



DBH Finance PLC.



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Financial Statements
For the Half Year Ended 30 June 2025

In compliance with the Regulation 17(2) of the Dhaka and Chittagong Stock Exchange (Listing) Regulations, 2015, we are pleased to publish Half-Yearly (2nd Quarter) Un-audited Financial Statements of DBH Finance PLC. as at and for the Half Year ended 30 June 2025, approved by the Board of Directors of the company in its 159th meeting held on Tuesday, July 29, 2025 at 4:00 PM. The following Financial Statements without the detailed notes/disclosures have been termed as “Condensed” in line with the IAS 34.

Balance Sheet (Un-audited)

As at 30 June 2025

Particulars	30 June 2025 Amount (TK)	31 December 2024 Amount (TK)
PROPERTY AND ASSETS		
Cash	714,208,584	682,364,503
In hand	156,385	185,362
Balance with Bangladesh Bank and its agent bank	714,052,199	682,179,141
Balance with other banks and financial institutions	17,166,724,223	9,380,539,393
In Bangladesh	17,166,724,223	9,380,539,393
Outside Bangladesh	-	-
Money at call on short notice	500,000,000	1,900,000,000
Investments	14,231,701,570	10,185,964,534
Government	13,204,882,542	9,125,625,604
Others	1,026,819,028	1,060,338,930
Loans and advances	45,736,258,635	44,509,374,472
Fixed assets including land, building, furniture & equipments	399,690,658	264,832,694
Other assets	352,803,334	264,769,172
Total assets	79,101,387,004	67,187,844,768
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowings from other banks, financial institutions and agents	15,703,918,769	8,605,493,839
Deposits and other accounts: Fixed deposits	49,792,496,526	45,775,344,891
Other liabilities	4,084,774,514	3,408,746,434
Total liabilities	69,581,189,809	57,789,585,163
SHAREHOLDERS' EQUITY		
Paid-up capital	2,028,679,740	1,988,901,710
Share premium	55,000,000	55,000,000
Statutory reserve	1,973,679,740	1,933,901,710
Other reserves	4,484,631,160	4,484,631,160
Retained earnings	978,206,554	935,825,025
Total shareholders' equity	9,520,197,194	9,398,259,605
Total liabilities and shareholders' equity	79,101,387,004	67,187,844,768
OFF BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptance and endorsements	-	-
Letters of guarantee	-	-
Irrevocable letters of credit	-	-
Bills for collection	-	-
Other contingent liabilities	-	-
Total contingent liabilities	-	-
Other commitments		
Documentary credits and 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	-	-
Net Assets Value (NAV) per share (Re-Styled)	46.93	46.33

Comparative Statement of Information for the Shareholders

Parameter	For the Half Year Ended June 2025	For the Half Year Ended June 2024
Earnings Per Share (Re-Styled)	2.07	2.01
NOCFPS (Re-Styled)	18.08	(3.59)
	As at 30 June 2025	As at 31 December 2024
Net assets value per share (Re-Styled)	46.93	46.33

Profit or Loss Account (Un-audited)

For the Half Year Ended 30 June 2025

Particulars	2025 January to June Amount (TK)	2024 January to June Amount (TK)	2025 April to June Amount (TK)	2024 April to June Amount (TK)
Interest income	3,996,045,180	3,503,016,571	2,019,332,892	1,812,509,930
Interest paid on deposits and borrowings, etc.	3,279,173,661	2,684,239,117	1,688,230,865	1,432,835,993
Net interest income	716,871,519	818,777,454	331,102,027	379,673,937
Income from investment	476,188,293	329,107,965	269,769,392	212,841,903
Commission, exchange & brokerage	96,618,298	88,290,170	46,237,283	44,250,513
Other operating income	16,179,182	12,082,101	7,490,744	6,834,538
Total operating income	1,305,857,292	1,248,257,690	654,599,446	643,600,890
Salary and allowances	267,242,242	223,868,410	142,656,468	118,375,682
Rent, taxes, insurance, electricity, etc.	13,074,307	9,546,505	6,356,650	5,687,421
Legal & professional expenses	11,655,321	12,364,570	5,900,479	6,503,132
Postage, stamp, telecommunication, etc.	6,119,572	5,302,248	3,343,695	2,775,616
Stationery, printing, advertisements, etc.	7,969,276	6,057,541	4,696,840	4,077,071
Managing director's salary and fees	7,780,000	7,780,000	4,390,000	3,390,000
Directors' fees and expenses	457,298	876,053	235,600	631,253
Auditor's fees	546,250	494,500	287,500	230,000
Depreciation, repair & maintenance	45,810,493	40,082,117	22,375,778	20,280,687
Other expenses	41,060,526	37,604,123	18,982,394	17,865,257
Total operating expenses	401,715,285	343,976,067	209,225,405	179,816,119
Profit before provisions	904,142,007	904,281,623	445,374,042	463,784,771
Provision for				
Loans and advances	118,430,289	16,177,287	(17,688,625)	1,804,851
Diminution in value of investment	18,525,538	135,955,359	14,561,475	49,561,941
Other Assets	-	-	-	-
Total provisions	136,955,827	152,132,646	(3,127,150)	51,366,792
Profit before tax	767,186,180	752,148,977	448,501,191	412,417,979
Provision for tax				
Current	344,053,818	319,177,217	178,804,900	150,209,073
Deferred	2,859,516	24,680,964	5,532,506	26,410,189
	346,913,334	343,858,181	184,337,406	176,619,262
Profit after tax	420,272,846	408,290,796	264,163,786	235,798,717
Appropriation				
Statutory reserve	39,778,030	-	39,778,030	-
Dividend on preference shares	-	-	-	-
Total appropriations	39,778,030	-	39,778,030	-
Retained surplus	380,494,816	408,290,796	224,385,756	235,798,717
Earnings Per Share (Re-stated)	2.07	2.01	1.30	1.16

Selected explanatory notes to the Financial Statements as at and for the Half Year Ended 30 June 2025

Principal activities and nature of operation

- i) The principal activities of the Company are providing loans for construction of houses, purchases of flats or houses, extensions and improvements of existing houses or flats and purchase of housing plots.
- ii) The Company has also various investment and financing products like term deposit scheme, cumulative deposit, triple money deposit, double money deposit, annual income deposit, quarterly income deposit, monthly income deposit, easy way deposit etc. for its individual and corporate clients.

Islamic Finance Wing

- iii) The company obtained permission from Bangladesh Bank to operate Islamic Finance Wing on 10 April 2023 vide letter No.-DFIM (LJ)1053/46/2023-1298. It started its operation of Islamic Finance Wing on 07 May 2023.

Reporting: The half yearly (2nd quarter) Financial Statements have been prepared based on International Accounting Standards (IAS) 34 : "Interim Financial Reporting". These Financial Statements should be read in conjunction with the published Financial Statements for the year ended December 31, 2024 as they provide an update to previously reported information.

Accounting policies and method of computations: Accounting policies and method of computations followed in preparing these Financial Statements are in consistent with those used in the annual Financial Statements, prepared and published for the year ended December 31, 2024.

Earnings Per Share (EPS): Earnings per share has been calculated based on the number of shares outstanding as of 30 June 2025 and profit for the period from January to June 2025. The number of shares outstanding as of 30 June, 2025 was 202,867,974. Earnings per share for the preceding period (January to June 2024) has also been calculated based on the same number of shares.

Subsequent events: No material events occurred after the reporting date, non- disclosure of which could affect the ability of the users of these Financial Statements to make proper evaluation and decision.

General

a) Figures appearing in these Financial Statements have been rounded off to the nearest Taka.

b) Previous year's figures have been rearranged where necessary, in order to conform the current period's presentation.

Cash flow Statement (Un-audited)

For the Half Year Ended 30 June 2025

Particulars	2025 January to June Amount (TK)	2024 January to June Amount (TK)
Cash flows from operating activities		
Interest receipts in cash	3,929,137,487	3,490,336,839
Interest payments	(2,887,946,768)	(2,471,550,639)
Dividend receipts	20,187,977	13,525,346
Fees and commission receipts in cash	96,618,298	88,290,170
Cash payments to employees, suppliers and various operating expense	(407,498,620)	(356,696,020)
Income tax paid	(399,740,904)	(382,603,454)
Receipts from other operating activities	491,464,857	336,414,234
Cash generated/(utilized) from operating activities before changes in operating assets and liabilities	842,222,325	717,716,475
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(1,221,745,817)	(764,359,567)
Investment in trading securities	17,658,885	(12,257,558)
Other assets	(25,677,571)	(65,163,679)
Deposits from banks and other customers	4,017,151,635	(570,549,577)
Interest suspenses	18,941,563	(158,941)
Other liabilities	20,032,976	(34,144,170)
Cash generated/(utilized) from operating assets and liabilities	2,826,361,671	(1,446,633,491)
Net cash from operating activities	3,668,583,996	(728,917,016)
Cash flows from investing activities		
Net Proceeds (payments) for sale/purchase of Treasury Bills	(4,079,256,938)	(3,026,929,747)
Other investments	-	-
Purchase of property, plant & equipment	(54,094,827)	(31,699,843)
Proceeds from disposal of property, plant & equipment	24,522	-
Net cash used in investing activities	(4,133,327,243)	(3,058,629,590)
Cash flows from financing activities		
Cash dividend paid	(45,661,158)	(298,335,256)
Net Receipt from Bank and Financial institutes	7,411,885,009	4,098,186,246
Net Receipt by DBH Affordable Housing Bond & ZCB	(515,760,000)	(375,000,000)
Net cash used in financing activities	6,850,463,851	3,424,850,991
Net increase/(decrease) in cash and cash equivalents	6,385,720,604	(362,695,615)
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents (net off overdraft) at the beginning of the period	11,799,089,800	17,956,850,835
Cash and cash equivalents (net off overdraft) at the end of the period	18,184,810,404	17,594,155,220
Net operating cash flow per share (Re-Styled)	18.08	(3.59)

Statement of Changes in Equity (Un-audited)

For the Half Year Ended 30 June 2025

Amount In Taka

Particulars	Paid up capital	Share premium	Statutory reserve	General & other reserves	Retained earnings	Total
Balance as on 1 January 2025	1,988,901,710	55,000,000	1,933,901,710	4,484,631,160	935,825,025	9,398,259,605
Net profit (after tax) for the period	-	-	-	-	420,272,846	420,272,846
Transferred to reserve funds	-	-	39,778,030	-	(39,778,030)	-
Stock dividend issued	39,778,030	-	-	-	(39,778,030)	-
Cash dividend	-	-	-	-	(298,335,257)	(298,335,257)
Balance as on 30 June 2025	2,028,679,740	55,000,000	1,973,679,740	4,484,631,160	978,206,554	9,520,197,194
Balance as on 30 June 2024	1,988,901,710	55,000,000	1,933,901,711	4,025,040,000	785,557,175	8,788,400,596

Sd/- Chairman	Sd/- Director	Sd/- Director	Sd/- Managing Director & CEO	Sd/- Chief Financial Officer	Sd/- Company Secretary
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The Published Half Yearly Un-audited Financial Statements are Available in the web-site of the Company, www.dbhfinance.com