



DBH Finance PLC.



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

Financial Statements

For the year ended 31 December 2024

Balance Sheet

As at 31 December 2024

Particulars	Amount in Taka	
	31 December 2024	31 December 2023
PROPERTY AND ASSETS		
Cash	682,364,503	622,584,417
In hand	185,362	108,944
Balance with Bangladesh Bank and its agent Bank	682,179,141	622,475,473
Balance with other banks and financial institutions	9,380,539,393	17,446,972,663
In Bangladesh	9,380,539,393	17,446,972,663
Outside Bangladesh	-	-
Money at call on short notice	1,900,000,000	100,000,000
Investments	10,185,964,534	5,165,060,579
Government	9,125,625,604	4,185,513,679
Others	1,060,338,930	979,546,900
Loans and advances	44,509,374,472	43,669,788,473
Loans and advances	44,509,374,472	43,669,788,473
Fixed assets including land, building, furniture and equipments	264,832,694	276,448,592
Other assets	264,769,172	256,426,969
Total Assets	67,187,844,768	67,537,281,693
LIABILITIES AND CAPITAL		
Liabilities		
Borrowing from other banks, financial institutions and agents	8,605,493,839	9,358,458,290
Deposits and other accounts	45,775,344,891	46,655,952,696
Fixed deposits	45,775,344,891	46,655,952,696
Other deposits	-	-
Other liabilities	3,408,746,433	2,844,425,652
Total Liabilities	57,789,585,163	58,858,836,638
Shareholders' equity		
Paid-up capital	1,988,901,710	1,988,901,710
Share premium	55,000,000	55,000,000
Statutory reserve	1,933,901,710	1,933,901,710
Other reserves	4,484,631,160	4,025,040,000
Retained earnings	935,825,025	675,601,635
Total equity	9,398,259,605	8,678,445,055
Total liabilities and Shareholders' equity	67,187,844,768	67,537,281,693

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 formal standby facilities, credit lines and other commitments	-	-
Total other commitments	-	-
Total Off-Balance Sheet items including contingent liabilities	-	-

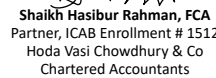

Chairman


Director


Director


Managing Director & CEO

Dhaka, 05 May 2025
DVC: 2505061512AS786511


Shaikh Hasibur Rahman, FCA
Partner, ICAB Enrollment # 1512
Hoda Vasi Chowdhury & Co
Chartered Accountants

Profit and Loss Account

For the year ended 31 December 2024

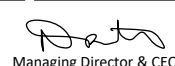
Particulars	Amount in Taka	
	2024	2023
Interest Income	7,339,329,315	5,924,247,334
Interest paid on deposits and borrowings etc.	(5,796,307,568)	(4,130,316,645)
Net Interest Income	1,543,021,747	1,793,930,689
Income from investment	809,106,058	189,859,760
Commission, exchange and brokerage	176,738,423	163,854,738
Other operating income	24,011,535	20,861,720
Total operating income	2,552,877,763	2,168,506,907
Salary and allowances	484,514,100	399,823,287
Rent, taxes, insurance, electricity etc.	21,253,621	25,605,567
Legal & professional expenses	21,837,523	21,575,570
Postage, stamp, telecommunication etc.	11,448,061	8,484,920
Stationery, printing, advertisements etc.	14,958,112	18,824,910
Managing Director's salary and fees	13,300,000	13,000,000
Directors' fees and expenses	1,252,335	1,033,097
Auditor's fees	920,000	575,000
Depreciation, repairs & maintenance	82,959,073	74,625,883
Other expenses	76,586,758	74,779,956
Total operating expenses	729,029,583	638,328,190
Profit before provisions	1,823,848,180	1,530,178,717
Provisions:		
Loans and advances	29,305,372	(36,502,660)
Diminution in value of investments	83,585,275	5,816,359
Other Assets	-	(330,000)
Total provisions	112,890,647	(31,016,301)
Profit before tax	1,710,957,533	1,561,195,018
Provision for tax:		
Current tax	713,684,462	526,383,013
Deferred tax expense/(income)	(11,285,576)	50,357,683
	702,398,886	576,740,695
Profit after tax	1,008,558,647	984,454,323
Appropriations		
Statutory reserve	-	38,998,070
General and other reserves	450,000,000	450,000,000
	450,000,000	488,998,070
Total	558,558,647	495,456,253
	5.07	4.95
Retained surplus	5.07	4.95
Earnings Per Share	5.07	4.95
	2023	2022
	4.95	5.11

Earning Per Share

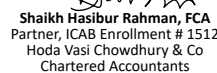

Chairman


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Dhaka, 05 May 2025
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Shaikh Hasibur Rahman, FCA
Partner, ICAB Enrollment # 1512
Hoda Vasi Chowdhury & Co
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Statement of Changes in Equity

For the year ended 31 December 2023

Particulars	Amount in Taka					
	Paid-up Capital	Share Premium	Statutory Reserve	General & Other Reserves	Retained earnings	Total
Balance as on 1 January 2023	1,949,903,640	55,000,000	1,894,903,640	3,575,040,000	511,628,998	7,986,476,278
Net profit (after tax) for the period	-	-	-	-	984,454,323	984,454,323
Transferred to reserve funds	-	-	38,998,070	450,000,000	(488,998,070)	-
Stock dividend issued	38,998,070	-	-	-	(38,998,070)	-
Cash dividend paid	-	-	-	-	(292,485,546)	(292,485,546)
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

Liquidity Statement

As at 31 December 2024

Particulars	Amount in Taka					
	up to 1 Month	1 to 3 Months	3 to 12 Months	1 to 5 Years	Above 5 Years	Total
Cash (In hand and balance with Bangladesh Bank and its' agent bank)	682,364,503	-	-	-	-	682,364,503
Balance with other banks and financial institutions	4,990,261,808	3,727,087,294	663,190,291	-	-	9,380,539,393
Money at call on short notice	1,900,000,000	-	-	-	-	1,900,000,000
Investments	1,971,717,554	1,666,403,262	2,311,173,084	2,599,914,795	1,636,755,839	10,185,964,534
Loans and advances	735,183,924	1,447,442,588	5,686,213,352	20,734,929,320	15,905,605,288	44,509,374,472
Fixed assets including land, building, furniture, equipments & ROU asset	8,471,995	7,379,221	23,463,942	82,772,287	142,745,249	264,832,694
Other assets	100,938,555	117,072,790	42,043,666	4,714,161	-	264,769,172
Total Assets	10,388,938,338	6,965,385,155	8,726,084,335	23,422,330,563	17,685,106,376	67,187,844,768
Liabilities						
Borrowing from other banks and financial institutions	2,049,247,955	1,338,662,370	1,370,291,662	3,830,664,507	16,627,344	8,605,493,839
Deposits and other accounts	2,293,586,200	3,942,869,825	9,859,175,740	18,183,492,496	11,496,220,630	45,775,344,891
Other liabilities	459,764,562	545,054,223	1,136,213,117	507,911,141	759,803,390	3,408,746,433
Total liabilities	4,802,598,717	5,826,586,418	12,365,680,519	22,522,068,144	12,272,651,364	57,789,585,163
Net liquidity gap	5,586,339,621	1,138,798,738	(3,639,596,184)	900,262,419	5,412,455,012	9,398,259,605

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