

৬তম বার্ষিকী



Sixth Anniversary



Ministry of Finance and Planning
Government of the People's Republic of Bangladesh
Dhaka

Message

I am profoundly happy to know that Dutch-Bangla Bank Limited is going to mark its 6th Anniversary.

Bank can play a very pivotal role in the financial arena both in terms of economic development and betterment of our society according to the priority based development programme of the present government. Activities of a Bank can draw everyone's attention for carrying out its social and corporate responsibilities as expected from every corporate citizen. It is also expected that Bank will provide efficient, secured and quick reliable service to the client.

I hope and believe that Dutch-Bangla Bank will be able to press ahead its journey toward greater success in days to come.

M. Saifur Rahman

(M. Saifur Rahman)



Ambassade van het Koninkrijk der Nederlanden

Message

The Dutch-Bangla Bank was established six years ago with significant involvement from the Netherlands. The FMO, the Netherlands Development Finance Corporation, participated in this endeavour with 30% equity. ABN AMRO, one of the renowned international banks from the Netherlands, provided technical assistance during the first year of operation.

The Dutch involvement in the financial sector is no coincidence. Not only was our country the first in the world to establish a central bank, we can also boast to have been the first with a stock exchange. Globally, we are the sixth largest investor abroad. The Netherlands is also a major destination of FDI, as various independent institutions consistently rate it as one of the best countries to do business in. Dutch multinational companies belong to the largest in the world. The names of Dutch banks and financial institutions such as ABN AMRO, ING, Rabobank and Aegon are widely recognized. In 2000, Dutch investments abroad amounted to 80 billion euro, more than 400,000 crore taka. However, 87% of these investments were directed to the US and EU. To promote investments in developing countries, the Netherlands established the FMO.

FMO's participation in the Dutch-Bangla Bank is an example of an excellent investment. Over the years, Dutch-Bangla Bank has managed to expand its business successfully on the basis of its service and reliability. The bank's name reflects its origins, and I am proud the Netherlands is associated with DBBL. I wish the Dutch-Bangla Bank every success in continuing to be our trusted partner in the future.

Sjeff IJzermans
(Sjeff IJzermans)
Ambassador



Message

Today, on 3rd June 2002, Dutch-Bangla Bank celebrates its 6th anniversary. During these 6 years, through trials and tribulations, we have made a place for ourselves in the firmament of banking in Bangladesh. On this occasion we also take pride in being the first European joint venture Bank in Bangladesh with participation by the well reputed and globally recognized the Netherlands Development Finance Company (FMO). We remember with

gratitude the technical support rendered to the bank during its initial years by ABN AMRO Bank.

Despite our trials and tribulations, and pains and pathos, the learning-curve experience of creating a financial institution with credibility and credentials, I am sure, makes us all immensely happy today! This was possible for the teamwork between the Board of Directors of the Bank and its management, and well supported by the shareholders. Whatever successes we have achieved are due however mostly to our valued clients, customers and a host of patrons and well-wishers. But, above all, we owe it all to the grace and divine blessings of Almighty Allah!

In spirit and belief that DBBL belongs to the society that we live in, over all these years DBBL has been engendering creative activities in the Bangladesh society in academics, arts and letters, and sports. In addition, the recently created DBBL Foundation now also formally contributes towards charitable and philanthropic issues on health and Medicare, protection of the environment, and other causes of social significance. Indeed, it is our philosophy that we owe it to ourselves to lend our support to causes of societal significance and value.

On the 6th anniversary day, let us pledge that DBBL shall not only strive for profits alone for its shareholders, but shall also work for leaving a better future for our progeny, so that they also learn that the world is not only for the taking, but also for giving something back to it, as Allah has ordained. Let DBBL grow into the future on the articulation, practice and application of this eternal ethos.

Mohammed Sahabuddin Ahmed
(Mohammed Sahabuddin Ahmed)
Chairman



Message

When Dutch-Bangla Bank started their activities as commercial bank in June 1996, it was the first European joint venture in the banking industry in Bangladesh. In conceptualising the idea the local shareholders and FMO had the vision and ambition in common to set up a commercial bank, rooted strongly in Bangladesh society, but setting higher banking norms and

standards and aiming at higher service levels than those commonly applied in the industry at the time. FMO, the Netherlands Development Finance Company, right from the beginning, has been impressed by the vision, dedication and perseverance of the local shareholders to achieve the goals of making Dutch-Bangla Bank a bank with a difference.

Having reached its 6th anniversary, we believe it is fair to say that the bank has made a significant difference, and its presence in the industry has not gone unnoticed by their fellow banks and the various banking authorities. It has increased service levels by hiring and continuously training highly qualified and professional staff. It has led the way in introducing new products and services to small and medium sized companies, which in the beginning to some may have looked to be highly risky. In structuring and tailor-making these products to suit their clients needs and characteristics, the bank at the same skillfully managed to minimise the inherent risks. The *duranto* scheme has become a big success and, since then, other banks in the country have copied these and other innovative products and services introduced by Dutch-Bangla Bank thereby recognising its success.

Dutch-Bangla Bank was the first issuer of shares, since the turbulence in the stock market in 1996, to get approval to list shares at a premium in its IPO in 2001. This again was a recognition of the bank's prudent and solid management and the long term commitment of the shareholders to the bank.

FMO is also pleased to see that Dutch-Bangla Bank not only is a profitable and innovative bank but is seriously aware of its role and social responsibility towards the Bangladeshi society. It has contributed to many social and healthcare programmes. Its efforts have recently been institutionalised through the establishment of the Dutch-Bangla Bank Foundation.

We are proud to be a partner in Dutch-Bangla Bank. We congratulate management, staff of the bank and the Bangladeshi society at large with the 6th anniversary, and wish that the bank may continue to prosper and make further significant contributions to the development of Bangladesh.

Michael Barth
Managing Director
FMO, The Netherlands



Note from President and Managing Director

At times, on some occasions, its not irrational for one the sit back and cast his mind back to the achievements on has made through ceaselessly arduous effort and utmost dedication and perseverance. To my mind, Dutch-Bangla Bank Limited has arrived at such a point in time when the Bank should pause, to exult in. Having set off its journey in the mid of 1996, Dutch-Bangla Bank is going to step into another year to start over with renewed longing as well as drive to move on toward its vision. On this exceptionally joyful occasion, first off, I would like to extend my sincere gratitude as well as gratification to the *strength* that has made things possible. The workforces of the Bank, without a shadow of doubt, are the *strength* behind the success story it has carved out. Evidently, our human resources are the raw materials that are engaged in producing and providing of high-grade end product that is DBBL's unique services. My deepest thanks also goes to the lifeblood of the Bank "The shareholders" who made our journey toward success easy.

Dutch-Bangla Bank in its six-year journey has conquered the hearts of thousands of clients through its *customer-need-focused* dedicated service. So, it is our responsibility to retain what we have acquired through our assiduousness and uprightness. It's a singular chance for us to hold our *Name* high. It is our hard work and dedicated service that have made DBBL a household word.

Dutch-Bangla Bank, as it did in the preceding years, will stick to its commitment toward the society and keep on making its greatest effort for the betterment of the society through it's diverse

altruistic activities. As a good corporate citizen, the Bank feels it should keep doing what it is doing for the well being of the inhabitant of the society it is operating in. To act out our commitment toward society we have already carried out quite a good number of philanthropic activities from which, I personally believe, the society has surely benefited. The name "DBBL" is inextricably intertwined with "cricket". As DBBL has sponsored the inaugural test match between Bangladesh and Pakistan, thus DBBL's name has gone down in the history of the world cricket. Dutch-Bangla Bank has always paid its special attention to the environment which is a crying need of the hour around the globe.

The Banking industry of Bangladesh has witnessed an upheaval in the past decade. Quite a good number of far-reaching measures under the Financial Sector Reform Program (FSRP) have surely made the market more and more customer-focused. The recent initiative of Bangladesh Bank to bring the *Secondary Treasury-Bill Market* into existence will definitely make this *customer driven* market move toward increased competition that will call for the Banks to be more and more well-informed as well as well-prepared. And Dutch-Bangla Bank is well equipped, as it has always been, to adapt to changes, as the Bank itself is inherently adaptive in nature.

Finally, I like to express my thanks to all our clients, well-wishers, patrons for their continuous support.

C.M. Koyes Sami
(C.M. Koyes Sami)
President & Managing Director

Social Partnership

Augmentation of Bank's profile beyond the industry arena by way of promoting and patronizing sports, culture and other social events in Bangladesh is one of the regular phenomena of Dutch-Bangla Bank Limited (DBBL). The name of DBBL echoes in most of the aspects of life, be it economic, social or cultural. **Dutch-Bangla Bank** is synonymous with Cricket. A good number of international cricket matches have already been played under the auspices of Dutch-Bangla Bank to satiate the cricket-loving hearts across the country. DBBL stepped forward with its sponsorship in other sporting events as well. For instance, Golf. Dutch-Bangla Bank will stick to its commitment in the coming days as well.

As a corporate citizen of the country, DBBL has extended its munificent hand to other parts of life. For the better materialization of its commitment toward society as well as human race, Dutch-Bangla Bank has established Dutch-Bangla Bank Foundation with a view to accomplish a variety of socio-cultural and humanitarian activities. Dutch-Bangla Bank Limited shall every year contribute 2.5% of yearly profit to the Foundation of DBBL. At its modest starting it declared a good number of scholarships for the deserving and meritorious students of different educational institutions.

Dutch-Bangla Bank Foundation hopes to expand its horizon of activities in different arenas in the not-too-distant-future.

As a social partner, the following beneficiaries are the receiver of assistance from Dutch-Bangla Bank, to name but a few:

- Bangabandhu Medical University
- Shandhani, Dhaka Medical College Unit
- Primary Cancer Detection Centre of Dhaka Ahsania Mission
- Medha Lalou Trust Fund of East West University
- Shandhani, Ziaur Rahman Medical College Unit of Bogra
- Narayanganj Diabetic Hospital
- Some other destitutes e.g. Cancer patient and Kidney patient

Dutch-Bangla Bank Foundation

The Bank believes every corporate citizen of the country has got some Corporate Social Responsibilities (CSR) toward the society. Dutch-Bangla Bank is committed to this ideology and thereby feels that it has onus and responsibility of up-keeping the humanity as well as the society where it belongs to. It would be a sort of return at least to a certain extent to the society where from it has been generating income. The Bank management feels the inner urge of carrying out some philanthropic activities from which the society can reap some benefit and can mitigate sufferings at least to a certain extent. With this end of view, Dutch-Bangla Bank Foundation was established in early February 2001.

Objectives: Sharing a portion of income

- To foster education;
- To impart training in the field of Banking;
- To serve the humanity;
- To look after Medicare;
- To uphold the cultural heritage; and so on.

Strategies:

- Extending financial assistance to schools, colleges, universities and such other educational institutions;
- Fostering education and training in the field of banking;
- Providing financial assistance to different hospitals, clinics, libraries, child care centers, etc.
- Extending assistance to orphanage, widow homes, lunatic asylum, old homes etc.
- Stepping forward to the distressed and destitute people at the time of various natural catastrophes;
- Promoting sports and culture;
- Providing scholarship to the deserving meritorious students of various educational institutions;

Funding:

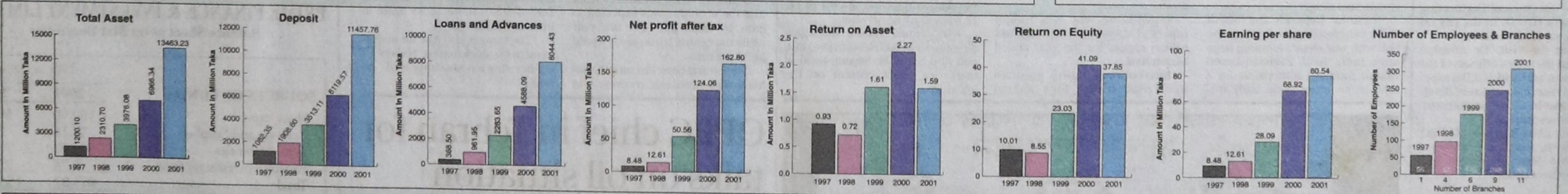
Dutch-Bangla Bank Limited shall every year contribute 2.5% of the pre-tax profit to the Dutch-Bangla Bank Foundation.

Branch Network

- Dhaka** : Local Office, Banani, Nababpur, Motijheel F.Ex, Kawran Bazar, Shantinagar, Dhanmondi, Mohakhali
- Chittagong** : Agrabad, Patherhat, Hathazari
- Narayanganj** : Tanbazar, B.B. Road
- Narsingdi** : Baburhat

Proposed Branches

- Dhaka City** : Gulshan, Uttara, Mirpur, Islampur, Satmasjid Road, Khilgaon
- Sylhet** : Sylhet, Beani Bazar, Balagonj,
- Moulavi Bazar, Khulna & Bogra.**



REASONS FOR BANKING WITH DBBL

Commission free Remittances

Interest on Savings Account@ 8.50% p.a.

Monthly Term Deposit (MTD)

Small-Scale Transport Loan Scheme

Interest on Current Account

Small-Scale Credit Facility for Shop Owners

Small-Scale Taxicab Loan Scheme



Dutch-Bangla Bank Limited

YOUR TRUSTED PARTNER

www.dutchbanglabank.com

A Joint Venture with FMO, The Netherlands