000,000	**17,216,400**
33. Directors' fees			
Directors fees		5,087,096	4,876,600
Fees related to Shariah Council Meeting		158,750	220,000
Board/Executive Committee/Shariah Council meeting expenses		6,350	10,955
		5,252,196	**5,107,555**

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

Particulars	Note	2025 Taka	2024 Taka
33(a) Consolidated directors' fees			
Dhaka Bank PLC.	(Note: 33)	5,252,196	5,107,555
Dhaka Bank Securities Limited		749,795	468,701
Dhaka Bank Investment Limited		193,000	143,000
		6,194,991	**5,719,256**
34. Auditor's fees		**3,450,000**	**2,213,750**
34(a) Consolidated auditor's fees			
Dhaka Bank PLC.	(Note: 34)	3,450,000	2,213,750
Dhaka Bank Securities Limited		287,500	287,500
Dhaka Bank Investment Limited		115,000	115,000
		3,852,500	**2,616,250**
35. Depreciation and repairs of the Bank's assets			
Depreciation & amortization			
Building & renovation		36,919,187	37,736,687
Furniture & fixture		50,066,515	51,046,647
Office appliance & equipment		177,192,103	170,616,324
Computer		57,645,073	40,088,065
Software		79,202,552	77,269,689
Motor vehicle		14,811,153	14,485,660
Right of use-assets (ROU) as per IFRS 16	(Annexure D)	432,755,714	426,291,458
		848,592,298	**817,534,531**
Repair & Maintenance:			
Office Premises		97,210,241	95,664,877
Office Equipment		66,358,979	50,457,980
Office Furniture		2,836,701	2,783,792
Motor Vehicle		21,910,012	21,017,034
Computer and Accessories		961,612	1,103,828
Software (AMC)		174,242,350	188,528,806
		363,519,895	**359,556,317**
		1,212,112,193	**1,177,090,848**
35(a) Consolidated depreciation and repairs of the Bank's assets			
Dhaka Bank PLC.	(Note: 35)	1,212,112,193	1,177,090,848
Dhaka Bank Securities Limited		26,835,501	27,716,329
Dhaka Bank Investment Limited		229,218	34,112
		1,239,176,912	**1,204,841,289**
36. Other Expenses			
Contractual service charge (own & third party)		460,150,386	432,801,077
Fuel costs		38,523,810	38,215,300
Entertainment (canteen & other)		74,555,613	55,991,824
AGM & conference expense		1,745,361	993,073
Donation		23,412,577	170,294,785
Subscription		21,740,377	12,368,576
Travelling expenses		26,001,651	20,990,443
Conveyance		24,713,342	20,874,238
Branch opening expenses		510,989	912,735
Godown expenses		1,619,187	1,812,324
Training expenses		13,895,331	11,653,795
Bond issue expenses		7,222,100	2,281,787
Books and papers		2,676,416	2,232,620
WASA charges		7,886,802	7,215,127
Staff uniform		5,995,410	4,817,460
Potted plants		1,686,853	1,639,196
Business development & promotion		263,309,066	132,614,219
Reuters charges		5,769,398	5,058,185
Fees and expenses for credit card		205,327,020	157,859,877
ATM network service charges		41,810,925	49,483,167
Impairment Loss (BGMEA Building)		-	20,641,875
Dhaka Bank Foundation	(Note: 36.1)	-	-
Interest expense for lease liability as per IFRS 16		59,207,583	66,340,538
		1,287,760,196	**1,217,092,220**
36.1 Fund for Dhaka Bank Foundation			
Opening balance		-	41,600,090
Add: Addition during the year		-	-
Less: Transferred to DBL Foundation Trustee Account		-	(41,600,090)
Closing balance		-	-
36(a) Consolidated other expenses			
Dhaka Bank PLC	(Note: 36)	1,287,760,196	1,217,092,220
Dhaka Bank Securities Limited		11,242,952	9,008,451
Dhaka Bank Investment Limited		3,698,296	1,198,363
		1,302,701,444	**1,227,299,034**
37. Provision against loans & advances			
On classified loans & advances		2,665,345,654	4,521,351,143
On classified loans & advances (Special General Provision-COVID-19)		-	-
On unclassified loans & advances (Special General Provision-COVID-19)		-	(295,752,144)
On unclassified loans & advances (except Special General Provision-COVID-19)		2,840,485,148	2,659,720,960
		5,505,830,802	**6,885,319,959**
37(a) Consolidated provision against loans & advances			
Dhaka Bank PLC.		5,505,830,802	6,885,319,959
Dhaka Bank Securities Limited		55,822,352	102,116,643
Dhaka Bank Investment Limited		-	-
		5,561,653,154	**6,987,436,602**
38. Provision for diminution in value of investments			
In quoted shares			
Opening balance		11,592,702	-
Less: Adjustment during the year		-	-
Add: Addition during the year		165,855,888	11,592,702
Closing balance		**177,448,590**	**11,592,702**
Unquoted		-	-
		177,448,590	**11,592,702**
38(a) Consolidated provision for diminution in value of investments			
Dhaka Bank PLC.		165,855,888	11,592,702
Dhaka Bank Securities Limited		47,500,000	-
Dhaka Bank Investment Limited		-	-
		213,355,888	**11,592,702**
39. Other provisions			
Provision on Off-Balance Sheet (OBS) Exposure	(Note: 39.1)	(10,135,914)	185,006,492
Provision for other assets	(Note: 15.6)	78,643,164	73,381,797
		68,507,249	**258,388,289**
39.1 Provision on Off-Balance Sheet (OBS) Exposure			
Provision on Off-Balance Sheet (OBS) Exposure		**(10,135,914)**	**185,006,492**

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

Particulars	Note	2025 Taka	2024 Taka
39(a) Consolidated other provisions			
Dhaka Bank PLC.	(Note: 39)	68,507,249	258,388,289
Dhaka Bank Securities Limited		-	-
Dhaka Bank Investment Limited		-	-
		68,507,249	**258,388,289**

Particulars	Note	2025 Taka	2024 Taka
40. Earnings Per Share (EPS)			
Net profit after taxation		2,687,777,122	1,250,919,229
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Earnings Per Share (EPS)-Restated		**2.54**	**1.18**

Earnings Per Share (EPS) has been computed by dividing the basic earnings by the number of ordinary shares outstanding as of 31 December 2025 as per International Accounting Standard(IAS)-33.

Explanation of change in EPS: EPS increased due to higher amount of operating income and lower amount of Loans provision accounted for as compared to previous year.

Particulars	Note	2025 Taka	2024 Taka
40(a) Consolidated Earnings Per Share (CEPS)			
Net profit after taxation		2,798,243,920	1,281,317,873
Less: Non-controlling interest		11,047	3,039
Net profit attributable to the shareholders of parent company		**2,798,232,873**	**1,281,314,834**
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Consolidated Earnings Per Share (CEPS)-Restated		**2.65**	**1.21**
41. Receipts from other operating activities			
Exchange earnings		334,978,317	459,416,149
Other operating income		181,417,424	163,822,187
		516,395,741	**623,238,336**
Non-Operating Income		-	-
		516,395,741	**623,238,336**
41(a) Consolidated receipts from other operating activities			
Dhaka Bank PLC.	(Note: 41)	516,395,741	623,238,336
Dhaka Bank Securities Limited		1,225,084	3,678,019
Dhaka Bank Investment Limited		21,463,941	14,777,193
		539,084,766	641,693,548
Less: Intercompany Transactions		21,463,941	14,777,194
		517,620,825	**626,916,354**
42. Payments for other operating activities			
Rent, taxes, insurance, lighting etc.		982,707,407	900,981,166
Directors' fees & Meeting expenses		5,252,196	5,107,555
Repair of bank's assets		363,519,895	359,556,317
Other expenses		1,228,552,613	1,150,751,682
		2,580,032,111	**2,416,396,721**
Dhaka Bank Foundation		-	-
		2,580,032,111	**2,416,396,721**
42(a) Consolidated payments for other operating activities			
Dhaka Bank PLC.	(Note: 42)	2,580,032,111	2,416,396,721
Dhaka Bank Securities Limited		25,962,808	9,477,152
Dhaka Bank Investment Limited		5,393,823	1,341,363
		2,611,388,742	**2,427,215,236**
43. Other assets			
Stationery, stamps, printing materials etc.		60,883,725	22,279,592
Advance rent and advertisement		437,011,622	356,870,048
Security deposit		22,486,172	23,977,898
Preliminary, formation, work in progress and organisation expenses, renovation/development expenses and prepaid expenses		340,204,148	310,604,991
Suspense account		47,385,409	195,252,122
Account receivable others		2,309,606,068	1,758,985,918
		3,217,577,144	**2,667,970,571**
Net decrease during the year		**(549,606,573)**	**53,230,623**
43(a) Consolidated other assets			
Dhaka Bank PLC.	(Note: 43)	(549,606,573)	53,230,623
Dhaka Bank Securities Limited		(3,070,916)	275,442
Dhaka Bank Investment Limited		(12,608,934)	(8,333,044)
Net (decrease)/increase during the year		**(565,286,423)**	**45,173,021**
44. Other liabilities			
Provision against expenses		629,847,003	849,029,456
Provision for other assets		202,808,465	129,975,528
Interest suspense account		6,350,878,257	5,514,723,670
Other account payable		3,518,081,892	5,018,806,300
		10,701,615,616	**11,512,534,954**
Amount transferred to DBL Foundation Trustee Account		-	(41,600,090)
Adjustment of Loss on shares from Provision for decrease in value of Investment		-	-
Adjustment for Good Borrowers Provision		-	-
Adjustment of loan from provision		(5,936,985,496)	(4,374,555,417)
Net (increase)/decrease during the year		**(6,826,547,997)**	**(3,114,198,558)**
44(a) Consolidated other liabilities			
Dhaka Bank PLC.	(Note: 44)	(6,826,547,997)	(3,114,198,558)
Dhaka Bank Securities Limited		(461,803,472)	(12,175,272)
Dhaka Bank Investment Limited		1,064,313	(6,207,951)
Net (increase)/decrease during the year		**(7,287,287,156)**	**(3,132,581,780)**
45. Reconciliation statement of cash flows from operating activities			
Net profit after taxation		2,687,777,122	1,250,919,229
Addition of :			
Depreciation		848,592,298	817,534,531
Provision (tax)		3,325,931,062	2,199,451,413
Provision (loans and others)		5,740,193,940	7,155,300,950
Increase in interest payable		-	-
Decrease in interest receivable		(357,188,757)	645,494,504
IFRS 16 effect		(446,898,742)	(422,025,158)
Deduction:			
Effects of exchange rate changes on cash & cash equivalent		(1,247,352,436)	(1,575,144,260)
Proceeds from sale of fixed assets		(3,940,389)	(677,298)
Proceeds from sale of securities		(2,056,828,020)	(2,101,386,700)
Increase in interest receivable		(1,043,660,952)	(617,832,682)
Income taxes paid		(1,738,275,783)	(2,055,439,708)
Operating profit before changes in operating assets and liabilities		**5,708,349,343**	**5,296,194,821**
46. Calculation of Net Operating Cash Flow Per Share (NOCFPS)			
Net cash flow from operating activities (Stand-alone)		22,550,352,147	(16,164,506,441)
Net cash flow from operating activities (consolidated)		22,499,767,809	(18,640,234,496)
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Net Operating Cash Flow Per Share (NOCFPS)-Stand-alone		**21.34**	**(15.29)**
Net Operating Cash Flow Per Share (NOCFPS)-Consolidated		**21.29**	**(17.64)**

Explanation of change in NOCFPS: NOCFPS increased due to increase of deposits in higher amount as compared to previous year.

Particulars	Note	2025 Taka	2024 Taka
47. Calculation of Net Asset Value Per Share (NAVPS)			
Shareholders' Equity (Stand-alone)		24,230,189,788	22,038,166,963
Shareholders' Equity (Consolidated))		24,990,172,026	22,687,693,450
Number of ordinary shares outstanding		1,056,932,349	1,056,932,349
Net Asset value Per Share (NAVPS)-Stand-alone		**22.93**	**20.85**
Net Asset value Per Share (NAVPS)-Consolidated		**23.64**	**21.47**

NAVPS increased due to higher Net Profit after Taxation, issuance of 5% stock dividend against the year 2024 and increased statutory reserve in the year 2025.

48. Segment reporting

(Figure in '000)

Particulars	Conventional Banking	Islamic Banking	Off-Shore Banking Unit (OBU)	Dhaka Bank Securities Limited (DBSL)	Dhaka Bank Investment Limited (DBIL)	Total
Total operating income	19,347,470	(341,972)	676,293	296,130	143,584	20,121,506
Allocated expenses	7,811,079	110,100	6,710	80,897	10,690	8,019,475
Operating profit/(loss) before tax & provision	11,536,391	(452,072)	669,583	215,234	132,895	12,102,031
Total provision (loans/advances & others)	5,370,119	346,889	23,186	103,322	-	5,843,516
Profit/(loss) before tax	6,166,272	(798,961)	646,397	111,911	132,895	6,258,514
Provision for income tax	3,325,931	-	-	97,492	36,847	3,460,270
Net profit/(loss)	2,840,341	(798,961)	646,397	14,419	96,048	2,798,244
Segment assets	400,409,396	18,210,138	20,954,104	5,304,637	1,235,880	446,114,155
Segment liabilities & equity	400,409,396	18,210,138	20,954,104	5,304,637	1,235,880	446,114,155

49. Events after reporting period

The Board of Directors in its 505th meeting has approved this financial statements for onward submission to the respective regulatory authorities on 28 April 2026 and recommend 10% cash dividend (subject to approval of shareholders at AGM) as per Bangladesh Bank DoS Circular No. 01 dated 13 March 2025.

50. General

50.1 Core risk management

BRPD circular no.17 (7 October 2003) and BRPD circular no. 4 (5 March 2007) require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below.

50.1.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers/executives, involved in credit related activities. Separate Corporate/SME/Retail divisions have been formed at Head Office which are entrusted with the duties of maintaining effective relationship with customers, marketing of credit products, exploring new business opportunities etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Risk Management (CRM) Division. These are (a) Credit Risk Management Unit (b) Central Processing Center and (c) Special Assets Management Division to Credit Monitoring and Recovery. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending, sanctioning credit, formulating policy/strategy for lending operation etc. For retail lending, a separate Retail Unit is there, for SME their is a separate SME unit and for Agriculture, there is also a separate Agriculture Division to assess risk, approve and monitor those loans.

A thorough risk assessment is done before sanction of any credit facility at Credit Risk Management Units. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the relationship level and ends at Credit Risk Management Unit when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at regular intervals to ensure compliance of Bank's and Regulatory policies. Loans are classified as per Bangladesh Bank's guidelines.

50.1.2 Asset liability management risk

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once in a month. The members of ALCO as at 31 December 2025 were as follows:

Managing Director
Additional Managing Director
DMD - Operations & CRO
DMD - CEMO
DMD - Corporate Banking
DMD & Manager, Local Office
Head of Islamic Banking Division
Head of Corporate CRM
Head of Liability & Cash Management
Head of Retail Banking Division
Chief Financial Officer
Head of Treasury Division
Head of Offshore Banking Division

The ALCO's primary function is to formulate policies and guidelines for the strategic management of the Bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Bank's liquidity position, capital adequacy, balance sheet risk, interest rate risk, market risk and makes necessary changes in its mix as and when required.

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The Bank maintains specified liquidity and funding ratio limits to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratios on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Liquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by ALCO. All regulatory requirements including CRR, SLR, LCR, NSFR, Leverage Ratio, MCO, Wholesale Borrowing, Commitment and RWA are reviewed by ALCO.

50.1.3 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. The Bank maintains various nostro accounts in order to conduct operations in different currencies including TK. The senior management of the Bank sets limits for handling nostro account transactions. All Nostro accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

As per BRPD circular no. 04 dated 12 April 2022, if there is any entry unreconciled as at 31 December 2025 for 6 months or more, provision is maintained accordingly.

50.1.4 Internal control and compliance division

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control helps a bank's management safeguard the Bank's resources, produce reliable financial reports and comply with laws and regulations. Effective internal control also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Internal Control and Compliance Division (ICCD) operates independently as a division consisting three units (Audit & Inspection, Monitoring and Compliance) 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.

ICC has a unique reporting line to the Bank's Board of Directors through the Audit Committee and to the Managing Director. Thus, it acts as a bridge between the board and the Bank's management. An effective organisational structure has been established by exercising durable Internal Control culture within the Bank.

50.1.5 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Head of Internal Control & Compliance at Head Office and Compliance Officers at branches who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and Transaction Profile has been introduced. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities/transactions.

50.1.6 Information technology

Relevant hardware, software and networking equipment is in place to support operations of online branches, internet banking, SMS service, call centre, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centres, IT division continuously work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary upgradation on hardware and software to increase the Bank's centralised online banking and other peripheral service requirements.

50.2 Audit committee

According to BRPD circular no. 12 dated 23 December 2002, all banks are advised to constitute an audit committee comprising members of the Board. The audit committee will assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the Bank. The committee will review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

The Bank, being a listed entity bank, have a board of directors from whom to select an audit committee. The Audit Committee of the Board of Directors consist of four members of the Board which meets on a regular basis with the senior management of the Bank, and with the internal and external auditors to consider and review the nature and scope of the reviews and the effectiveness of the systems of internal control and compliance as well as the financial statements of the Bank. All audit reports issued by internal and external auditors and all inspection/audit reports issued by Bangladesh Bank are sent to the Audit Committee.

50.2.1 Particulars of audit committee

The Audit Committee of the Board was duly constituted by the Board of Directors of the Bank in accordance with the BRPD Circular No. 02 dated February 11, 2024 issued by Bangladesh Bank. The Committee was lastly re-constituted on November 11, 2025 with the following members of the Board:

Name	Status with bank	Status with committee	Educational qualification
Mr. Feroz Ahmed	Independent Director	Chairman	B.A. (Hons.; Economics), M.A. (Economics) Dhaka University
Professor Bilkis Ara Begum	Independent Director	Member	B.A. (Hons.; Economics), M.A. (Economics), Dhaka University
Mr. Abdullah Al Ahsan	Director	Member	Master of Commerce
Mr. Md. Aman Ullah Sarker	Director	Member	Master of Arts (DU)

50.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's Financial Statements:

During the year under review the Audit Committee held several meetings to oversee/review various functions including reviewing the quarterly financial statements in compliance with the Bangladesh Bank circulars.

Meetings held by the committee during the year by date:

123rd Audit Committee Meeting was held on February 06, 2025
124th Audit Committee Meeting was held on April 30, 2025
125th Audit Committee Meeting was held on May 28, 2025
126th Audit Committee Meeting was held on July 28, 2025
127th Audit Committee Meeting was held on October 21, 2025

50.2.3 Steps taken for implementation of an effective internal control procedure of the Bank:

Through circular, the Audit Committee places its report regularly to the Board of Directors of the Bank mentioning its review results and recommendations on internal control system, compliance of rules and regulations and establishment of good governance within stipulated time.

50.3 Interest rate risk

Interest rate risk may arise either from trading portfolio or from non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills and bonds of different maturities. Interest rate risk arises from mismatch between the future yield of an asset and their funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis and Treasury Division actively manages the Balance Sheet gap profitably on a regular basis.

50.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Special Banking Wing under a well designed policy framework. The total market value of equities held was higher than the total cost price at the balance sheet date (**Annexure-B**).

50.5 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodic and special audit of the branches and departments at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

50.6 Implementation of BASEL-III

BASEL-III reforms are the response of BASEL Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spill over from the financial sector to the real economy.

The Committee introduced transitional arrangements to implement the new standards that help to ensure that the banking sector can meet the higher capital standards through reasonable earnings retention and capital raising while still supporting lending to the economy. In line with the BASEL framework, Bangladesh Bank issued transitional arrangements for BASEL-III implementation in Bangladesh. The phase-in arrangements for BASEL-III implementation in Bangladesh has been effective from 01 January 2015 in accordance with BRPD circular no. 18 dated 21 December 2014.

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) represents the Bank's own assessment of its internal capital requirements. The Bank's approach to calculating its own internal capital requirement has been to take the minimum capital required for credit risk, market risk and operational risk under Pillar-I as the starting point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess prudent level of capital to meet them.

The assessment is undertaken using time series of data and Bangladesh Bank's guidelines on Risk Based Capital Adequacy to assess the likelihood of occurrence and potential impact. Purposes of Internal Capital Adequacy Assessment Process are to:

i) inform the Board of Directors about

- assessing risks
- initiatives to mitigate identified risks
- capital requirement to support the operations in light of identified risks

ii) comply with Bangladesh Bank's requirement.

50.7 Exchange rates

The assets and liabilities as at 31 December 2025 and 31 December 2024 in foreign currencies have been converted to BDT at the following rates:

	31.12.2025 Taka	31.12.2024 Taka
USD 1 =	122.30	119.00
GBP 1 =	165.12	154.20
AUD 1 =	81.97	76.14
EUR 1 =	143.98	127.94
CHF 1 =	155.04	135.33
JPY 1 =	0.78	0.77
SAR 1 =	32.61	32.48
SGD 1 =	95.14	88.98

50.8 Credit rating of the Bank

As per the BRPD instruction circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Emerging Credit Rating Limited based on the financial statements dated 31 December 2024.

Particulars	Date of Rating	Long term	Short term	Rating Valid
Entity Rating	26-Jun-25	AA+ Very strong capacity & very high quality	ST-2 Strong capacity for timely repayment	6-May-26

50.9 Number of employees

The number of employees engaged for the whole period or part thereof who received a total remuneration of Taka 36,000 p.a. or above were 2,245 for the year 2025 (2,096 for the year of 2024).

50.10 Impact of COVID 19:

During the Covid-19 period and afterword the government and the bank declared various credit facilities to the borrowers for business sustainability. The bank is continuously monitoring the recovery and regularity of those facilities. But there is no significant impact of those to the operation of the bank

50.11 Highlights on the overall activities of the Bank

Sl No.	Particulars	31.12.2025	31.12.2024
1	Paid up capital	10,569,323,490	10,066,022,382
2	Total capital	38,869,107,484	35,507,015,242
3	Capital surplus (Note - 16.9)	2,589,428,319	2,399,382,637
4	Total assets	445,206,064,429	431,459,062,275
5	Total deposits	338,844,369,587	299,530,946,326
6	Total loans and advances	276,121,395,585	268,985,049,741
7	Total contingent liabilities and commitments	219,855,707,135	217,495,265,386
8	Credit Deposit Ratio (%)	76.86	82.82
9	Percentage of classified loans against total loans and advances	3.77	5.33
10	Profit after tax and provision	2,687,777,122	1,250,919,229
11	Amount of classified loans during the year	10,402,229,980	14,340,580,125
12	Provisions kept against classified loans	5,912,617,238	7,993,950,445
13	Provision surplus	-	-
14	Cost of fund [deposit cost & overhead cost] (%)	9.65	8.87
15	Interest earning Assets	383,221,475,710	360,499,481,508
16	Non-interest earning Assets	61,984,588,719	70,959,580,767
17	Return on Investment (ROI) [%]	8.26	7.91
18	Return on Assets (ROA) [%]	0.61	0.31
19	Income from Investments	8,928,889,975	5,940,867,686
20	Earning Per Share (Taka)	2.54	1.18
21	Net income per share (Taka)	11.12	10.03
22	Price Earning Ratio (Times)	4.44	9.55

50.12 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation.

Annexure-A

Dhaka Bank PLC.

Currency wise Balances with Nostro Accounts
As at 31 December 2025

Name of the bank	Location	Name of currency	31.12.2025 Amounts in foreign currency	31.12.2025 Conversion rate	31.12.2025 Equivalent amounts in Taka	31.12.2024 Amounts in foreign currency	31.12.2024 Conversion rate	31.12.2024 Equivalent amounts in Taka
Standard Chartered Bank	New York	USD	5,520,795	122.30	675,167,889	4,148,681	119.00	493,693,010
Mashreq Bank	New York	USD	34,032,654	122.30	4,162,037,005	3,581,275	119.00	426,171,731
OBU (USD)	New York	USD	6,691,570	122.30	818,348,196	252,859	119.00	30,090,217
OBU (EUR)	Frankfurt	EUR	54,051	143.98	7,782,183	534,501	127.94	68,385,045
DEUTSCHE BANK AG	New York	USD	820,553	122.30	100,349,823	-	-	-
DEUTSCHE BANK AG	Germany	EURO	79,729	143.98	11,479,248	-	-	-
Commerz Bank	Frankfurt	USD	394,235	122.30	48,213,115	972,540	119.00	115,732,225
Citi Bank NA	Ireland	EURO	103,501	143.98	14,901,908	-	-	-
Habib American Bank	USA	USD	3,045,882	122.30	372,497,305	1,696,133	119.00	201,839,875
Wells Fargo Bank N.A.	New York	USD	-	122.30	-	1,846,213	119.00	219,699,348
JP Morgan Chase Bank NA	USA	USD	5,419,518	122.30	662,782,113	2,927,336	119.00	348,353,034
Standard Chartered Bank	Mumbai	ACUD	1,342,833	122.30	164,222,252	660,875	119.00	78,644,080
Sonali Bank	Kolkata	ACUD	114,421	122.30	13,993,207	111,889	119.00	13,314,809
AB Bank	Mumbai	ACUD	1,487,374	122.30	181,899,020	815,382	119.00	97,030,426
Nabil Bank	Nepal	ACUD	54,534	122.30	6,669,251	54,919	119.00	6,535,355
Sampath Bank	Srilanka	ACUD	142	122.30	17,375	142	119.00	16,906
Bhutan National Bank	Bhutan	ACUD	14,905	122.30	1,822,834	2,061	119.00	245,279
Bank of Bhutan	Bhutan	ACUD	879	122.30	107,527	6,529	119.00	776,980
Habib Metropolitan Bank Ltd.	Pakistan	ACUD	336,151	122.30	41,109,679	110,731	119.00	13,176,935
ICICI Bank Limited	India	ACUD	1,058,574	122.30	129,458,754	213,981	119.00	25,463,733
Mashreq Bank	Mumbai	ACUD	757,471	122.30	92,635,174	410,238	119.00	48,818,321
Punjab National Bank, India	Kolkata	ACUD	694,236	122.30	84,901,921	220,543	119.00	26,244,624
Axis Bank Ltd, India	Mumbai	ACUD	1,087,668	122.30	133,016,775	302,425	119.00	35,988,557
Union Bank of Switzerland	Switzerland	CHF	113,021	155.04	17,522,707	35,878	135.33	4,855,288
Commerz Bank	Frankfurt	EUR	487,126	143.98	70,135,685	349,493	127.94	44,714,820
Standard Chartered Bank	Frankfurt	EUR	235,835	143.98	33,955,175	162,853	127.94	20,835,700
UniCredit S.P.A.	Milano	EUR	-	143.98	-	87,755	127.94	11,227,495
Punjab National Bank, India	Kolkata	EUR	44	143.98	6,272	44	127.94	5,573
Commerz Bank	Frankfurt	AUD	95,792	81.97	7,852,490	87,608	76.14	6,670,766
Standard Chartered Bank	Japan	JPY	2,691,581	0.78	2,106,162	10,463,969	0.77	8,104,344
Standard Chartered Bank	London	GBP	126,826	165.12	20,941,905	229,664	154.20	35,413,390
Commerz Bank	Frankfurt	CAD	34,517	89.35	3,084,123	89,740	84.74	7,604,991
Al-Rajhi Bank	Saudi Arabia	SAR	15,804	32.61	515,303	236,352	32.48	7,677,703
Zhejiang Chouzhou Commercial Bank	China	USD	356,199	122.30	43,561,498	216,400	119.00	25,751,595
Zhejiang Chouzhou Commercial Bank	CHINA	CNY	21,811	17.46	380,877	86,345	16.72	1,443,260
Mashreq Bank Psc Uae	UAE	AED	355,613	33.29	11,840,111	3,212,272	33.21	106,694,646
HDFC Bank Limited	Mumbai	ACUD	1,174,275	122.30	143,608,491	599,248	119.00	71,310,538
Citi Bank NA	New York	USD	1,136,509	122.30	138,989,829	229,985	119.00	27,368,230
Total					**8,217,913,182**			**2,629,898,831**

As per Bangladesh Bank Circular No. FEPD(FEMO)/01/2005-677 dated 13 September 2005 and subsequent BRPD Circular no. 04 dated 12 April 2022, the books of accounts of nostro account are reconciled and there exist no unreconciled entries that may affect financial statements significantly.

Annexure-B

Dhaka Bank PLC.

Investment in Shares
As at 31 December 2025

(Amount in Taka)

Name of the Company	Face Value	No. of Shares	Average Cost Price	Total Cost Price	Market Price Per Share	Total Market Value
Quoted						
ACMELAB	10	500,000	52.00	26,000,000	70.90	35,450,000
IFICBANK	10	47,584,086	7.48	355,811,147	4.60	218,886,796
BATBC	10	302,554	378.78	114,601,764	248.60	75,214,924
MERCANBANK	10	70,380	13.96	982,505	7.50	527,850
TRUSTBANK	10	3,365,815	20.58	69,285,058	17.40	58,565,181
ICB AMCL CMSF GOLDEN JUB	10	623,411	10.00	6,234,110	6.10	3,802,807
SQUARE PHARMACEUTICALS LTD.	10	39,000	223.69	8,723,995	198.60	7,745,400
THE CITY BANK LTD.	10	250,000	25.72	6,429,230	24.40	6,100,000
UTTARA BANK LTD	10	2,075,125	20.93	43,425,841	22.80	47,312,850
GRAMEEN PHONE LTD.	10	5,000	345.23	1,726,163	257.90	1,289,500
EASTERN BANK PLC	10	1,246,250	23.60	29,407,960	24.30	30,283,875
		56,061,621		**662,627,773**		**485,179,183**
Unquoted						
SHANTA AMANAH SF	10	3,410,000	11.73	39,999,300	9.832	33,527,120
SHANTA FIRST INCOME UNIT FUND	10	7,238,971	10.56	76,455,012	10.776	78,007,151
SHANTA FIXED INCOME UNIT FUND	10	9,527,656	10.26	97,792,611	11.93	113,664,936
UCB TAQWA GROWTH FUND	10	1,000,000	10	10,000,000	9.64	9,640,000
CITY SUGAR INDUSTRIES LTD.	100,000	1,000	100,000	100,000,000		100,000,000
FLAMINGO FASHIONS LTD.	100	380,000	100	38,000,000		38,000,000
JINNAT KNITWEARS LTD.	100	400,000	100	40,000,000		40,000,000
UNITED TANK TERMINAL LTD.	10	22,000,000	10	220,000,000		220,000,000
SHELTECH CERAMICS LIMITED	10	12,000,000	10	120,000,000		120,000,000
ANANTA APPARELS LIMITED	10	40,000,000	10	400,000,000		400,000,000
CONFIDENCE POWER HOLDINGS LIMITED	1,000	400,000	1,000	400,000,000		400,000,000
UNITED ASHUGANJ ENERGY LTD.	1,000	540,000	1,000	540,000,000		540,000,000
		96,897,627		**2,082,246,925**		**2,092,839,207**
Total		**152,959,248**		**2,744,874,698**		**2,578,018,390**

The cost price of investment in shares represents the book value as on 31.12.2025 being ordinary shares of different companies purchased from primary and secondary markets.

Annexure-C

Dhaka Bank PLC.

Details information on advances
More than 10% of bank's total capital (Funded & Non-funded)

(Based on Capital Taka 3,886.91 Crore) (Taka in Thousand)

Sl. No.	Name of the Client	Outstanding as on 31.12.2025 Funded	Outstanding as on 31.12.2025 Non-funded	Total
1	MEGHNA GROUP	145,373	14,014,917	14,160,290
2	CITY GROUP	4,170,823	4,193,190	8,364,013
3	AKIJ GROUP	3,472,578	4,760,490	8,233,069
4	SAIHAM GROUP	5,426,926	2,712,424	8,139,350
5	DOREEN GROUP	862,505	7,165,786	8,028,290
6	BASHUNDHARA GROUP	7,246,173	-	7,246,173
7	EXPERIENCE GROUP	4,451,437	2,509,189	6,960,626
8	UNITED GROUP	1,753,113	5,120,307	6,873,420
9	ARMANA-SQ GROUP	2,985,926	3,804,228	6,790,154
10	BULK GROUP	-	6,605,916	6,605,916
11	ABUL KHAIR GROUP	1,507,153	4,887,534	6,394,687
12	STERLING GROUP	333,606	6,031,385	6,364,990
13	KABIR GROUP	5,715,814	459,926	6,175,741
14	KARNAFULY GROUP	2,978,753	3,159,237	6,137,990
15	RANCON GROUP	2,066,025	3,698,916	5,764,941
16	HA-MEEM GROUP	1,786,449	3,580,293	5,366,742
17	FCI GROUP	2,945,499	2,337,173	5,282,672
18	INNSTAR GROUP	4,730,355	30,136	4,760,491
19	ACI GROUP	4,007,613	727,795	4,735,408
20	NEW ASIA GROUP	4,104,555	579,383	4,683,938
21	AMBER PARTEX GROUP	2,544,357	2,082,924	4,627,281
22	T.K. GROUP	963,137	3,596,853	4,559,989
23	EAST COAST GROUP	2,427,913	1,968,575	4,396,488
24	BSRM GROUP	1,215,538	3,019,654	4,235,193
25	UNION GROUP	2,835,448	1,150,296	3,985,744
26	NDE GROUP	1,986,171	1,979,054	3,965,225
27	SUMMIT ALLIANCE GROUP	3,643,563	320,589	3,964,151
	Total	**76,306,802**	**90,496,169**	**166,802,971**

Annexure-D

Dhaka Bank PLC.

Schedule of Fixed Assets including premises, furniture & fixtures
As at 31 December 2025

Asset Group	Cost (Taka) Opening balance of cost as on 01 January 2025	Cost (Taka) Additions during the year	Cost (Taka) Adjustment (Sale/Discard)	Cost (Taka) Closing balance of cost as on 31 December 2025	Rate of Depreciation (%)	Depreciation (Taka) Opening balance of depreciation as on 01 January 2025	Depreciation (Taka) Charged during the year	Depreciation (Taka) Adjustment (Sale/Discard)	Depreciation (Taka) Closing balance as on 31 December 2025	Written down value (Taka)
Land	4,658,655,505			4,658,655,505		-			-	4,658,655,505
Building & Renovation	1,476,767,487			1,476,767,487	2.5	251,609,107	36,919,187		288,528,294	1,188,239,193
Furniture & Fixtures	844,862,134	35,294,150	3,238,339	876,917,945	10	568,459,360	50,066,515	3,233,944	615,291,931	261,626,014
Office Appliances & Equipment	2,282,959,302	154,009,221	10,680,790	2,426,287,732	20	1,890,169,362	177,192,103	10,655,738	2,056,705,727	369,582,005
Computer	458,121,681	140,862,129	1,104,153	597,879,657	20	314,079,917	57,645,073	1,104,098	370,620,892	227,258,765
Software	865,036,925	19,052,008		884,088,933	10	559,021,682	79,202,552		638,224,234	245,864,699
Motor Vehicle	382,702,582	12,919,146	22,100,394	373,521,334	20	341,796,783	14,811,153	22,100,387	334,507,549	39,013,785
Right of use assets (ROU)	3,100,901,969	208,194,056		3,309,096,024	SLM*	1,722,074,125	432,755,714		2,154,829,840	1,154,266,185
Total as at December 2025	**14,070,007,584**	**570,330,709**	**37,123,676**	**14,603,214,618**		**5,647,210,336**	**848,592,298**	**37,094,167**	**6,458,708,467**	**8,144,506,152**
Total as at December 2024	**13,419,396,532**	**699,641,354**	**49,030,302**	**14,070,007,584**		**4,857,823,601**	**817,534,531**	**28,147,795**	**5,647,210,336**	**8,422,797,248**

* Straight-line Method.

DHAKA BANK PLC.

Annexure- E

Dhaka Bank PLC.

Recovery of loans previously written-off during the year from 01 January 2025 to 31 December 2025

(Amount in Taka)

Sl. no.	Name of borrowers	Amount written-off	Amount of provision kept at the time of written-off	Suit value	Amount recovered after loan written-off
Corporate Loan					
1	Nishan Builders	21,297,796	19,170,000	31,020,000	900,000
2	Southeast International	3,405,159	2,280,668	3,550,000	3,422,000
3	Anik Enterprise	3,300,322	2,929,882	3,060,000	2,200,000
4	Al Madina Enterprise	5,038,906	3,859,953	4,930,000	4,100,000
5	M.I.T. Brick Field	5,910,580	4,550,000	10,760,000	3,149,356
6	Haji Md. Bablu	8,471,591	6,054,243	9,020,000	4,000,000
7	Shahidul Islam	25,692,918	19,331,450	31,700,000	4,000,000
8	Towhidul Alam	907,398	834,415	2,044,019	400,000
9	Kajol & Sons	2,110,585	1,476,387	3,370,000	900,000
10	South Bangla Hatchery	28,040,093	25,766,336	83,970,000	21,100,000
11	Zam Zam Chingri Prokalpo	80,839,409	75,956,770	29,350,000	62,700,000
12	Nowabia Traders	8,171,444	1,225,717	7,460,000	6,665,947
13	Ganashasthaya Antibiotic Ltd.	71,628,580	60,192,640	75,998,182	13,000,000
14	Danapati Misti Ghar	4,228,267	4,032,042	4,230,000	2,670,000
15	Shima Varities Store	1,512,255	806,969	2,502,267	400,000
16	D. Water Tech Ltd.	319,377,373	245,109,663	698,580,000	8,764,706
17	Khawaja Iron Mart	3,573,604	2,453,778	6,870,000	2,811,101
18	M Azad & Brothers	92,467,608	50,352,422	103,500,000	7,000,000
19	Akter Bricks Field	9,450,480	9,281,398	19,610,000	3,375,000
20	Khaja Store	12,015,915	11,766,116	12,700,000	5,400,000
21	Apex Jersey Ltd.	315,010,235	78,974,051	335,879,386	2,970,000
22	Featherlite Ltd.	84,783,950	71,099,585	90,556,329	280,000
23	Farzana Bricks	8,320,000	6,830,000	-	1,600,000
24	Momota Steel Corporation	12,863,381	8,167,334	17,450,000	5,720,000
25	Bismilah Steel House	4,108,818	3,610,102	5,300,000	2,225,000
26	Monsoor Traders	1,350,282	1,335,822	3,050,000	1,800,000
27	Siddique Traders	176,337,598	51,321,139	150,287,087	13,630,000
28	Techno Builders Ltd	23,944,648	21,450,559	33,850,000	24,000,000
29	A. Zaman & Brothers	46,085,076	35,810,467	62,880,000	3,525,000
30	Ahnaf & Co.	17,855,447	15,742,193	20,846,469	845,696
31	Turag Bricks And Co.	10,084,891	7,723,854	11,320,000	7,000,000
32	Jahanara Corporation	1,638,999	1,577,118	1,980,000	1,400,000
33	Corolla Properties Ltd.	74,671,846	47,340,616	50,880,000	20,000,000
34	Diamond Spinning Mills Ltd.	8,745,616	8,745,616	1,029,502,396	437,281
35	Parisha Trade System Ltd.	70,247,889	56,126,471	66,577,867	520,000
36	Sinha Dyeing and Finishing Limited	239,844,421	191,745,724	260,590,000	4,400,000
37	Sinha Knitting Limited	163,710,972	138,899,418	177,900,000	3,000,000
38	Sinha Rotor Spinning Limited	249,884,978	203,531,051	271,560,000	4,600,000
39	QC Corporation	89,520,864	50,020,497	108,960,000	1,800,000
40	Hajee Mohammad Nazer and Sons	4,100,443	3,616,549	6,840,000	4,200,000
41	Shofi & Brothers	4,740,622	2,834,624	6,500,000	3,500,000
42	Bismillah Enterprise	9,918,684	9,624,130	11,220,000	6,594,000
43	Akram Auto Rice	29,136,396	26,686,933	-	1,000,000
44	Palash Bari Feed	1,624,092	1,495,789	1,690,000	500,000
45	Shovon Trading	12,427,748	4,288,338	20,280,000	4,500,000
46	Amir Bricks Manufacturing	4,854,946	4,375,260	9,400,000	2,500,000
47	Abak Fashion	2,535,537	1,476,232	1,570,000	425,000
	Sub-Total	**2,375,788,662**	**1,601,880,320**	**3,901,094,002**	**279,930,087**
Retail Loan					
Various clients		25,064,617	15,746,727	48,468,820	13,676,785
	Sub-Total	**25,064,617**	**15,746,727**	**48,468,820**	**13,676,785**
	Grand Total	**2,400,853,279**	**1,617,627,047**	**3,949,562,822**	**293,606,872**

Annexure- F

Dhaka Bank PLC.

Details of borrowers for written-off loans during the year from 01 January 2025 to 31 December 2025

(Amount in Taka)

Sl. no.	Name of borrowers	Amount of written-off loans	Amount of interest suspense maintained at the time of written-off	Amount of provision maintained at the time of written-off	Suit value
Corporate & SME Loan					
1	M. A. Rahman Dyeing Industries Ltd.	761,603,736	123,134,239	638,469,497	832,030,000
2	FAS Finance & Investment Ltd	156,071,698	3,743,266	152,328,432	164,510,000
3	Janata Steel Corporation	139,381,991	6,040,000	133,341,991	159,220,000
4	Tasrif Telecom Centre	1,073,267	57,467	1,015,799	1,180,000
5	ARL Ship Breaking Limited	866,971,345	136,157,457	730,813,889	2,385,320,000
6	Mihran Ship Recycling Industries Limited	1,047,809,955	175,876,100	871,933,855	
7	Ahmed Muztaba Re-Rolling Mills	495,330,983	71,021,385	424,309,598	2,193,960,000
8	B. R. Steel Mills	262,814,507	45,206,969	217,607,537	
9	Foyjun Oxygen Plant	254,308,139	43,851,596	210,456,543	
10	Foyjun Acetylene Plant	22,797,036	132,796	22,664,239	
11	Ronak Enterprise	274,515,400	7,004,728	267,510,672	310,970,000
12	HG Aviation Ltd.	21,577,685	144,673	21,433,012	25,200,000
13	Shah Amanat (R.) Steel Design and Thai Aluminum	580,781	15,013	565,768	680,000
14	Crescent Shipping And Trawling Company	72,459,684	47,669,684	24,790,000	79,120,000
15	Mitali Bricks	5,828,419	206,681	5,621,738	7,280,000
16	Arafat Poultry And Mothso Khamar	683,757	50,155	633,602	750,000
17	Kiron Dairy Farm	913,948	128,352	785,595	810,000
18	Maa Poultry Firm	3,593,217	754,817	2,838,399	3,390,000
19	Satata Banijyalay	729,184	-	729,184	1,140,000
20	Anaet Molla Traders	1,447,113	331,251	1,115,862	1,190,000
21	Chisty Store	10,551,978	1,769,591	8,782,387	9,490,000
22	Faruk Khadya Bitan	36,824,228	8,454,128	28,370,101	30,080,000
23	Arcorp Denim Ltd.	284,764,472	75,493,242	209,271,230	296,750,000
24	Rainbow Metal and Cable Industries	189,765,221	8,700,501	181,064,720	255,540,000
25	Rainbow Re-Rolling Mills	59,955,908	54,021,802	5,934,106	
26	Bhai Bhai Mathsho Khamar & Dairy Farm	876,527	112,024	764,503	1,160,000
27	Flora Limited	242,822,376	18,943,159	223,879,217	271,250,000
28	Sam International (Eng.) Ltd.(W)	306,608,476	4,630,210	301,978,266	409,080,000
29	Telebarta Limited	57,088,286	277,359	56,810,928	59,700,000
30	Mama Vagne Poultry Feed	4,988,510	1,318,073	3,670,437	5,430,000
31	R A Enterprise	5,354,336	1,410,047	3,944,289	5,430,000
32	Taposhi Agro Complex	3,783,777	165,996	3,617,780	4,480,000
33	Awlad Properties And Development Ltd.	87,305,834	9,841,848	77,463,986	89,000,000
34	Alam Poultry And Dairy Farm	1,490,471	480,471	1,010,000	2,650,000
35	New Belal Fish Feed	6,214,661	794,567	5,420,095	6,090,000
36	Ahsan Enterprise	4,284,827	1,239,177	3,045,650	4,410,000
37	Amran & Sons	1,127,350	85,181	1,042,169	1,480,000
38	Rabbi Metal Industries	14,143,129	602,224	13,540,905	26,620,000
39	Gazi Poultry	2,092,284	493,388	1,598,896	2,520,000
40	Al Haj Solaiman Ali Traders	1,900,011	253,653	1,646,358	2,360,000
41	Waseq Textile Mills Ltd.	756,893,306	82,808,298	674,085,008	790,320,000
42	Purakaushal Projukti Ltd.	13,934,934	405,628	13,529,306	175,510,000
43	PPL-QC (JV)	145,900,115	18,206,353	127,693,762	
44	Meghla Flour Mills (Pvt) Ltd.	82,536,824	11,396,845	71,139,979	91,930,000
45	Krishi Bitan	13,114,577	1,990,339	11,124,238	
46	Palal	23,810,071	603,769	23,206,301	29,160,000
47	Premier Leasing And Finance Ltd.	106,774,108	10,218,018	96,556,090	108,660,000
	Sub-Total	**6,855,398,441**	**976,242,521**	**5,879,155,920**	**8,845,850,000**

Retail Loan

(Amount in Taka)

Sl. No.	Type of loans	Amount of written-off loans	Amount of interest suspense kept at the time of written-off	Amount of provision kept at the time of written-off	Suit value
1	Car Loan	-	-	-	-
2	Credit Card	-	-	-	-
3	Personal Loan	-	-	-	-
	Sub-Total	**-**	**-**	**-**	**-**
	Grand Total	**6,855,398,441**	**976,242,521**	**5,879,155,920**	**8,845,850,000**

CMYK

Audited Financial Statements 2025

DHAKA BANK PLC.

Annexure-G

Dhaka Bank PLC.

Related Party Disclosures
As at 31 December 2025

A. i) Name of the Directors and their interest in the Bank as on 31 December 2025:

Sl. no.	Name of directors	Designation	% of interest as on 31 December 2025
1	Mr. Abdul Hai Sarker	Chairman	2.281
2	Mrs. Rokshana Zaman	Director	2.015
3	Mr. A.T.M. Hayatuzzaman Khan	Director	2.009
4	Mr. Reshadur Rahman	Director	3.434
5	Mr. Altaf Hossain Sarker	Director	2.789
6	Mr. Khondoker Monir Uddin	Director	4.293
7	Mr. Amir Ullah	Director	2.000
8	Mr. Abdullah Al Ahsan	Director	2.000
9	Mr. Md. Aman Ullah Sarker	Director	2.000
10	Mr. Mirza Yasser Abbas	Director	2.013
11	Mr. Jashim Uddin	Director	2.000
12	Mrs. Manoara Khandaker	Director	2.004
13	Mr. Feroz Ahmed	Independent Director	Nil
14	Professor Bilkis Ara Begum	Independent Director	Nil

ii) Name of the Directors and their interest in the Bank as on 31 December 2024:

Sl. no.	Name of directors	Designation	% of interest as on 31 December 2024
1	Mr. Abdul Hai Sarker	Chairman	2.281
2	Mr. Mohammed Hanif *	Vice-Chairman	3.159
3	Mrs. Rokshana Zaman	Director	2.450
4	Mr. Reshadur Rahman	Director	3.434
5	Mr. Altaf Hossain Sarker	Director	2.789
6	Mr. Tahidul Hossain Chowdhury	Director	2.008
7	Mr. Khondoker Monir Uddin	Director	4.293
8	Mrs. Rakhi Das Gupta	Director	2.000
9	Mr. Amir Ullah	Director	2.000
10	Mr. Abdullah Al Ahsan	Director	2.000
11	Mr. Md. Aman Ullah Sarker	Director	2.000
12	Mr. Mirza Yasser Abbas	Director	4.975
13	Mr. Jashim Uddin	Director	2.000
14	Mrs. Manoara Khandaker	Director	2.004
15	Mr. Feroz Ahmed	Independent Director	Nil
16	Dr. Mohammad Ali Taslim	Independent Director	Nil
17	Professor Bilkis Ara Begum	Independent Director	Nil

*Died on 14.12.2024

iii) Name of Directors and their interest in different entities as on 31 December 2025:

Sl. no.	Name	Status with	Name of the firms/ Companies in which they have interest	Status in the interested entities
1	Mr. Abdul Hai Sarker	Chairman	Shohagpur Textile Mills Ltd.	Chairman & CEO
			Purbani Fabrics Ltd.	Chairman & CEO
			Karim Textiles Ltd.	Chairman & CEO
			Purbani Yarn Dyeing Ltd.	Chairman & CEO
			Karim Spinning Mills Ltd.	Chairman & CEO
			Purbani Synthetic Spinning Ltd.	Chairman & CEO
			Purbani Rotor Spinning Ltd.	Chairman & CEO
			Purbani Fashion Ltd.	Chairman & CEO
			Purbani Agro Processing Ltd.	Chairman & CEO
			Semicentennial Textiles Ltd.	Chairman & CEO
			Purbani Lifestyle Ltd.	Director
			Purbani Traders	Proprietor
2	MR. A.T.M. Hayatuzzaman Khan	Director	M/s. Zaman Fisheries	Proprietor
			Dhaka Enterprise	CEO
			Nutrition World	CEO
			NGEN Print Pack Ltd.	Director
3	Mr. Reshadur Rahman	Director	RR Aviation Ltd.	Chairman
			Trade Hub Bangladesh Ltd.	Chairman
			RR Holdings Ltd.	Chairman & Managing Director
			Quality Printing Packaging Ltd.	Shareholder
			R.R. Architecture & Engineering Co. Ltd.	Shareholder
			Alliance Infrastructure Engineering Pvt. Ltd.	Shareholder
			Alliance Deep Sea Fishing Ltd.	Shareholder
			Quality Grains Ltd.	Shareholder
			Quality Breeders Ltd.	Shareholder
			National Traders	Proprietor
			RR Trading & Co.	Proprietor
			RR Shipping Lines	Proprietor
			Dhaka Bank Securities Ltd.	Director
			RNPG Alliance	Managing Partner
4	Mrs. Rokshana Zaman	Director	M/s. Manehor Fisheries	Proprietress
			Dhaka Enterprise	Proprietress
5	Mr. Altaf Hossain Sarker	Director	Rahmat Rotors Ltd.	Chairman
			China Plastic (BD) Ltd.	Chairman & Managing Director
			Rahmat Fashion Wear Ltd.	Director
			Rahmat Textiles Ltd.	Managing Director
			Rahmat Knit Dyeing & Finishing Ltd	Managing Director
6	Mr. Khondoker Monir Uddin	Director	Shanta Multiverse Ltd.	Director
			Spring Valley Ltd.	Director
			STS Holdings Ltd.	Director
			Shanta Holdings Ltd.	Managing Director
			Apollo Hospital Dhaka Ltd.	Managing Director
			GDS Chemical Bangladesh (Pvt.) Ltd.	Managing Director
			Universal Business Machines Limited	Managing Director
			STS Capital Ltd.	Managing Director
			Shanta Medical Center Ltd.	Managing Director
			Shanta International School Dhaka	Managing Director
			Shanta Securities Ltd.	Managing Director
			Shanta Capital Management Ltd.	Managing Director
			Shanta Lifestyle Ltd.	Managing Director
			Shanta Distribution Ltd.	Managing Director
			Shanta Property Management Ltd.	Managing Director
			Shanta Engineering & Construction Ltd.	Managing Director
			Shanta Life Insurance PLC.	Shareholder
7	Mr. Amir Ullah	Director	Dhaka Bank Investment Ltd.	Chairman
8	Mr. Abdullah Al Ahsan	Director	Aroma Poultry	Proprietor
			Aroma Fisheries	Proprietor
9	Mr. Jashim Uddin	Director	Impel Shares & Securities Ltd.	Chairman
			HURDCO International School Ltd.	Director
			Dhaka Imperial Hospital Ltd.	Shareholder
			Rafid Enterprise	Proprietor
10	Mrs. Manoara Khandaker	Director	Bari & Pack Plastic Ltd.	Director
			Total Pack & Packaging	Proprietress
11	Mr. Mirza Yasser Abbas	Director	LOUD Limited	Chairman
			Dhaka Bank Investment Ltd.	Director
			Predictable Process Ltd.	Managing Director
			Mirza Enterprise	Executive
12	Mr. Md. Aman Ullah Sarker	Director	Logos Apparels Ltd.	Chairman
			Belkuchi Spinning Mills Ltd.	Chairman
			Rahmat Sweaters (BD) Ltd.	Chairman
			Mohammad Ali Spinning Mills Ltd.	Chairman
			Rahmat Spinning Mills Ltd.	Managing Director
			Shahi Products	Managing Partner
13	Mr. Feroz Ahmed	Independent Director	-	-
14	Professor Bilkis Ara Begum	Independent Director	-	-

iv) Share issued to Directors & Executives without consideration or exercisable at discount: Nil

v) Related party Transactions: Tk. 27,990,691

vi) Lending Policies to related parties:

Lending to related parties is effected as per requirements of Section 27 (1) of the Bank Company Act, 1991 (amended upto date), and amendment thereon.

vii) During the period 01 January 2025 to 31 December 2025, the Bank concluded business deals with the following directors/organisations in which the directors had interest:

Name	Relationship	Nature of Transactions	Balance as on 31.12.2025
Reshadur Rahman	Director, Proprietor	Credit Facility	16,689,601
Monoara Khandaker	Proprietor	Credit Facility	4,702,672
Abdullah Al Ahasan	Director	Credit Facility	2,078,898
Amir Ullah	Director	Credit Facility	2,967,338
Mirza Yasser Abbas	Director	Credit Facility	865,416
Jashim Uddin	Director	Credit Facility	477,903
Rokshana Zaman	Director	Credit Facility	160,199
Altaf Hossain Sarker	Director	Credit Facility	41,523
Tahidul Hossain Chowdhury	Director	Credit Facility	6,500
Md Amirullah	Director	Credit Facility	493
Abdul Hai Sarker	Director	Credit Facility	150
Total			**27,990,691**

Subsidiaries			
Name	**Relationship**	**Nature of transactions**	**Balance as on 31.12.2025**
Dhaka Bank Securities Limited	Subsidiary	Deposit	344,911,736
Dhaka Bank Investment Limited	Subsidiary	Deposit	237,554,987
Dhaka Bank Securities Limited	Subsidiary	Credit Facility	(40,420)
Dhaka Bank Securities Limited	Subsidiary	Investment	4,049,999,940
Dhaka Bank Investment Limited	Subsidiary	Investment	999,999,940
Dhaka Bank Securities Limited	Subsidiary	Interest income	5,003,395
Dhaka Bank Securities Limited	Subsidiary	Interest expense	35,240,335
Dhaka Bank Investment Limited	Subsidiary	Interest expense	21,463,941

viii) Business other than Banking business with any related concern of the Directors as per Section 18(2) of the Bank Company Act, 1991 (amended upto date), and amendment thereon:

Lease agreement:

1. Lease agreement for Uttara Branch was executed with Mrs. Rokshana Zaman (Director of the Bank) & Mr. Hasanuz Zaman (son of Mrs. Rokshana Zaman, Director of the Bank);

2. Lease agreement for Data Recovery Center-HO & CPC-Uttara-Hub-HO were executed with Mrs. Rokshana Zaman (Director of the Bank) & Tanveen Zaman (Daughter of Mrs. Rokshana Zaman, Director of the Bank);

3. Lease agreement for Shahjahanpur Branch & ATM of the Bank was executed with Mr. Mirza Abbas Uddin Ahmed, Lessor, who is the father of Mr. Mirza Yasser Abbas, Director of the Bank;

4. Lease agreement for Dhaka Bank Training Institute Hostel & Central Godown(925/B, Shahidbagh, Dhaka) of the Bank was executed with Mr. Mirza Abbas Uddin Ahmed , Lessor, who is the father of Mr. Mirza Yasser Abbas, Director of the Bank; and

5. Lease agreement for Central Godown (532/4, Shahidbagh, Dhaka) of the Bank was executed with Ms. Shahida Mirza Pashu , Lessor, who is the aunt of Mr. Mirza Yasser Abbas, Director of the Bank.

ix) Investments in the Securities of Directors and their related concern: Nil

Annexure-H

Dhaka Bank PLC.

Statement of Tax Position
As at 31 December 2025

Sl. No.	Assessment Year	Income Year	Latest amount of tax assessed by tax authority	Present status
1	2005-2006	2004	279,283,553	Re-opened U/S:120 Filed Appeal to Honorable High Court
2	2006-2007	2005	331,227,509	Re-opened U/S:120 Filed Appeal to Honorable High Court
3	2007-2008	2006	472,195,169	Re-opened U/S:120 Filed Appeal to Honorable High Court
4	2008-2009	2007	903,131,866	Filed Appeal to Honorable High Court
5	2009-2010	2008	1,046,635,070	Filed Appeal to Honorable High Court
6	2010-2011	2009	1,147,576,138	Filed Appeal to Honorable High Court
7	2011-2012	2010	1,322,399,085	Filed Appeal to Honorable High Court
8	2012-2013	2011	1,469,955,702	Filed Appeal to Honorable High Court Case no 28 of 2015
9	2013-2014	2012	874,087,065	Case settle after CT Appeal /Tax Clearance Certificate received
10	2014-2015	2013	959,854,165	Case settle after CT Appeal /Tax Clearance Certificate received
11	2015-2016	2014	1,142,636,344	Case settle at DCT Level & Tax Clearance Certificate received but file Re-open u/s 120 date 15.01.2019 by showing additional income Tk. 65,416,887/- and tax claim 27,529,530/-. We further go for Appeal and the Appeal order received. Final demand order found.
12	2016-2017	2015	1,086,300,792	After 1st Appeal as per revised order due Tax paid and Tax clearance certificate received
13	2017-2018	2016	1,463,073,057	Assessment Completed & due tax paid & Tax clearance certificate received in time
14	2018-2019	2017	1,497,654,717	Assessment Completed & due tax paid & Tax clearance certificate received in time
15	2019-2020	2018	1,621,648,672	Assessment Completed & Tribunal order found, Final tax paid as per demand and Tax clearance certificate received.
16	2020-2021	2019	1,628,772,520	Assessment Completed & Tribunal order found, Final tax paid as per demand and Tax clearance certificate received.
17	2021-2022	2020	1,578,293,638	Assessment Order Found & Appeal order found, Final tax paid as per demand. Tax clearance certificate received
18	2022-2023	2021	2,096,864,753	Tax assessment completed and Tax clearance certificate received
19	2023-2024	2022	2,308,628,834	Tax assessment completed and Tax clearance certificate received
20	2024-2025	2023	-	Tax return has submitted on 15 Sep 2024 and upto date assessment/Audit is under process.
21	2025-2026	2024	-	Tax return has submitted on due time and assessment/Audit is not started yet.
21	2026-2027	2025	-	Tax return will be submitted within 15 Sep 2026.

Annexure-I

Dhaka Bank PLC.

Distribution of Profit under Islamic Banking Operation

Dhaka Bank PLC. has been operating two Islamic Banking branches in complying with the rules of Islamic Shariah. The modus operandi of these two branches is totally different from other conventional branches. A separate balance sheet and income statement are being maintained as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

Final Rates on Mudaraba Deposit Products of Islamic Banking for the period from January 2025 to December 2025

Dhaka Bank PLC. has successfully completed the business period from January to December 2025 and declared final profit rates on various Mudaraba Deposits Accounts to the depositors.

The final rates of various Mudaraba Deposits Accounts of Banks as per approved weightage for the period from January to December 2025 have come up lower than declared provisional profit rates of Mudaraba Deposits Accounts

As final rates of Mudaraba Savings Deposit, Aroni Savings Deposit, Mudaraba Savings – Payroll, Mudaraba Value Max, Mudaraba Savings Bundle, Mudaraba Savings-Senior Citizen, Mudaraba Short Notice Deposit, Mudaraba Short Notice Deposit-Bank, Mudaraba Corporate Supreme SND, Mudaraba Term Deposit Account (Retail), Mudaraba Term Deposit A/c (Corporate), Mudaraba Term Deposit Plus (4,7,13 Months), Mudaraba Term Deposit A/c (SME), Mudaraba Term Deposit Plus A/c (SME), Aroni Mudaraba Term Deposit A/c, Mudaraba Hajj Savings Scheme, Mudaraba Deposit Double Scheme, Mudaraba Deposit Pension Scheme, Mudaraba Marriage Deposit Scheme, Mudaraba Double Deposit Scheme, Aroni Mudaraba Deposit Pension Scheme, Tayyebah Lakhpoti Scheme, Tayyebah Kotipoti Scheme, Mudaraba Savings Bond 1 Y, Mudaraba Savings-Bank, Mudaraba savings Staff and Tawfeer Foreign Remittance come up lower than declared provisional profit rates as per approved weight age, We declared provisional profit rates of Mudaraba Deposit Accounts as final rates for this period of 2025 considering present market position.

Sl. no.	Type of deposit	Weightage	Final rate For the period from January to December 2025 (%)
1	Mudaraba Savings Deposit	0.17	1.30%
2	Aroni Savings Deposit	0.19	1.50%
3	Mudaraba Savings - Payroll	0.17	1.30%
4	Mudaraba Value Max	0.35	2.75%
5	Mudaraba Savings Bundle	0.32	2.50%
6	Mudaraba Savings-Senior Citizen	0.33	2.58%
7	Tayyebah Lakhpoti Scheme	1.16	9.04%
8	Mudaraba Student savings A/c	0.38	3.00%
9	Mudaraba savings Staff	0.72	5.60%
10	Tawfeer Mudaraba Savings Bond 1 Y	0.72	5.60%
11	Mudaraba Savings- Bank	0.16	1.25%
12	Mudaraba Short Notice Deposit	0.32	2.50%
	Mudaraba Short Notice Deposit-Bank	0.32	2.50%
13	Tayyebah Kotipoti Scheme	1.15	8.96%
14	Mudaraba Corporate Supreme SND	0.32	2.50%
15	Mudaraba Term Deposit Account (Retail)		
	36 Months	0.58	4.50%
	24 Months	1.14	8.88%
	12 Months	1.14	8.88%
	6 Months	1.10	8.63%
	3 Months	1.04	8.13%
	1 Months	0.51	4.00%
16	Mudaraba Term Deposit A/c (Corporate)		
	12 Months	1.14	8.88%
	6 Months	1.10	8.63%
	3 Months	1.04	8.13%
17	Mudaraba Term Deposit Plus		
	4 Months	1.04	8.13%
	7 Months	1.10	8.63%
	13 Months	1.14	8.88%
18	Mudaraba Term Deposit A/c (SME)		
	12 Months	1.14	8.88%
19	Mudaraba Term Deposit Plus A/c (SME)		
	13 Months	1.14	8.88%
20	Aroni Mudaraba Term Deposit A/c		
	12 Months	1.18	9.25%
	6 Months	1.18	9.25%
21	Mudaraba Double Deposit Scheme	1.09	8.48%
22	Mudaraba Hajj Savings Scheme	1.14	8.88%
23	Tawfeer Mudaraba Deposit Pension Scheme	1.17	9.11%
	Tawfeer Foreign Remittance	0.72	5.60%
24	Mudaraba Deposit Pension Scheme	1.17	9.09%
25	Mudaraba Marriage Deposit Scheme	1.16	9.06%
26	Aroni Mudaraba Deposit Pension Scheme	1.16	9.09%

Annexure-I(1)

Dhaka Bank PLC. (Islamic Banking)

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	1	**873,709,498**	**862,063,657**
Cash in hand (including foreign currencies)	1.1	45,410,219	47,876,521
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	1.2	828,299,279	814,187,135
Balance with other banks and financial institutions	2	**-**	**1,500,000,000**
In Bangladesh	2.1	-	1,500,000,000
Outside Bangladesh	2.2	-	-
Money at call on short notice	3	**-**	**-**
Investment in securities	4	**5,522,754,000**	**2,162,994,000**
Government	4.1	4,522,754,000	1,162,994,000
Others	4.2	1,000,000,000	1,000,000,000
Investments	5	**7,278,538,844**	**7,919,767,804**
Bai Muajjal, Murabaha, HPSM, Ijara etc.	5.1	7,269,727,693	7,918,342,943
Bills Purchased and Discounted (MDBI)	6	8,811,151	1,424,861
Fixed assets including premises, furniture and fixtures	7	**4,427,115**	**19,744,896**
Other assets	8	**4,530,708,746**	**4,018,301,602**
Non-banking assets	9	**-**	**-**
Total Assets		**18,210,138,203**	**16,482,871,958**
LIABILITIES AND CAPITAL			
Liabilities			
Placements from other banks, financial institutions and agents	10	**-**	**-**
Deposits and other accounts	11	**18,647,215,722**	**15,692,619,489**
Al-Wadeeah Current accounts & other accounts		923,139,757	869,838,966
Bills payable		10,252,058	12,677,921
Mudaraba Savings bank deposits		985,906,567	992,260,858
Mudaraba Term deposits		16,727,917,340	13,817,841,744
Non Convertible Subordinated Bond	12	**-**	**-**
Other liabilities	13	**361,883,393**	**1,342,707,998**
Total Liabilities		**19,009,099,115**	**17,035,327,486**
Capital/Shareholders' Equity			
Total Shareholders' Equity		**(798,960,912)**	**(552,455,529)**
Paid-up capital		-	-
Statutory reserve		-	-
Other reserve		-	-
Surplus in profit and loss account		(798,960,912)	(552,455,529)
Total Liabilities & Shareholders' Equity		**18,210,138,203**	**16,482,871,958**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	14	**3,751,251,718**	**4,846,037,019**
Acceptances and endorsements		1,963,334,736	1,446,104,954
Irrevocable letters of credit		1,235,364,173	632,022,351
Letter of guarantee		407,188,829	373,900,527
Bills for collection		126,886,390	282,000,672
Other contingent liabilities		18,477,589	2,112,008,514
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		**3,751,251,718**	**4,846,037,019**

The annexed notes from 1 to 29 form an integral part of these financial statements.

Annexure-I(2)

Dhaka Bank PLC. (Islamic Banking)

Profit & Loss Account
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Profit on investments	15	936,218,511	923,605,700
Profit paid on deposits	16	(1,562,597,645)	(1,320,192,433)
Net Investment Income		**(626,379,134)**	**(396,586,733)**
Income from Investment	17	246,542,783	146,324,033
Commission, exchange and brokerage	18	30,857,714	29,405,255
Other operating income	19	7,006,639	3,458,276
		284,407,136	**179,187,564**
Total operating income (a)		**(341,971,998)**	**(217,399,169)**
Salary and allowances	20	59,346,090	53,449,841
Rent, taxes, insurance, electricity etc.	21	12,825,569	17,516,172
Legal expenses	22	1,602,501	281,310
Postage, stamps, telecommunication etc.	23	777,472	734,001
Stationery, printing, advertisement etc.	24	2,920,241	1,870,415
Chief executive's salary and fees	25	-	-
Shariah Supervisory Committee's fees	26	158,750	132,000
Auditors' fees	27	-	-
Depreciation and repairs of Bank's assets	28	18,375,583	17,808,844
Other expenses	29	14,093,800	13,913,724
Total operating expenses (b)		**110,100,005**	**105,706,306**
Profit before provision & Taxes (c = (a-b))		**(452,072,003)**	**(323,105,476)**
Provision against Investments (d)		346,888,910	229,350,053
Total Profit before taxes (c-d)		**(798,960,912)**	**(552,455,529)**

The annexed notes from 1 to 29 form an integral part of these financial statements.

Audited Financial Statements 2025

DHAKA BANK PLC.

Annexure-I(3)

Dhaka Bank PLC. (Islamic Banking)

Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 Taka	2024 Taka
Cash flows from operating acrivities			
Interest receipts		1,182,761,294	923,605,700
Interest payments		(1,562,597,645)	(1,320,192,433)
Receipts from other operating activities		37,864,353	179,187,561
Payments for other operating activities		(93,761,683)	(89,664,155)
Operating profit/(loss) before changes in operating assets & liabilities		**(435,733,681)**	**(307,063,327)**
Increase/Decrease in operating assets and liabilities:			
Loans and advances to customers		641,228,960	(148,394,237)
Investment		(3,359,760,000)	(87,494,000)
Other assets		(512,407,144)	5,347,816,474
Deposits & borrowings from other banks		-	(34,100,329)
Deposits from customers		2,954,596,233	(3,213,863,542)
Other liabilities account of customers		-	-
Other liabilities		(1,327,713,515)	53,151,209
Net cash flows from operating activities (A)		**(2,039,789,146)**	**1,610,052,248**
Cash flows from Investing activities (B)			
Fixed Assets		(1,020,541)	(681,401)
Net cash used in Investing activities		**(1,020,541)**	**(681,401)**
Cash flows from financiang activities (C)			
(Profit)/Loss remitted to Head Office		552,455,529	(39,602,780)
Net cash used in financing activities		**552,455,529**	**(39,602,780)**
Net increase/(Decrease) in cash (A+B+C)		**(1,488,354,159)**	**1,569,768,068**
Cash and cash equivalents at beginning period		2,362,063,657	792,295,589
Cash and cash equivalents at end of period		**873,709,498**	**2,362,063,657**
Closing cash and cash equivalents			
Cash in hand		45,410,219	47,876,521
Balance with other banks & financial institutions		828,299,279	2,314,187,136
Total		**873,709,498**	**2,362,063,657**

Dhaka Bank PLC. (Islamic Banking)

Liquidity Statement
(Asset and Liability Maturity Analysis)

	Upto 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets:						
Cash in hand	45,410,219	-	-	-	-	45,410,219
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	828,299,279	-	-	-	-	828,299,279
Balance with other banks and financial institutions	-	-	-	-	-	-
Money at call on short notice	-	-	-	-	-	-
Investment in securities	-	-	1,500,000,000	4,022,754,000	-	5,522,754,000
Investments	363,155,727	662,100,926	2,578,648,016	2,931,628,898	743,005,276	7,278,538,844
Fixed assets including premises, furniture and fixtures	-	-	-	-	4,427,115	4,427,115
Other assets	-	28,570,543	4,502,138,204	-	-	4,530,708,746
Non-banking assets	-	-	-	-	-	-
Total Assets	**1,236,865,225**	**690,671,469**	**8,580,786,220**	**6,954,382,898**	**747,432,391**	**18,210,138,203**
Liabilities:						
Placements from other banks, financial institutions and agents	-	-	-	-	-	-
Deposits & other accounts	(2,652,766,734)	(6,397,779,595)	(4,798,334,697)	(2,879,000,818)	(1,919,333,879)	(18,647,215,722)
Other liabilities	(229,976,816)	-	(131,906,577)	-	-	(361,883,393)
Total Liabilities	**(2,882,743,550)**	**(6,397,779,595)**	**(4,930,241,273)**	**(2,879,000,818)**	**(1,919,333,879)**	**(19,009,099,115)**
Net Liquidity Gap	**(1,645,878,325)**	**(5,707,108,127)**	**3,650,544,946**	**4,075,382,081**	**(1,171,901,488)**	**(798,960,912)**
Cumulative Liquidity Gap	**(1,645,878,325)**	**(7,352,986,451)**	**(3,702,441,505)**	**372,940,575**	**(798,960,912)**	**-**

Dhaka Bank PLC. (Islamic Banking)

Notes to the Financial Statements
As at and for the year ended 31 December 2025

			31.12.2025 Taka	31.12.2024 Taka
1.	**Cash**			
	Cash in hand	(Note:1.1)	45,410,219	47,876,521
	Balance with Bangladesh Bank and its agent bank(s)	(Note: 1.2)	828,299,279	814,187,135
			873,709,498	**862,063,657**
1.1	**Cash in hand**			
	In local currency		39,630,661	45,494,855
	In foreign currencies		5,779,558	2,381,666
			45,410,219	**47,876,521**

Cash in hand (local currency) includes balance of cash held at Automated Teller Machine (ATM).

1.2	**Balance with Bangladesh Bank and its agent bank(s)**			
	Balance with Bangladesh Bank			
	In local currency :		828,299,279	814,187,135
	Conventional		-	-
	Al-Wadiah current account		828,299,279	814,187,135
	In foreign currencies		-	-
			828,299,279	814,187,135
	Balance with Sonali Bank as agent of Bangladesh Bank		-	-
			828,299,279	**814,187,135**
2.	**Balance with other banks and financial institutions**			
	In Bangladesh	(Note: 2.1)	-	1,500,000,000
	Outside Bangladesh	(Note: 2.2)	-	-
			-	**1,500,000,000**
2.1	**In Bangladesh**			
	Current Deposits		-	-
			-	-
	Special Notice Deposits (SND)		-	-
			-	-
	Fixed Deposits			
	Commercial Banks			
	Social Islami Bank PLC.		-	250,000,000
	First Security Islami Bank PLC.		-	250,000,000
	Islami Bank Bangladesh PLC.		-	1,000,000,000
			-	**1,500,000,000**
	Financial Institutions		-	-
			-	-
			-	**1,500,000,000**
2.2	**Outside Bangladesh (Nostro Accounts)**			
	Current Deposits		-	-
			-	-
3.	**Money at call on short notice**			
	With banking companies	(Note: 3.1)	-	-
	With non-banking financial institutions	(Note: 3.2)	-	-
			-	-
3.1	**With banking companies**		-	-
			-	-
3.2	**With non-banking financial institutions**		-	-
			-	-
4.	**Investment in securities**			
	Government securities	(Note: 4.1)	4,522,754,000	1,162,994,000
	Other investments	(Note: 4.2)	1,000,000,000	1,000,000,000
			5,522,754,000	**2,162,994,000**
4.1	**Government securities**			
	Government Ijara Sukuk		4,522,754,000	1,162,994,000
			4,522,754,000	**1,162,994,000**
4.2	**Other investments**			
	Investment on Beximco Green Sukuk al Istisna'a		1,000,000,000	1,000,000,000
			1,000,000,000	**1,000,000,000**
5.	**Investments**			
	Bai Muajjal, Murabaha, HPSM, Ijara etc.	(Note: 5.1)	7,269,727,693	7,918,342,943
	Bills Purchased and Discounted (MDBI)	(Note: 6)	8,811,151	1,424,861
			7,278,538,844	**7,919,767,804**
5.1	**Bai Muajjal, murabaha, HPSM, izara etc.**			
	Broad category-wise breakup			
	In Bangladesh			
	Murabaha (Purchase Order)		1,232,725,105	969,245,506
	Murabaha (Term Financing)		874,224,324	2,051,900,955
	MPI Trust Receipt		26,640,397	13,458,011
	Murabaha import bill (PAD)			-
	Bai Muajjal		1,863,218,842	3,442,151,158
	Ijara (Lease Financing) (Note-5.3)		586,659,729	666,896,514
	Shirkatul Melk (Hire Purchase)		449,573,663	253,147,264
	Other investments		2,236,685,634	521,543,536
			7,269,727,693	7,918,342,943
	Outside Bangladesh		-	-
			7,269,727,693	**7,918,342,943**

		31.12.2025 Taka	31.12.2024 Taka
5.2	**Residual maturity grouping of investments including Bills Purchased and Discounted (MDBI)**		
	Repayable on demand	363,155,727	1,858,940,884
	Not more than 3 months	662,100,926	1,431,885,934
	More than 3 months but not more than 6 months	958,703,980	935,737,201
	More than 6 months but not more than 1 year	1,619,944,036	617,043,188
	More than 1 year but not more than 5 years	2,931,628,898	2,641,862,040
	More than 5 years	743,005,276	434,298,557
		7,278,538,844	**7,919,767,804**
5.3	**Investment in Ijara finance**		
	Ijara rental receivable within 1 year	254,814,566	218,874,536
	Ijara rental receivable more than 1 year	331,845,163	558,008,417
	Total Ijara rental receivable	586,659,729	776,882,953
	Less: unearned profit receivable	-	109,986,439
	Net Investment in Ijara Finance	**586,659,729**	**666,896,514**
5.4	**Investments under the following broad categories**		
	Investments	3,077,957,446	2,983,565,022
	Bai Murabaha/Bai Muajjal	4,191,770,247	4,934,777,921
		7,269,727,693	7,918,342,943
	Bills Purchased and Discounted (MDBI) (Note: 6)	8,811,151	1,424,861
		7,278,538,844	**7,919,767,804**
5.5	**Investments on the basis of significant concentration including Bills Purchased and Discounted (MDBI)**		
	a. Investments to allied concerns of Directors	-	-
	b. Investments to chief executive	-	-
	c. Investments to other senior executives	7,657,141	8,422,704
	d. Investments to customer's group:		
	Agriculture investments	-	-
	Commercial Investment	16,610,710	-
	Export financing		-
	Consumer credit scheme	203,136,712	131,767,577
	Special program investments (SME)	1,059,699,064	1,210,712,899
	Staff investments	24,106,918	18,516,822
	Others	5,967,328,299	6,550,347,803
		7,278,538,844	**7,919,767,804**
5.6	**Industry-wise investments**		
	Agricultural		-
	Pharmaceuticals	225,738,813	101,255,000
	Textile & garment	856,704,033	915,320,017
	Chemical	929,516,830	951,328,264
	Food & alied	238,514,490	193,599,656
	Transport & communication	10,730,788	6,120,349
	Electronics & automobile		-
	Housing & construction	2,057,496,836	1,455,673,670
	Engineering & metal industries including ship breaking	712,880,073	1,398,804,544
	Energy & power		277,105,174
	Service	850,417,329	796,019,526
	Others	1,396,539,652	1,824,541,604
		7,278,538,844	**7,919,767,804**
5.7	**Geographical location-wise (division) distribution**		
	Urban		
	Dhaka region	7,007,433,071	6,647,926,591
	Chattagram region	271,105,773	1,271,841,213
	South region	-	-
	North region	-	-
	Sylhet region	-	-
		7,278,538,844	**7,919,767,804**
	Rural		
	Dhaka region	-	-
	Chattagram region	-	-
	South region	-	-
	North region	-	-
	Sylhet region	-	-
		-	-
		7,278,538,844	**7,919,767,804**
5.8	**Sector-wise investments**		
	Government & autonomous bodies	-	-
	Financial Institutions (Public & Private)	-	-
	Private sector	7,278,538,844	7,919,767,804
		7,278,538,844	**7,919,767,804**
5.9	**Classification of Investments**		
	Unclassified		
	Standard	7,151,110,227	6,302,790,813
	Special Mention Account	3,980,649	-
		7,155,090,877	**6,302,790,813**
	Classified		
	Sub-Standard	77,320,085	169,090,402
	Doubtful	41,690,258	1,472,815
	Bad and loss	4,437,624	1,446,413,774
		123,447,967	**1,616,976,991**
		7,278,538,844	**7,919,767,804**

		Status	Rate %		
5.10	**A)**	**Provision required for investments**			
		Unclassified			
		Unclassified	0.25, 1 & 2	72,073,343	56,704,751
		Special mention account	0.25, 1	199,032	642,737
				72,272,375	**57,347,487**
		Classified:			
		Sub-Standard	20	4,117,253	19,226,506
		Doubtful	50	4,723,594	687,828
		Bad and loss	100	4,028,264	745,299,902
				12,869,111	**765,214,237**
		Required provision for investments		85,141,486	822,561,724
		Total provision maintained		85,141,486	822,561,724
		Excess/short provision		-	-
	B)	**Provision for good borrower**		-	-
	C)	**Provision required for Off-Balance Sheet exposures**			
		Status			
		Acceptances and endorsements		1,963,334,736	14,461,050
		Letters of credit		1,235,364,173	6,320,224
		Letters of guarantee		407,188,829	
		Bills for Collection		126,886,390	3,739,005
		Required provision		3,732,774,128	24,520,278
		Total provision maintained		3,732,774,128	24,520,278
		Excess/short provision		-	-

			31.12.2025 Taka	31.12.2024 Taka
5.11	**Securities against investments including Bills Purchased and Discounted/MDBI**			
	a. Secured			
	Collateral of movable/immovable assets		5,138,679,235	5,709,270,698
	Local banks & financial institutions guarantee		-	-
	Foreign banks guarantee		-	-
	Export documents		8,811,151	1,424,861
	Government guarantee		-	-
	Own FDR		197,834,066	201,794,652
	FDR of other banks		-	-
	Personal guarantee		1,472,812,922	1,336,833,159
	Corporate guarantee		-	-
	Other Securities		460,276,344	670,316,671
	Government bonds		-	-
			7,278,413,717	7,919,640,041
	b. Unsecured		125,127	127,763
			7,278,538,844	**7,919,767,804**
6.	**Bills Purchased and Discounted (MDBI)**			
	In Bangladesh		8,811,151	1,424,861
	Outside Bangladesh		-	-
			8,811,151	**1,424,861**
6.1	**Maturity grouping of Bills Purchased and Discounted (MDBI)**			
	Payable within 1 month		3,903,239	1,424,861
	Over 1 month but less than 3 months		4,387,819	-
	Over 3 months but less than 6 months		520,094	-
	6 months or more			-
			8,811,151	**1,424,861**
7.	**Fixed assets including premises, furniture and fixtures**			
	Cost			
	Land		-	-
	Building		-	-
	Furniture and fixture including office decoration		7,847,123	7,847,123
	Office appliances and equipment		31,919,337	31,366,056
	Computer		4,824,891	4,357,631
	Software		421,959	421,959
	Bank's vehicle		2,850,375	2,850,375
	Right of use assets (ROU) as per IFRS 16		128,545,962	128,545,962
			176,409,646	175,389,105
	Less: Accumulated depreciation		171,982,531	155,644,210
			4,427,115	**19,744,896**
8.	**Other assets**			
	Stationery, stamps, printing materials etc.		63,520	96,860
	Prepaid expenses against advertisement		-	-
	Profit accrued and other receivable		28,507,023	30,751,454
	Security deposit		315,000	315,000
	Preliminary, formation, work in progress, renovation expenses			
	advance rent and prepaid expenses		1,269,882	669,645
	Branch adjustments		4,456,725,816	3,977,020,539
	Suspense account		224,209	295,909
	Others	(Note: 8.1)	43,603,297	9,152,195
			4,530,708,746	**4,018,301,602**
8.1	**Others**			
	Advance tax	(Note: 8.1.1)	29,806,720	218,575
	Account receivable others	(Note: 8.1.2)	13,796,576	8,933,620
			43,603,297	**9,152,195**
8.1.1	**Advance tax**			
	Opening balance		218,575	173,575
	Add: Paid during the year		29,806,720	218,575
			30,025,295	392,150
	Less: Adjustment during the year		218,575	173,575
			29,806,720	**218,575**

			31.12.2025 Taka	31.12.2024 Taka
8.1.2	**Account receivable others**			
	Receivable against Bangladesh/Paribar Sanchaya Patra		-	-
	Fees receivable		3,597,677	116,621
	Receivable from share sale proceeds		-	-
	Dividend receivable		-	-
	ATM settlement account		-	-
	Receivable from exchange houses		-	-
	Excise duty receivable		10,198,899	8,816,999
			13,796,576	**8,933,620**
9.	**Non-banking Assets**			
	Land and building		-	-
10.	**Placement from other banks, financial institutions and agents**			
	In Bangladesh	(Note: 10.1)	-	-
	Outside Bangladesh	(Note: 10.2)	-	-
			-	-
10.1	**In Bangladesh**			
	Call borrowing		-	-
	Term borrowing		-	-
			-	-
	Total		-	-
10.2	**Outside Bangladesh**			
			-	-
			-	-
			-	-
11.	**Deposits and other accounts**			
	Al-Wadeeah Current and other accounts	(Note: 11.1)	923,139,757	869,838,966
	Bills payable	(Note: 11.2)	10,252,058	12,677,921
	Mudaraba Savings deposits	(Note: 11.3)	985,906,567	992,260,858
	Mudaraba Term deposits	(Note: 11.4)	16,727,917,340	13,817,841,744
			18,647,215,722	**15,692,619,489**
	Non-profit bearing accounts			
11.1	**Al-Wadeeah Current and other accounts**			
	Al-Wadeeah Current account		289,643,727	436,550,171
	Foreign currency deposits		2,145,440	3,432,788
	Margin under letter of credit		545,512,435	381,227,772
	Margin under letter of guarantee		26,145,472	27,875,896
	Sundry deposit	(Note: 11.1.1)	59,692,683	20,752,338
			923,139,757	**869,838,966**
11.1.1	**Sundry deposit**			
	F.C held against back to back L/C		32,759,408	8,848,055
	Sundry creditors		26,181,343	11,152,351
	Unclaimed deposits		751,932	751,932
			59,692,683	**20,752,338**
11.2	**Bills payable**			
	Pay order		10,252,058	12,677,921
	Demand draft		-	-
			10,252,058	**12,677,921**
	Total non-profit bearing accounts		**933,391,815**	**882,516,887**
	Profit bearing Account			
11.3	**Mudaraba Savings deposits**			
	Mudaraba Savings account		985,906,567	992,260,858
			985,906,567	**992,260,858**
11.4	**Mudaraba Term deposits**			
	Mudaraba Special notice deposits		733,248,851	795,460,855
	MTDR		14,845,438,724	12,389,291,251
	Mudaraba Deposit pension scheme		1,149,010,265	632,890,638
	Gift cheque		219,500	199,000
			16,727,917,340	**13,817,841,744**
	Total profit bearing Account		**17,713,823,907**	**14,810,102,602**
	Total deposits and other accounts		**18,647,215,722**	**15,692,619,489**
12.	**Non convertible subordinated bond**		-	-
13.	**Other liabilities**			
	Accrued profit		38,689	38,266
	Provision on loans and advances		-	-
	Provision for good borrower		-	-
	Provision for Off-Balance Sheet exposure		-	-
	Provision on Investment		85,141,486	822,561,724
	Profit suspense account		46,765,091	259,895,702
	Provision against expenses		3,500,000	711,385
	Tax deducted at source & payable		18,614,000	22,131,093
	Excise duty payable		20,357,500	18,124,870
	Other account payable	(Note: 13.1)	187,466,627	219,244,958
			361,883,393	**1,342,707,998**
13.1	**Other account payable**			
	Application, processing, membership & utilisation fee		79,636	73,504
	Adjusting account credit		1,134,265	1,818,841
	Export proceeds suspense		-	-
	Finance from Bill Discounting OBU		-	-
	Compensation Income of Islamic Banking operations		183,749,327	203,733,962
	Lease liabilities as per IFRS 16		2,503,399	13,618,651
			187,466,627	**219,244,958**
14.	**Contingent liabilities**			
	Acceptance & endorsement		**1,963,334,736**	**1,446,104,954**
	Letters of credit		**1,235,364,173**	**632,022,351**
	Usance/Defer letter of credit		772,894,435	274,451,171
	Sight letter of credit		397,811,990	308,687,860
	Back to back - local		64,657,748	48,883,320
	Letters of guarantee		**407,188,829**	**373,900,527**
	Bid bond		12,531,200	15,408,700
	Performance bond		127,641,958	124,176,362
	Other guarantee		236,281,091	234,315,465
	Shipping guarantee		30,734,580	-
	Bills for collection		**126,886,390**	**282,000,672**
	Local bills for collection		124,203,513	279,381,164
	Foreign bills for collection		2,682,877	2,619,509
	Other contingent liabilities		**18,477,589**	**2,112,008,514**
	Contingent profit suspense		18,477,589	2,112,008,514
			3,751,251,718	**4,846,037,018**

			2025 Taka	2024 Taka
15.	**Profit on investments**			
	Bai-Muajjal		235,979,034	283,613,847
	Forced Investment		33,574,083	17,180,901
	Ijara		75,875,831	121,557,012
	Murabaha		394,040,690	342,516,775
	Murabaha FC Investment (EDF)		-	132,079
	Musharaka Documentary Bill Inland		397,940	800,996
	Payment Against Document		8,456	293,048
	Shirkatul-Melk		131,928,032	38,581,249
	Staff Investment		601,737	409,761
	Total profit & rental income on investments		**872,405,803**	**805,085,668**
	Call lending and fund placement with banks		63,812,708	26,618,056
	Inter branch profit received		-	91,901,976
			936,218,511	**923,605,700**
16.	**Profit paid on deposits**			
	Mudaraba Savings accounts		15,040,296	15,627,431
	Mudaraba Special notice deposit		31,914,603	28,053,557
	Mudaraba Term deposits		1,458,495,288	1,228,391,199
	Deposits under scheme		57,145,079	48,030,484
	Others	(Note: 16.1)	2,378	89,762
			1,562,597,645	**1,320,192,433**
16.1	**Others**			
	Profit paid against refinance from Bangladesh Bank		-	88,052
	Profit paid on gift cheque		2,378	1,709
			2,378	**89,762**
17.	**Income from investment**			
	Profit on govt. Islamic bonds		160,653,309	55,824,033
	Profit on Beximco Green Sukuk al Istisnaa		85,889,474	90,500,000
			246,542,783	**146,324,033**
18.	**Commission, exchange and brokerage**			
	Commission on letter of credit		21,774,564	21,256,568
	Commission on letter of guarantee		1,498,723	4,738,606
	Commission on remmittance/bills		1,498,321	2,278,924
	Processing fee consumer Finance		900,703	1,152,305
	Other comm/fees (Clearing, cash tr., risk prem., utilisation fee etc.)		1,960,216	2,086,252
	Commission & fee on credit cards		540,178	476,880
	Exchange gain including gain from foreign currency dealings		2,685,010	(2,584,280)
			30,857,714	**29,405,255**
19.	**Other operating income**			
	Other Income on Credit Card and ATM		1,456,200	976,830
	Incidental charges		1,577,697	1,584,254
	SWIFT charge recoveries		699,000	843,875
	Recovery from written off Investments		3,250,000	53,317
			7,006,639	**3,458,276**
20.	**Salary and allowances**			
	Basic salary		21,938,590	20,674,423
	Allowances		29,203,958	24,977,081
	Bonus & ex-gratia		3,568,044	3,234,092
	Leave fare assistance		2,464,200	2,496,800
	Bank's contribution to provident fund		2,171,298	2,067,445
			59,346,090	**53,449,841**
21.	**Rent, taxes, insurance, electricity etc.**			
	Office rent	(Note: 21.1)	1,180,891	5,140,913
	Electricity and lighting		1,254,589	1,223,795
	Regulatory charges		132,314	95,706
	Insurance		10,257,775	11,055,758
			12,825,569	**17,516,172**
21.1	**Office rent**			
	Actual office rent		16,719,271	19,717,268
	Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 "Leases"		15,538,380	14,576,355
			1,180,891	**5,140,913**
22.	**Legal expenses**			
	Legal expenses		1,602,501	281,310
	Other professional fees		-	-
			1,602,501	**281,310**

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		2025 Taka	2024 Taka
23.	**Postage, stamps, telecommunication etc.**		
	Stamps, postage & courier	116,089	128,187
	Telephone charges	193,382	132,839
	Fax, internet & radio link charges	468,000	472,975
		777,472	**734,001**
24.	**Stationery, printing, advertisement etc.**		
	Table stationery	513,192	385,455
	Printing stationery	181,630	195,955
	Security stationery	371,391	89,099
	Computer stationery	257,940	185,310
	Advertisement	1,596,087	1,014,596
		2,920,241	**1,870,415**
25.	**Chief executive's salary and fees**		
	Basic salary	-	-
	House rent allowances	-	-
	Living allowances	-	-
	Medical allowances	-	-
	Bonus	-	-
		-	-
26.	**Shariah Supervisory Committee's fees**		
	Directors fees	-	-
	Fees related to Shariah Supervisory Committee Meeting	158,750	132,000
		158,750	**132,000**
27.	**Auditor's fees**	-	-
28.	**Depreciation and repairs of Bank's assets**		
	Depreciation & Amortization		
	Building	-	-
	Furniture & Fixture	282,915	293,049
	Office Appliance & Equipment	2,395,111	2,394,446
	Computer	219,023	190,277
	Software	-	-
	Motor Vehicle	-	-
	Right of use assets (ROU) as per IFRS 16	13,958,819	13,164,380
		16,855,868	**16,042,152**
	Repair & Maintenance:		
	Office Premises	707,654	743,583
	Office Equipment	575,457	708,149
	Office Furniture	38,410	62,565
	Motor Vehicle	105,745	212,775
	Computer and accessories	3,850	1,220
	Software (AMC)	88,599	38,400
		1,519,715	**1,766,692**
		18,375,583	**17,808,844**
29.	**Other expenses**		
	Contractual service charge (own & third party)	8,545,215	8,084,612
	Fuel costs	465,234	383,246
	Entertainment (canteen & other)	673,839	788,500
	Travelling expenses	95,503	166,445
	Conveyance	285,000	227,184
	Training expenses	44,423	74,172
	Books and papers	13,590	13,012
	WASA charges	40,000	34,000
	Staff uniform	91,600	77,326
	Potted plants	-	12,000
	Business development & promotion	10,000	232,251
	Fees and expenses for credit card	268,180	156,330
	ATM network service charges	205,833	60,000
	Profit paid for lease liability as per IFRS 16	3,334,368	3,604,646
		14,093,800	**13,913,724**

Annexure- J(1)

Dhaka Bank PLC. (Off-Shore Banking Unit)

Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
PROPERTY AND ASSETS					
Cash		**718,006**	**87,808,811**	**718,006**	**85,442,695**
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)		718,005.84	87,808,811	718,006	85,442,695
Balance with other banks and financial institutions		**6,755,204**	**826,130,379**	**827,523**	**98,475,262**
In Bangladesh		-	-	-	-
Outside Bangladesh		6,755,204.03	826,130,379	827,523	98,475,262
Money at call on short notice		-	-	-	-
Investments		-	-	-	-
Government		-	-	-	-
Others		-	-	-	-
Loans, advances and lease/investments	3	**163,756,916**	**20,026,717,516**	**188,353,442**	**22,414,059,633**
Loans, cash credits, overdrafts etc./Investments	3.1	147,003,064	17,977,798,471	175,945,908	20,937,563,077
Bills purchased and discounted	3.2	16,753,852	2,048,919,045	12,407,534	1,476,496,556
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets	4	**109,957**	**13,447,265**	**110,031**	**13,093,714**
Non-banking assets					
Total Assets		**171,340,083**	**20,954,103,971**	**190,009,003**	**22,611,071,304**
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	5	**155,290,253**	**18,991,283,580**	**170,805,743**	**20,325,883,461**
Deposits and other accounts	6	**5,313,943**	**649,870,725**	**8,774,349**	**1,044,147,548**
Current accounts & other accounts		3,072,342	375,733,242	8,389,706	998,374,962
Bills payable		-	-	15	1,785
Savings bank deposits		4,434	542,199		
Other deposits		2,237,167	273,595,283	384,629	45,770,801
Other liabilities	7	**5,071,167**	**620,180,381**	**4,724,672**	**562,235,989**
Total Liabilities		**165,675,362**	**20,261,334,685**	**184,304,765**	**21,932,266,998**
Capital/Shareholders' Equity					
Paid-up capital		-	-	-	-
Statutory reserve		-	-	-	-
Other reserve		-	-	-	-
Surplus in Profit and Loss Account		5,664,721	692,769,286	5,704,238	678,804,306
Total Shareholders' Equity		**5,664,721**	**692,769,286**	**5,704,238**	**678,804,306**
Total Liabilities & Shareholders' Equity		**171,340,083**	**20,954,103,971**	**190,009,003**	**22,611,071,304**
OFF-BALANCE SHEET ITEMS					
Contingent liabilities	8				
Acceptances and endorsements		35,115,659	4,294,483,603	18,252,530	2,172,051,120
Irrevocable letters of credit		19,328,053	2,363,731,980	11,908,497	1,417,111,126
Letter of guarantee		1,340,989	163,996,789	81,488	9,697,096
Bills for collection		12,934,736	1,581,858,747	9,445,379	1,124,000,119
Other contingent liabilities		27,238	3,331,031	13,619	1,620,636
Sub-total:		**68,746,675**	**8,407,402,150**	**39,701,513**	**4,724,480,097**
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		-	-	-	-
Sub-total:		-	-	-	-
Total off-balance sheet items including contingent liabilities		**68,746,675**	**8,407,402,150**	**39,701,513**	**4,724,480,097**

The annexed notes from 1 to 16 form an integral part of these financial statements.

Annexure- J(2)

Dhaka Bank PLC. (Off-Shore Banking Unit)

Profit and Loss Account
For the year ended 31 December 2025

	Notes	2025 USD	2025 Taka	2024 USD	2024 Taka
Interest income/profit received	9	13,351,452	1,632,821,158	13,677,853	1,627,664,514
Interest/profit paid on deposits and borrowings etc.	10	(8,816,383)	(1,078,203,093)	(7,159,298)	(851,956,425)
Net Interest Income		**4,535,069**	**554,618,066**	**6,518,555**	**775,708,089**
Income from investment		-	-	-	-
Commission, exchange and brokerage	11	941,435	115,133,220	828,604	98,603,830
Other operating income	12	53,492	6,541,871	45,992	5,473,022
Total Operating Income (a)		**5,529,997**	**676,293,157**	**7,393,151**	**879,784,941**
Salary and allowances		-	-	-	-
Rent, taxes, insurance, electricity etc.		21,891	2,677,213	21,372	2,543,303
Legal expenses		4,079	498,834	4,541	540,352
Postage, stamps, telecommunication etc.		11,742	1,436,006	12,046	1,433,473
Stationery, printing, advertisement etc.		1,984	242,672	1,592	189,484
Chief executive's salary and fees		-	-	-	-
Directors' fees		-	-	-	-
Auditors' fees		-	-	-	-
Depreciation and repairs of Bank's assets		1,088	133,054	638	75,955
Other expenses	13	14,083	1,722,247	2,693,901	320,574,208
Total operating expenses (b)		**54,867**	**6,710,026**	**2,734,091**	**325,356,774**
Profit/(Loss) before provision (c)=(a-b)		**5,475,129**	**669,583,131**	**4,659,060**	**554,428,167**
Provision against loans and advances (d)		(189,591)	(23,186,155)	(1,045,178)	(124,376,139)
Total Profit before taxes (c-d)		**5,664,721**	**692,769,286**	**5,704,238**	**678,804,306**

Annexure- J(3)

Dhaka Bank PLC. (Off-Shore Banking Unit)

Cash Flow Statement
For the year ended 31 December 2025

	Notes	2025 USD	2025 Taka	2024 USD	2024 Taka
Cash flows from operating acrivities					
Interest receipts		13,351,452	1,632,821,158	13,677,853	1,627,664,514
Interest payments		(8,816,383)	(1,078,203,093)	(7,159,298)	(851,956,425)
Receipts from other operating activities	14	994,928	121,675,091	874,595	104,076,852
Payments for other operating activities	15	(54,867)	(6,710,026)	(2,734,091)	(325,356,774)
Operating profit before changes in operating assets & liabilities		**5,475,129**	**669,583,131**	**4,659,060**	**554,428,167**
Increase/Decrease in operating assets and liabilities:					
Loans and advances to customers		19,521,111	2,387,342,116	(62,361,060)	(7,420,966,081)
Other assets		(2,891)	(353,551)	11,637,985	1,384,920,213
Deposits & borrowings from other banks		(10,912,920)	(1,334,599,881)	55,817,801	6,642,318,297
Deposits from customers		(3,223,971)	(394,276,823)	3,287,972	391,268,637
Other liabilities account of customers		-	-	-	-
Other liabilities		663,398	81,130,547	(13,144,628)	(1,564,210,737)
Net cash flows/(used in) from operating activities (A)		**11,519,857**	**1,408,825,539**	**(102,870)**	**(12,241,504)**
Cash flows from Investing activities (B)		-	-	-	-
Cash flows from financiang activities (C)					
Profit/Loss remitted to Head Office		(5,550,530)	(678,804,306)	(1,957,223)	(232,909,582)
Net cash flows in financing activities		**(5,550,530)**	**(678,804,306)**	**(1,957,223)**	**(232,909,582)**
Net (Decrease)/increase in cash (A+B+C)		**5,969,327**	**730,021,233**	**(2,060,093)**	**(245,151,086)**
Cash and cash equivalents at beginning period		1,503,883	183,917,957	3,605,622	429,069,043
Cash and cash equivalents at end of period		**7,473,210**	**913,939,190**	**1,545,529**	**183,917,957**
Closing cash and cash equivalents					
Cash in hand		-	-	-	-
Balance with Bangladesh Bank & Sonali Bank		718,006	87,808,811	718,006	85,442,695
Balance with other banks & financial institutions		6,755,204	826,130,379	827,523	98,475,262
Money at call on short notice		-	-	-	-
Total		**7,473,210**	**913,939,190**	**1,545,529**	**183,917,957**

The annexed notes from 1 to 16 form an integral part of these financial statements.

Dhaka Bank PLC. (Off-shore Banking Unit)

Liquidity Statement (Asset and Liability Maturity Analysis)
As at 31 December 2025

	Upto 01 month		1 - 3 months		3 - 12 months		1 - 5 years		More than 5 years		Total	
	USD	Taka	USD	Taka	USD	Taka	USD	Taka	USD	Taka	USD	Taka
Assets:												
Cash in hand	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)	718,006	87,808,811	-	-	-	-	-	-	-	-	718,006	87,808,811
Balance with other banks and financial institutions	6,755,204	826,130,379	-	-	-	-	-	-	-	-	6,755,204	826,130,379
Money at call on short notice	-	-	-	-	-	-	-	-	-	-	-	-
Investment	-	-	-	-	-	-	-	-	-	-	-	-
Loans and advances	6,202,169	758,496,756	94,092,401	11,507,067,803	63,462,346	7,761,152,957	-	-	-	-	163,756,916	20,026,717,516
Fixed assets including premises, furniture and fixtures	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	109,957	13,447,265	-	-	-	-	109,957	13,447,265
Non-banking assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	**13,675,379**	**1,672,435,946**	**94,092,401**	**11,507,067,803**	**63,572,303**	**7,774,600,222**	**-**	**-**	**-**	**-**	**171,340,083**	**20,954,103,971**
Liabilities:												
Borrowing from Bangladesh Bank,	-	-	-	-	(81,000,000)	(9,905,927,400)	-	-	(74,290,253)	(9,085,356,180)		
Other banks, financial institutions and agents											(155,290,253)	(18,991,283,580)
Deposits & other accounts	(3,076,775)	(376,275,442)	-	-	(2,237,167)	(273,595,283)	-	-	-	-	(5,313,943)	(649,870,725)
Other liabilities	(1,918,598)	(234,635,693)	-	-	(12,258)	(1,499,147)	(1,446,368)	(176,884,099)	(1,693,943)	(207,161,441)	(5,071,167)	(620,180,381)
Total Liabilities	**(4,995,373)**	**(610,911,135)**	**-**	**-**	**(83,249,426)**	**(10,181,021,830)**	**(1,446,368)**	**(176,884,099)**	**(75,984,196)**	**(9,292,517,621)**	**(165,675,362)**	**(20,261,334,685)**
Net Liquidity Gap	**8,680,006**	**1,061,524,811**	**94,092,401**	**11,507,067,803**	**(19,677,123)**	**(2,406,421,608)**	**(1,446,368)**	**(176,884,099)**	**(75,984,196)**	**(9,292,517,621)**	**5,664,721**	**692,769,286**
Cumulative Liquidity Gap	**8,680,006**	**1,061,524,811**	**102,772,407**	**12,568,592,614**	**83,095,284**	**10,162,171,006**	**81,648,917**	**9,985,286,907**	**5,664,721**	**692,769,286**	**-**	**-**

Dhaka Bank PLC. (Off-shore Banking Unit)

Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 Nature of Business

Offshore Banking Unit is a separate business unit of Dhaka Bank PLC., governed under the Rules & Guidelines of Bangladesh Bank. Currently, the Bank has two OBUs in DEPZ & CEPZ. The Bank obtained DEPZ Offshore Banking Unit permission vide letter no. BRPD (P)744(92)/2005-2181 dated 18 June 2005. The Bank commenced the operation of its Offshore Banking Unit with effect from 10 May 2006.
The Bank obtained CEPZ Offshore Banking Unit permission vide letter no. BRPD (P-3)744(92)/2017-123 dated 05 January 2017. The Bank commenced the operation of its CEPZ Offshore Banking Unit with effect from 12 February 2017.

2 Significant accounting policy

2.1 Basis of accounting

The accounting records of the units are maintains in USD forms and the financial statements are made up to 30 June 2023 and are prepared under the historical cost convention and in accordance with first schedule of the Bank Company Act, 1991 (amended upto date), other Bangladesh Bank circulars, International Financial Reporting Standards adopted as International Accounting Standards (IAS), the Companies Act, 1994, the Listing Regulations of the Stock Exchanges, the Securities and Exchange Rule, 2020 and other laws and rules applicable in Bangladesh on a going concern basis.

2.2 Allocation of common expenses

Establishment expenses in the nature of rent, rates, taxes, salaries, management expenses, printing & stationery, electricity & lighting, postage, stamps, telecommunication etc. have not been separately accounted for in the Financial Statements.

	31-Dec-25 USD	31-Dec-25 Taka	31-Dec-24 USD	31-Dec-24 Taka
3 Loans, advances and lease/investments				
3.1 Loans, cash credits & overdrafts etc:				
In Bangladesh				
Overdraft	13,619,690	1,665,625,383	18,046,667	2,147,553,424
Term loan	20,304	2,483,108	8,373,772	996,478,879
Short term loan	-	-	-	-
Loan against accepted bills	31,970,346	3,909,826,256	-	-
Loan against trust receipt	-	-	-	-
Payment against documents	-	-	-	-
Other loans	101,392,724	12,399,863,724	149,525,469	17,793,530,774
	147,003,064	**17,977,798,471**	**175,945,908**	**20,937,563,077**
Outside Bangladesh	-	-	-	-
Sub-total	**147,003,064**	**17,977,798,471**	**175,945,908**	**20,937,563,077**
3.2 Bills purchased and discounted				
Payable in Bangladesh:				
Inland bills purchased	16,753,852	2,048,919,045	12,407,534	1,476,496,553
Payable outside Bangladesh:				
Foreign bills purchased & discounted	-	-	0.02	2
Sub-total	**16,753,852**	**2,048,919,045**	**12,407,534**	**1,476,496,556**
Total	**163,756,916**	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.3 Residual maturity grouping of loans including bills purchased and discounted				
Repayable on demand	6,202,169	758,496,756	9,799,895	1,166,187,518
Not more than 3 months	94,092,401	11,507,067,803	85,956,764	10,228,854,912
More than 3 months but not more than 1 year	63,462,346	7,761,152,957	80,546,587	9,585,043,884
More than 1 year but not more than 5 years	-	-	12,050,196	1,433,973,318
More than 5 years	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.4 Maturity grouping of bills purchased & discounted				
Payable within 1 month	7,646,721	935,158,756	6,813,641	810,823,271
Over 1 month but less than 3 months	7,929,869	969,786,525	5,360,792	637,934,235
Over 3 months but less than 6 months	1,177,262	143,973,764	233,101	27,739,050
6 months or more	-	-	-	-
	16,753,852	**2,048,919,045**	**12,407,534**	**1,476,496,556**
3.5 Loans on the basis of significant concentration including bills purchased & discounted:				
a. Advances to allied concerns of directors	-	-	-	-
b. Advances to chief executive	-	-	-	-
c. Advances to other senior executives	-	-	-	-
d. Advances to customer's group:				
Agriculture loan	-		-	-
Commercial lending	12,329,028	1,507,783,373	6,094,700	725,269,333
Export financing	16,753,852	2,048,919,043	249,064	29,638,651
Consumer credit scheme	-		-	-
Small and Medium Enterprise (SME)	-		-	-
Staff loan	-		-	-
Others	134,674,036	16,470,015,100	182,009,678	21,659,151,649
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.6 Industry - wise loans including bills purchased & discounted				
Agricultural	-		-	-
Pharmaceuticals	4,936,226	603,677,699	2,906,208	345,838,791
Textile & garment	78,670,692	9,621,063,797	56,405,763	6,712,285,780
Chemical	11,210,566	1,371,000,670	9,811,062	1,167,516,346
Food & allied	13,502,875	1,651,339,496	7,138,759	849,512,328
Transport & communication	534,694	65,390,628	521,218	62,024,990
Electronics & automobile	10,554,562	1,290,774,412	9,223,156	1,097,555,608
Housing & construction	1,150,785	140,735,667	864,050	102,821,929
Engineering & metal industries including ship breaking	2,873,218	351,381,319	13,211,929	1,572,219,607
Energy & power	3,043,543	372,211,366	2,430,237	289,198,149
Service	1,112,061	135,999,899	168,616	20,065,325
Others	36,167,694	4,423,142,563	85,672,444	10,195,020,779
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.7 Geographical location - wise loans and advances				
Dhaka region	144,902,272	17,720,881,314	165,848,768	19,736,003,337
Chattogram region	18,854,644	2,305,836,202	22,504,675	2,678,056,295
South region	-	-	-	-
North region	-	-	-	-
Sylhet region	-	-	-	-
Other	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**

	31-Dec-25 USD	31-Dec-25 Taka	31-Dec-24 USD	31-Dec-24 Taka
3.8 Sector wise loans				
In Bangladesh				
Government & autonomous bodies	-		-	-
Financial institutions (Public & Private)	-		-	-
Other public sector	-		-	-
Private sector	163,756,916	20,026,717,516	188,353,442	22,414,059,633
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
Outside Bangladesh				
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.9 Classification of loans & advances				
Unclassified (including staff loan)	163,756,916	20,026,717,516	188,353,442	22,414,059,633
Special mention account	-	-	-	-
Sub-Standard	-	-	-	-
Doubtful	-	-	-	-
Bad or loss	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.10 Provision required for loans and advances				
Status **Rate%**				
Unclassified 0.25,1,2 & 5	1,623,476	198,543,609	1,883,234	224,104,867
Special mention account 1	70,467	8,617,832	300	35,729
	1,693,943	**207,161,441**	**1,883,534**	**224,140,596**
Classified:				
Sub-Standard	-	-	-	-
Doubtful	-	-	-	-
Bad or loss 100	-	-	-	-
	-	-	-	-
Required provision for loans & advances	**1,693,943**	**207,161,441**	**1,883,534**	**224,140,596**
Total provision maintained	**1,693,943**	**207,161,441**	**1,883,534**	**224,140,596**
Excess/short provision	**-**	**-**	**-**	**-**
3.11 Securities against loans including bills purchased & discounted				
a. Secured				
Collateral of movable/immovable assets	7,971,524	974,880,709	36,644,110	4,360,649,066
Local banks & financial institutions guarantee	-		-	-
Government guarantee	-		-	-
Foreign banks guarantee	-		-	-
Export documents	23,081,324	2,822,739,806	4,147,653	493,570,759
Fixed Deposits Receipts	-		-	-
1. Own FDR	2,217,176	271,150,467	-	-
2. FDR of other banks	-		-	-
Personal guarantee	-		13,030,765	1,550,661,087
Corporate guarantee	-		-	-
Other securities	130,486,891	15,957,946,533	134,530,914	16,009,178,720
b. Unsecured	-	-	-	-
	163,756,916	**20,026,717,516**	**188,353,442**	**22,414,059,633**
3.12 Particulars of loans and advances				
(i) Loans considered good in respect of which the bank company is fully secured;	138,458,415	16,932,827,242	171,175,023	20,369,827,786
(ii) Loans considered good against which the banking company holds no security other than the debtor's personal guarantee;	23,081,324	2,822,739,806	17,178,419	2,044,231,847
(iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	-	-	-	-
(iv) Loans adversely classified; provision not maintained there against;	-	-	-	-
(v) Loans due by directors or officers of the banking company or any of these either separately or jointly with any other persons;	-	-	-	-
(vi) Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members;	-	-	-	-
(vii) Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;	-	-	-	-
(viii) Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members;	-	-	-	-
(ix) Due from banking companies;	-	-	-	-
(x) Amount of classified loan on which interest has not been charged, should be mentioned as follows:	-	-	-	-
a) Decrease / increase in provision;	-	-	-	-
b) Amount realized against loan previously written off;	-	-	-	-
c) Amount of provision kept against loan classified as "bad/loss" on the date of preparing the balance sheet;	-	-	-	-
d) Interest creditable to the Interest Suspense A/c;	-	-	-	-
(xi) Cumulative amount of the written off loan;	-	-	-	-

4 Other assets				
Accrued interest	-	-	-	-
Suspense account	106,359	13,007,249	106,359	12,656,753
Prepaid expenses	3,598	439,975	3,672	436,922
Finance to AD branches for IBP	0.33	40	0.33	39
Finance to AD branches for import bill discounting	-	-	-	-
Branch adjustment	-	-	-	-
	109,957	**13,447,265**	**110,031**	**13,093,714**
5 Borrowing from other banks/financial institutions	**155,290,253**	**18,991,283,580**	**170,805,743**	**20,325,883,461**
5.1 Maturity grouping of borrowings				
Repayable on demand	-	-	-	-
Repayable within 1 month	-	-	8,408,385	1,000,597,802
Over 1 month but within 6 months	81,000,000	9,905,927,400	80,500,000	9,579,500,000
Over 6 months but within 1 year	-	-	-	-
Over 1 year but within 5 years	74,290,253	9,085,356,180	81,897,358	9,745,785,659
	155,290,253	**18,991,283,580**	**170,805,743**	**20,325,883,461**

According to BCD circular no. (P)744(27) dated 17 December 1985 of Bangladesh Bank, Dhaka Bank maintained foreign currency accounts with Offshore Banking Units in the manner they maintain such accounts with their foreign correspondents.

6 Deposits and other accounts				
6.1 Current and other accounts				
Foreign currency deposits	2,538,474	310,443,725	5,226,128	621,909,250
Margin under L/C	533,867	65,289,517	3,163,577	376,465,712
Margin under L/G	-	-	-	-
	3,072,342	**375,733,242**	**8,389,706**	**998,374,962**
6.2 Bills payable	-	-	15	1,785
	-	**-**	**15**	**1,785**
6.3 Other deposit				
Term deposit	2,237,167	273,595,283	384,629	45,770,801
Deposits awaiting disposal	-	-	-	-
Sundry deposit	-	-	-	-
	2,237,167	**273,595,283**	**384,629**	**45,770,801**
	5,309,509	**649,328,525**	**8,774,349**	**1,044,147,547**
6.4 Maturity grouping of deposits and other accounts				
Repayable on demand	3,072,342	375,733,243	8,389,721	998,376,747
Repayable within 1 month	-	-	-	-
Over 1 month but within 6 months	-	-	-	-
Over 6 months but within 1 year	2,237,167	273,595,283	384,629	45,770,801
Over 1 year but within 5 years	-	-	-	-
Over 5 years but within 10 years	-	-	-	-
	5,309,509	**649,328,526**	**8,774,349**	**1,044,147,548**
7 Other liabilities				
Accrued interest	1,446,368	176,884,099	1,273,515	151,548,304
Provision on loans and advances	1,693,943	207,161,441	1,883,534	224,140,596
Finance from bill discounting	12,258	1,499,147	15,904	1,892,625
Refinance by SWAP Woori Bank	-	-	-	-
Import payment suspense	30,838	3,771,330	30,838	3,669,707
Export proceeds suspense	1,887,759	230,864,271	807,996	96,151,470
Interest suspense account	-	-	712,374	84,772,469
Tax deducted at source & payable	1	92	511	60,817
Lease liabilities as per IFRS 16	-	-	-	-
Branch adjustment	-	-	-	-
	5,071,167	**620,180,381**	**4,724,672**	**562,235,989**
8 Contingent liabilities				
Acceptance & endorsement	35,115,659	4,294,483,603	18,252,530	2,172,051,120
Letters of credit	19,328,053	2,363,731,980	11,908,497	1,417,111,126
Letters of guarantee	1,340,989	163,996,789	81,488	9,697,096
Bills for collection	12,934,736	1,581,858,747	9,445,379	1,124,000,119
Other contingent liabilities	27,238	3,331,031	13,619	1,620,636
	68,746,675	**8,407,402,150**	**39,701,513**	**4,724,480,097**

	2025 USD	2025 Taka	2024 USD	2024 Taka
9 Interest income				
Interest on advances	13,348,341	1,632,440,684	13,677,853	1,627,664,514
Interest on money at call on short notice	-	-	-	-
Call lending and fund placement with banks	3,111	380,474	-	-
Accounts with foreign banks	-	-	-	-
	13,351,452	**1,632,821,158**	**13,677,853**	**1,627,664,514**
10 Interest/profit paid on deposits and borrowings etc.				
Term deposits	110,932	13,566,483	17,933	2,133,990
Fund borrowings	8,705,451	1,064,636,610	7,141,365	849,822,435
Inter branch interest paid	-	-	-	-
	8,816,383	**1,078,203,093**	**7,159,298**	**851,956,425**
11 Commission, exchange and brokerage				
Commission/fees income	800,808	97,935,193	803,217	95,582,863
Exchange gain including gain form foreign currency dealings	140,627	17,198,027	25,386	3,020,967
	941,435	**115,133,220**	**828,604**	**98,603,830**
12 Other operating income				
Postage charge recoveries	13,929	1,703,453	14,887	1,771,586
Swift charge recoveries	38,883	4,755,257	30,273	3,602,428
Other fees	680	83,161	832	99,008
	53,492	**6,541,871**	**45,992**	**5,473,022**
13 Other expenses				
Contractual service charge	4,245	519,197	4,269	508,005
Petrol, oil and lubricants (vehicle & generator)	2,256	275,872	1,604	190,893
Entertainment (canteen & other)	6,424	785,622	3,641	433,294
Travelling	-	-	-	-
Conveyance	1,158	141,557	701	83,430
Training expenses	-	-	-	-
Books and papers	-	-	-	-
Staff uniform	-	-	-	-
Potted plants	-	-	-	-
Business development & promotion	-	-	-	-
Other charges	-	-	2,683,686	319,358,586
Interest expense for lease liability as per IFRS 16	-	-	-	-
	14,083	**1,722,247**	**2,693,901**	**320,574,208**
14 Cash received from other operating activities				
Commission & exchange	941,435	115,133,220	828,604	98,603,830
Other operating income	53,492	6,541,871	45,992	5,473,022
	994,928	**121,675,091**	**874,595**	**104,076,852**
15 Cash paid for other operating activities				
Office operating expenses	**54,867**	**6,710,026**	**2,734,091**	**325,356,774**

16 General

16.1 Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to Profit & Loss Account of the main operation of the bank.

16.2 Assets and liabilities have been converted into Taka Currency @ US$ 1 = Tk. 122.2954 (2024 : US$ 1 = Tk 119.00) which represents the year end mid rate of exchange as at 31 December 2025.

16.3 Previous year's figures have been rearranged, where considered necessary, to conform to current period's presentation.