

Head Office: Landmark Building (9th Floor) 12-14 Gulshan North C/A. Gulshan-2, Dhaka-1212, PABX: 09610 334455, +880(2) 02222282374, 58816001, 02222289112, Fax: +880(2) 02222282110 DBH Customer Care: 16562, 09610 222888 Website: www.dbhfinance.com, E-mail: dbh@dbhfinance.com

Profit

For the ye

Financial Statements

For the year ended 31 December 2024

Cash Flow Statement

For the year ended 31 December 2024

7 302 944 056

(5,345,794,219)

26 957 306

176,738,423

(655 381 020)

(640,215,791)

836,726,887

1,701,975,642

(835,919,672)

(111,793,538)

(880,607,805)

37,239,110

5,831,247,463

23 995 013

163,854,738

(585 574 802)

(472,422,277)

187.206.957

1,303,547,850

864,541,833

(118.552.622)

(29,705,328)

(29,370) (26,440,359)

3,000,000

(40.898.681)

(1,026,173,773)

(750,000,000) (292,485,546)

173,349

6,595,362,106

(3.844.759.242)

, E-mail: dbn@d	DNTINANCE.COM		
t and Loss			Ca For the
	Amount 2024	in Taka 2023	Particulars
etc.	7,339,329,315 (5,796,307,568) 1,543,021,747 809,106,058 176,738,423 24,011,535 2,552,877,763 484,514,100 21,253,621 24,37,523 11,448,061 14,958,112 13,300,000 8,2959,073 765,586,758 729,029,583 18,23,848,180	2023 5,924,247,334 (4,130,316,645) 1,793,930,689 189,859,760 163,854,738 20,861,720 2,168,506,907 399,823,287 25,605,567 21,575,570 8,484,920 18,824,910 13,000,000 1,033,097 575,000 74,625,883 74,779,956 638,328,190 1,530,178,717	Cash flows from operating activities Interest receipts Interest payments Dividend receipts Fees and commission receipts in cash Cash payments to employees, supplier Income tax paid Receipts from other operating activitie changes in operating assets and liabiliti Increase/(decrease) in operating asset Loans and advances to customers Investment in trading securities Other assets Loans and deposits from banks and o Interest suspense Other liabilities Cash generated/ (utilized) in operatin
	29,305,372 83,585,275 112,890,647 1,710,957,533 713,684,462 (11,285,576) 702,398,886 1,008,558,647 450,000,000 450,000,000 558,558,647 5.07 2023 4.95	(36,502,660) 5,816,359 (330,000) (31,016,301) 1,561,195,018 526,383,013 50,357,683 576,740,695 984,454,323 38,998,070 450,000,000 488,998,070 450,000,000 485,956,253 4.95 2022 5.11	Net cash flows from/(used in) operat Cash flows from investing activities Net proceeds(Payments) for sale/purt Other investments) Purchase of property, plant & equipm Proceeds from sell of property, plant. Net cash flows from/(used in) investing Cash flows from/(used in) investing Net receipt from bank and financial in Net cash flows from/(used in) financo And invidend paid Net cash flows from/(used in) financo Net increase/(decrease) in cash and Effects of exchange rate changes on to Cash and cash equivalents (net off over Cash and cash equivalents (net off o

21,747	1,793,930,689	Interest receipts
		Interest payments
06,058	189,859,760	Dividend receipts
38,423	163,854,738	Fees and commission receipts in cash
11,535	20,861,720	Cash payments to employees, suppliers and various operating expense
77,763	2,168,506,907	Income tax paid
14,100	399,823,287	Receipts from other operating activities
53,621	25,605,567	Cash generated from operating activities before
37,523	21,575,570	changes in operating assets and liabilities
48,061	8,484,920	Increase/(decrease) in operating assets and liabilities
58,112	18,824,910	Loans and advances to customers
0,000	13,000,000	
52,335	1,033,097	Investment in trading securities Other assets
20,000	575,000	
59,073	74,625,883	Loans and deposits from banks and other customers
36,758	74,779,956	Interest suspense
29,583	638,328,190	Other liabilities
18,180	1,530,178,717	Cash generated/ (utilized) in operating assets and liabilities
		Net cash flows from/(used in) operating activities
05,372	(36,502,660)	Cash flows from investing activities
35,275	5,816,359	Net proceeds(Payments) for sale/purchase of Treasury Bond
-	(330,000)	Other investments
90,647	(31,016,301)	Purchase of property, plant & equipment
57,533	1,561,195,018	Proceeds from sell of property, plant & equipment

3 595 601 10,214,593 (utilized) in operating assets and liabilities (1,777,271,711) 7,285,176,258 (75,296,069) 8,588,724,109 from/(used in) operating activities investing activities ayments) for sale/purchase of Treasury Bond (4,940,111,924) (2,526,946,678) (71,410,794) perty, plant & equipment ell of property, plant & equipment 1,077,482 Net cash flows from/(used in) investing activities (5,010,445,236) (2,564,672,010) Cash flows from financing activities Net receipt from bank and financial institute (3,400,145,867) Net receipt by DBH Affordable Housing Bond & ZCB 2 626 461 393
 (298,335,257)
 (292,485,546)

 (1,072,019,731)
 (2,068,659,319)

 (6,157,761,035)
 3,955,392,780
Cash dividend paid Net cash flows from/(used in) financing activities Net increase/(decrease) in cash and cash equivalents

Effects of exchange rate changes on cash and cash equivalents 17,956,850,835 14,001,458,055 11,799,089,800 17,956,850,835 Cash and cash equivalents (net off overdraft) at the beginning of the period Cash and cash equivalents (net off overdraft) at the end of the period

D UU man		virector	~	J. J. J.	φ.	Managing Director & CEC	
197	⁷ 0						

Statement of Changes in Equity For the year ended 31 December 2024

1 2	2 Amount in							
_	Particulars	Paid-up Capital	Share Premium	Statutory Reserve	General & Other Reserves	Retained earnings	Total	
	Balance as on 1 January 2024	1,988,901,710	55,000,000	1,933,901,710	4,025,040,000	675,601,635	8,678,445,055	
aka	Net profit (after tax) for the period	-	-	-	-	1,008,558,647	1,008,558,647	
78	Remeasurements gain/(loss) due to actuarial valuation	-	-	-	9,591,160	-	9,591,160	
23	Transferred to reserve funds	-	-	-	450,000,000	(450,000,000)	-	
-	Stock dividend issued	-	-	-	-	-	-	
-	Cash dividend paid	-	-	-	-	(298,335,257)	(298,335,257)	
6) 55	Balance at 31 December 2024	1,988,901,710	55,000,000	1,933,901,710	4,484,631,160	935,825,025	9,398,259,605	

00		(292,485,546) 8,678,445,055	Balance at 31 December 2024	1,988,901,710	55,000,0	00		
	Liquidity Statement As at 31 December 2024							
						_		
		in to 1 Month	1 to 2 Months	2 to 12 Mo	nthe			

Chairn

					Amount in Taka
up to 1 Month	1 to 3 Months	3 to 12 Months	1 to 5 Years	Above 5 Years	Total
682,364,503	-	-	-	-	682,364,503
4,990,261,808	3,727,087,294	663,190,291	-	-	9,380,539,393
1,900,000,000	-	-	-	-	1,900,000,000
1,971,717,554	1,666,403,262	2,311,173,084	2,599,914,795	1,636,755,839	10,185,964,534
735,183,924	1,447,442,588	5,686,213,352	20,734,929,320	15,905,605,288	44,509,374,472
8,471,995	7,379,221	23,463,942	82,772,287	142,745,249	264,832,694
100,938,555	117,072,790	42,043,666	4,714,161	-	264,769,172
10,388,938,338	6,965,385,155	8,726,084,335	23,422,330,563	17,685,106,376	67,187,844,768
2,049,247,955	1,338,662,370	1,370,291,662	3,830,664,507	16,627,344	8,605,493,839
2,293,586,200	3,942,869,825	9,859,175,740	18,183,492,496	11,496,220,630	45,775,344,891
459,764,562	545,054,223	1,136,213,117	507,911,141	759,803,390	3,408,746,433
4,802,598,717	5,826,586,418	12,365,680,519	22,522,068,144	12,272,651,364	57,789,585,163
5,586,339,621	1,138,798,738	(3,639,596,184)	900,262,419	5,412,455,012	9,398,259,605
	682,364,503 4,990,261,808 1,900,000,000 1,971,717,554 735,183,924 8,471,995 100,938,555 10,388,938,338 2,049,247,955 2,293,586,200 459,764,562 4,802,598,711	682,364,503 - 4,990,261,808 3,727,087,294 1,900,000,000 - - 1,971,71,754 1,666,403,262 735,183,924 1,447,442,588 8,471,995 7,379,221 100,388,535 117,072,790 10,388,938,338 6,965,385,155 2,049,247,955 1,338,662,370 2,233,586,200 3,942,869,825 459,764,562 545,054,223 4,802,598,717 5,826,586,418	682,364,503 - - 4,990,261,808 3,727,087,294 663,190,291 1,900,000,000 - - 1,971,71,754 1,666,403,262 2,311,173,084 735,183,924 1,447,442,588 5,686,213,352 8,471,995 7,379,221 23,463,942 100,388,555 117,072,790 42,043,666 10,388,938,338 6,965,385,155 8,726,084,335 2,049,247,955 1,338,662,370 1,370,291,662 2,293,586,200 3,942,869,825 9,859,175,740 459,764,562 545,054,223 1,136,213,117 4,802,598,717 5,826,586,418 12,365,680,519	682,364,503 - - 4,990,261,808 3,727,087,294 663,190,291 - 1,900,000,000 - - - - 1,971,71,754 1,666,403,262 2,311,173,084 2,599,914,795 735,183,924 1,447,442,588 5,686,213,352 20,734,929,320 8,471,995 7,379,221 23,463,942 82,772,287 100,938,555 117,072,790 42,043,666 4,714,161 103,388,938,338 6,965,385,155 8,726,084,335 23,422,330,563 2,049,247,955 1,338,662,370 1,370,291,662 3,830,664,507 2,233,586,200 3,942,869,825 9,859,175,740 18,18,492,496 459,764,562 545,054,223 1,136,213,117 507,911,141 4,802,598,717 5,826,586,418 12,365,680,519 22,522,068,144	682,364,503 - - - 4,990,261,808 3,727,087,294 663,190,291 - - 1,900,000,000 - - - - - 1,971,71,754 1,666,403,262 2,311,173,084 2,599,914,795 1,636,755,839 735,183,924 1,447,442,588 5,686,213,352 20,734,929,320 15,905,605,288 8,471,995 7,379,221 23,463,942 82,772,287 142,745,249 100,388,953 117,072,790 42,043,666 4,714,161 - 10,388,938,338 6,965,385,155 8,726,084,335 23,422,330,563 17,685,106,376 2,049,247,955 1,338,662,370 1,370,291,662 3,830,664,507 16,627,344 2,293,586,200 3,942,869,825 9,859,175,740 18,183,492,496 11,496,220,630 459,764,562 545,054,223 1,136,213,117 507,911,411 759,803,390 4,802,598,717 5,826,586,418 12,365,680,519 22,522,068,144 12,272,561,364

As at 31 December 2	2024
	Amount i
Particulars	31 December 2024
PROPERTY AND ASSETS	
Cash	682,364,503
In hand	185,362
Balance with Bangladesh Bank and its agent Bank	682,179,141
Balance with other banks and financial institutions	9,380,539,393
In Bangladesh	9,380,539,393
Outside Bangladesh	-
Money at call on short notice	1,900,000,000
Investments	10,185,964,534
Government	9,125,625,604
Others	1,060,338,930
Loans and advances	44,509,374,472
Loans and advances	44,509,374,472
Fixed assets including land, building, furniture and equipments	264,832,694
Other assets	264,769,172
Total Assets	67,187,844,768
LIABILITIES AND CAPITAL	
Liabilities	
Borrowing from other banks, financial institutions and agents	8,605,493,839
Deposits and other accounts	45,775,344,891
Fixed deposits	45,775,344,891
Other deposits	-
Other liabilities	3,408,746,433
Total Liabilities	57,789,585,163
Shareholders' equity	
Paid-up capital	1,988,901,710
Share premium	55,000,000
Statutory reserve	1,933,901,710
Other reserves	4,484,631,160
Retained earnings	935,825,025
Total equity	9,398,259,605
Total liabilities and Shareholders' equity	67,187,844,768
OFF-BALANCE SHEET ITEMS	
Contingent liabilities	
Acceptances and endorsement	
Letter of guarantee	
Irrevocable letter of credits	-
Bills for collection	
Other contingent liabilities	
Total contingent liabilities	
Other commitments	
Documentary credit & short-term trade related transaction	-
Forward assets purchased and forward deposit placed	
Undrawn note issuance and revolving underwriting facilities	

Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total other commitments ontingent liabilities Total Off-Balance Sheet items Jour able Cha

Dhaka 05 May 2025 DVC: 2505061512AS786511

> The Published Financial Statements are Available in the web-site of the Company, www.dbhfinance.com

Joffo Director

Total operating expenses Profit before provisions Provisions 43.669.788.473 Loans and advances Diminution in value of investments Other Assets Total provisions Profit before tax 67,537,281,693 Provision for tax: Current tax Deferred tax expense/(income)

Directors' fees and expenses

Particulars

622 584 417

622 475 473

17,446,972,663

17,446,972,663

100,000,000

5.165.060.579

4.185.513.679

979.546.900

276.448.592

256.426.969

9.358.458.290

46,655,952,696

46,655,952,696

1 988 901 710

4,025,040,000

675,601,635

8,678,445,055

67,537,281,693

And

Managing Director & CEO

Shaikh Hasibur Rahman, FCA Partner, ICAB Enrollment # 1512

Hoda Vasi Chowdhury & Co

Chartered Accountants

55 000 000 1.933.901.710

43,669,788,473

108 944

Interest Income

Net Interest Income

Income from investment

Other operating income

Total operating income

Salary and allowances

Auditor's fees

Other expenses

Interest paid on deposits and borrowings e

Commission, exchange and brokerage

Rent, taxes, insurance, electricity etc. Legal & professional expenses

Postage, stamp, telecommunication etc.

Stationery, printing, advertisements etc. Managing Director's salary and fees

Depreciation, repairs & maintenance

Profit after tax Appropriations Statutory reserve General and other reserves

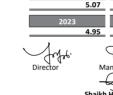
Retained surnlus Earnings Per Share

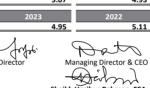
2.844.425.652 58,858,836,638 Earning Per Share

> Particulars Balance as on 1

January 2023







Shaikh Hasibur Rahman, FCA Partner, ICAB Enrollment # 151 Hoda Vasi Chowdhury & Co

Statement of Changes in Equity For the year ended 31 December 2023 Total 1,949,903,640 55,000,000 1,894,903,640 3,575,040,000 511,628,998 7,986,476,27

Balance at 31 December 2023	1,988,901,710	55,000,000	1,933,901,710	4,025,040,000	675,601,635	8,678,445,055
Cash dividend paid	-	-	-	-	(292,485,546)	(292,485,546)
Stock dividend issued	38,998,070	-	-	-	(38,998,070)	-
Transferred to reserve funds	-	-	38,998,070	450,000,000	(488,998,070)	-
Net profit (after tax) for the period	-	-	-	-	984,454,323	984,454,323

Dhaka, 05 May 2025 DVC: 2505061512AS786511

