Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

Independent Auditors' Report
To the Shareholders of Agrani Bank PLC.
Report on the audit of the consolidated and separate financial statements

Qualified Opinion

We have audited the consolidated financial statements of Agrani Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Agrani 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, except for the effects of the matters described in the Basis for Qualified Opinion section of our report, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated and separated 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.

Basis for Qualified Opinion

As disclosed in Notes 12.9, 12.13, 12.14, 12.15, 12.17 and 12.24 to the financial statements, the Bank has not recognized the full amount of the required provisions amounting to BDT 25,881 crore for impairment of assets such as loans and advances, balances with other banks and non-bank financial institutions, money at call and short notice deposits, non-banking assets, other assets, balances with Bangladesh Bank, inter branch adjustment account and the superannuation fund. As at 31 December 2025, the shortfall in provisions amounted to BDT 15,324 crore.

Non-recognition of this shortfall in provision has its consequential adverse impact/effect in the disclosed net profit, liabilities and shareholders' equity of the Bank. However, Bangladesh Bank vide letter no. BSD-3(wing-1)/95/2026-362, dated 30 April 2026, has allowed Agrani Bank PLC. to finalize the financial statements without recognizing the provision shortfall of BDT 15,324 crore, and also instructed the Bank to submit a Board approved, realistic and time bound work plan to recover from provision and capital shortfall to Bangladesh Bank within one month. Management is in the process of preparing this plan.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements* section of our report. We are independent of the Group and 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 qualified opinion.

Emphasis of Matters

We draw attention to the following notes of the financial statements, which describe the effects in the Bank's financial statements. Our opinion is not further modified in respect of these matters.

i) Note 2: 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/ investments, and required impairment provision.

ii) Note 12.17: The last actuarial valuation of the Bank's Superannuation Fund was conducted in May 2018, based on financial information as at 31 March 2018. Although the actuary recommended re-measurement of the defined benefit obligation as at 31 December 2018, no subsequent valuation has been performed up to the date of this report. As more than seven years have passed since the last actuarial valuation, further actuarial valuation is required to be done to measure/quantify updated employees benefit obligations of the Bank under IAS 19-Emplyees Benefits. Moreover, Actuary's recommendation to transfer provision shortfall of BDT 2,783 Crore in 2018 has not been fully complied with in that there still remains deficit in transfer of BDT 579 crore as at the reporting date.

iii) Notes 9.1, 9.1(i), and 9.1(ii) to the financial statements regarding the use of unaudited financial statements and the status of Agrani Exchange Company (Australia) Pty. Limited and Agrani Remittance House Canada Inc. The Bank carries an investment of BDT 4,000,965 (equivalent to AUD 50,000) in Agrani Exchange Company (Australia) Pty. Limited, which ceased operations on 30 June 2016 and was deregistered on 10 May 2020. Although BDT 3,087,277 (equivalent to AUD 50,000) was recovered, the remaining balance of BDT 913,688 has not been written off or recognized as a realized loss.

iv) As disclosed in Notes 29.00, 12, and 8.00 of the financial statements, the Bank has recognized lease liabilities amounting to BDT 541,979,858 and right-of-use (ROU) assets of BDT 464,216,381 following IFRS 16. However, it has been observed that the Bank has not recognized lease liabilities and corresponding ROU assets for several branch premises. On the other hand, rent expense of BDT 606,546,179 has been recorded under "Rent, Taxes, Insurance, Lighting, etc."

v) As disclosed to Note 8.00 to the financial statements, which indicates that the Bank's fixed assets, comprising land, buildings, furniture and fixtures, amount to Tk. 16,536,553,334 as at 31 December 2025, representing 79.80% of the paid-up capital of the Bank. During the year, additions to fixed assets amounted to BDT 49.53 crore. The Bank has therefore exceeded the threshold of acquiring fixed assts equivalent to 30% of its paid-up capital as per Bangladesh Bank BRPD Circular Letter No. 14 dated 12 August 2013.

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.

Measurement of provision for loans and advances/investments	
All scheduled banks in Bangladesh shall follow Bangladesh bank regulation on loan approval and disbursement, loan classification and maintenance of required provision, interest waiver and transfer to interest in suspense. The Bank calculates provision for loans and advances/investments by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024 and its subsequent amendments. Due to the current macro-economic situation of the Country and global geo-political events, non-performing loans across banking industry significantly increased during last couple of years. In order to support businesses in overcoming economic challenges and continue with operation, Bangladesh Bank provided policy support to borrowers who become classified/ non-performing through BRPD Circular No. 07 dated 16 September 2025, including additional relief measures approved by the relevant BRPD committee on a case-by-case basis. Significant proportion of the Bank's classified borrowers availed these special rescheduling and policy support facilities and were consequently reported as unclassified as at the reporting date. However, despite being unclassified these borrowers reflect high risk of default and hence may require additional provision. Loan write-off involves significant judgment in determining eligibility, adequacy of provisioning and compliance with regulatory requirements. The Bank executed write-offs in accordance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as subsequently updated by BRPD Circular No. 08 dated 19 October 2025. To maintain provisions for non-performing loans in line with the central bank's guidelines, the Bank identifies impaired loan accounts and calculates required provisions manually. Furthermore, the process for calculating the provision for loans and advances/investments portfolio associated with credit risk is significant and complex. Management has incentive to maintain lower provisions for loans and advances to overstate profit. At year end, the Group reported total gross loans and advances of BDT 807,190.67 million (2024: BDT 791,391.81 million) and provision for loans and advances of BDT 71,457.73 million (2024: BDT 65,538.94 million). On the other hand, the Bank reported loans and advances of BDT 805,733.47 million (2024: 790,374.10 million). Due to these factors, we have considered measurement of provision for loans, advances and leases as significant risk as well as a key audit matter.	We evaluated the design and implementation of relevant controls, checked operating effectiveness of selected key controls, and on sample basis conducted substantive testing of the following: • Credit appraisal, loan sanction and disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed the quarterly Classification of Loans(CL); • Processes for loan classification, determination of required provisions on loans, advances in accordance with applicable Bangladesh Bank regulations; • Compliance with applicable laws and regulations of Bangladesh Bank relating to loan sanctioning and disbursement during the year; • Adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessment of methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Process of loans and advances/investments write off, recoveries from written off loans and advances/investments, loans and advances/investments re-schedule and re-structure, calculation of interest /profit waiver and suspense as per directions provided by Bangladesh Bank; • Compliance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as amended by BRPD Circular No. 08 dated 19 October 2025, with particular focus on eligibility criteria, approval hierarchy and procedural requirements for loan write-off; • Appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • We assessed the Bank's provisioning methodology against applicable regulatory requirements and IFRSs, including a critical evaluation of management's basis for not maintaining the required level of provisions. • We reviewed relevant Bangladesh Bank correspondence including provision shortfall identified vide letter no BSD-3(wing-1)/95/2026-339 dated 28 April 2026 and compared the loan classification and provision requirement. • Our procedures included recalculating the total required provisions, comparing these with provisions maintained, and quantifying the resulting shortfall. We further evaluated the adequacy and transparency of related disclosures in the financial statements. • Based on our procedures, we note that the Bank was unable to maintain the required level of provisions, resulting in a material shortfall, which is not in compliance with applicable financial reporting frameworks. • The Bank sought a deferral from provision on loan requirement of BDT 12,500 cr (which later reduced to BDT 11,991 cr due to certain adjustments/ reclassification). Finally, pursuant to Bangladesh Bank letter no BSD-3(wing-1)/95/2026-362 dated 30 April 2026 reviewed the related disclosure in the financial statements.
See notes no. 7 and 12 to the financial statements	

Recognition of interest income on loans, advances and leases	
Recognition of interest income has significant impact on financial statements. Measurement of interest income involve complex IT environments and also require judgment in case of overdue and/or distressed borrower. We identify recognition of interest income from loans, advances and leases 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 inflate profit/ meet specific targets or expectations.	We tested the design and implementation of key controls over recognition and measurement of interest on loans, advances and leases. We performed test of operating effectiveness on automated control in place to measure and recognize interest income. We also performed substantive procedures on test basis to check whether interest from selected borrower accounts are properly measured and recognized in income. We also checked a sample of interest waiver given during the period to assess whether proper approval is obtained. We reviewed on test basis whether transfer to/from interest in suspense account are made in accordance with the Bangladesh Bank's guidelines. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 23 to the financial statements	

Valuation of investments in government and other securities	
Investments in government and other securities constitute significant portion of the Group and Bank's asset portfolio. The classification and measurement of government securities, especially T-Bill and T-Bond require judgment and complex estimates. Also based on classification of government securities into HTM and HFT category, different accounting should be followed. 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. Similarly, due to the absence of quoted price/ active market, valuation/ impairment assessment of investments in other unquoted securities also require significant judgment.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the valuation process of unquoted investments, including controls over market data inputs into valuation models, model governance and valuation adjustments. We 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. In applicable cases, to determine fair value/ assess impairment of investments in unquoted securities, we considered latest audited financial statements, repayment history and information of the issuer available in public domain. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 6 to the financial statements	

IT systems and controls	
Our audit procedures have a focus 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 user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively. The Bank has undertaken certain IT improvement work regarding maintenance of Core Banking Solution (CBS) for CL-1 and CL-3 in accordance with the guidelines of the Bangladesh Bank Version 2.0, dated 13 May 2024, and BRPD Circular No-12 dated 13 May 2023. This matter is further disclosed in Note 2.49	We conducted testing to assess the design and operating effectiveness of the Bank's IT access controls over critical financial reporting systems. Our audit procedures included evaluating IT general controls, particularly focusing on logical access, change management and IT operational controls. We tested whether requests for access to systems were appropriately reviewed and authorized, ensuring that only authorized personnel had access to sensitive financial data. Additionally, we examined the Bank's periodic review process for access rights, revocation and assessed whether changes to systems were properly approved and authorized to prevent unauthorized modifications. As part of our audit, we also evaluated the Bank's control environment concerning system interfaces, configurations, and application-layer controls that were identified as critical to financial reporting accuracy. Given the significance of IT application controls in ensuring the integrity of automated financial processes, we tested key application-based controls, including system-generated reports, automated journal entries, and validation mechanisms that support transaction processing. This involved assessing whether these automated controls were functioning as intended and whether their outputs were reliable for financial reporting purposes. Furthermore, we performed detailed tests on IT general controls to assess the effectiveness of application development processes, database security, and hosting platform management. We also evaluated the segregation of incompatible duties relevant to application and database change management to determine whether adequate controls were in place to prevent unauthorized access or modifications.

Legal and Regulatory Matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a strict legal and regulatory environment such as to follow compliance requirements of the Central Bank, Ministry of Finance, BSEC and other regulatory body. The Bank also need to comply with its taxation obligation including withholding tax, VAT and other duties. Income tax assessment of the Bank for a number of years are also pending at various appeal stages. Accordingly, these compliance obligations, pending legal and taxation uncertainties inherently affect the amount and timing of potential outflows impacting the amount of related provision and disclosure of contingent liabilities. As per the deferral letter no. BSD-3 (Wing-1)/95/2026-362 dated 30 April 2026 issued by Bangladesh Bank, the Bank is in the process of preparing a realistic and time bound work plan to address the shortfall in required provisions and capital adequacy. The proposed plan, after approval by the Board of Directors, will be submitted to Bangladesh Bank within one month. The Bank is necessary measures to ensure timely compliance with the stipulated requirements.	We obtained an understanding of key controls over the legal and regulatory compliance process, including its obligation related to legal and regulatory matters. We also performed the following procedures: • enquired from the Bank's internal legal counsel about all pending litigation and regulatory matters; • Checked payments to external legal consultants to identify existence of any undisclosed legal matters; • Reviewed relevant files of all pending income tax assessment years and discussed with management about the nature of disputes with the tax authority and potential exposure for the Company; As per point 8, of clause 6(kha) of chapter 3 of the Bank Company External Audit Rules, an external auditor need to comment on certain matters including follow-up action taken by management of the Bank on prior year observations of Bangladesh Bank Inspection Report. Despite our request we have not received the latest Bangladesh Bank inspection reports and the status of compliance therewith. Accordingly, we were unable to fulfill this requirement. We observe that the Group has recognized total interest income from Agrani Equity & Investment Limited amounting to BDT 251,633,779 of which interest income from margin loan was BDT 206,299,184, including BDT 198,256,381 recognized from accounts maintaining negative equity up to 31 August 2025. As stated in the note, the recognition of such interest income is subject to the directive issued by the Bangladesh Securities and Exchange Commission (BSEC) vide Directive No. BSEC/SMMID/NE/AP/2025/108/629 dated 13 November 2025. The directive restricts the imposition or recognition of interest on margin loans maintaining negative equity during the provisioning and adjustment period. (refer to note 23 (a) for more details)

Other Matters

The financial statements of the group for the year ended 31 December 2024, were audited by G. Kibria & Co., Chartered Accountants and Hussain Farhad & Co., Chartered Accountants, who expressed Qualified opinion on those financial statements on 29 May 2025.

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-auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' 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 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.

Auditors' 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-auditors' 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 auditors' 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 Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) 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;

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

(iii) 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;

(iv) 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;

(v) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery except as explained in the qualified opinion section;

(vi) 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;

(vii) to the extent noted during the course of our audit work performed on the basis stated under the Auditors' 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 as disclosed in the financial statements appeared to be materially adequate;
  (b) other than those disclosed in note # 12.12a to the financial statements, 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;

(viii) Agrani Bank PLC. has six subsidiary companies. financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely, Agrani Equity and Investment Limited has been audited by Aziz Halim Khair Choudhury, Chartered Accountants, Agrani SME Financing Company Limited has been audited Arun & Company, Chartered Accountants, Agrani Exchange House Private Limited, Singapore has been audited by C.C. Yang & Co., Chartered Accountants of Singapore and Agrani Remittance House SDN, BHD, Malaysia has been audited by Ahamad Naina Mydin & Associates, Chartered Accountants and have been properly reflected in the consolidated financial statements. Audited Financial Statements of Agrani Exchange Company (Australia) Pty. Limited, and Agrani Remittance House Canada Inc. have not been provided to us;

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

(x) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 17,000 person hours;

(xi) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has not been maintained adequately as at 31 December 2025. As disclosed in Note 13.5 to the financial statements, where the Bank has described the basis on which the risk-based capital and the capital conservation buffer have been made. As per Guidelines on Risk-Based Capital Adequacy (RBCA) (Revised Regulatory Capital Framework for banks in line with Basel III) dated December 2014, the bank must maintain 10% of the risk-weighted asset as minimum capital. The bank has maintained 1.98% (Consolidated 2.07 %) of the risk-weighted asset as minimum capital. On the other hand, Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xii) 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 as disclosed in Note 4.1 of the financial statements, management has explained the liquidity issue at banks where some FDRs are deposited and maintained; and

(xiii) As disclosed Note 9 to the financial statements, which indicates that the Bank carries Non-Banking Assets (NBA) amounting to BDT 19.01 crore as at 31 December 2025, of which BDT 18.48 crore has been held for a period exceeding seven years. As per Section 10 of the Bank Company Act, 1991, such assets are required to be disposed of within the stipulated timeframe. The continued holding of these assets beyond the prescribed period represents a non-compliance with the aforesaid regulatory requirement. Except the above all other non-banking assets have been accounted in conformity with Bangladesh Bank guidelines

For and on behalf of
MABS & J Partners
Chartered Accountants
FRC Enlistment No.: CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrolment Number: 0178
DVC No: 2605050178AS432951

For and on behalf of
Hoda Vasi Chowdhury & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001- 057

Sabbir Ahmed, FCA
Partner
ICAB Enrolment Number: 0770
DVC No: 2605050770AS220560

Place: Dhaka
Date: 30 April 2026

Consolidated Balance Sheet
As at 31 December 2025

Amount in BDT

PROPERTY & ASSETS	Notes	31.12.2025	31.12.2024
Cash:	3(a)	**76,798,435,999**	**56,541,071,083**
Cash in hand (including foreign currencies)		10,336,701,179	13,376,380,754
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		66,461,734,820	43,164,690,329
Balance with Other Banks and Financial Institutions:	4(a)	**37,404,105,473**	**40,698,829,972**
In Bangladesh		32,037,061,841	38,290,649,807
Outside Bangladesh		5,367,043,632	2,408,180,165
Money at Call and Short Notice	5	**982,800,000**	**1,490,100,000**
Investments:	6(a)	**408,456,720,913**	**285,760,462,230**
Government		350,380,113,294	215,989,835,332
Others		58,076,607,619	69,770,626,898
Loans and Advances:	7(a).1	**807,190,673,117**	**791,391,813,141**
Loans, cash credit & overdraft etc.		805,773,289,531	789,114,657,002
Bills discounted and purchased		1,417,383,586	2,277,156,139
Fixed Assets			
including land, building, furniture and fixtures	8(a)	**17,091,042,671**	**17,540,698,319**
Other Assets	9(a)	**83,141,816,560**	**91,305,675,609**
Non-banking Assets	9.6	**190,156,336**	**417,161,455**
Total Assets		**1,431,255,751,069**	**1,285,145,811,809**
LIABILITIES & CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and Agents	10(a)	**14,741,607,062**	**19,564,183,039**
Subordinated debt	10.5	-	**800,000,000**
Deposit and Other Accounts:	11(a)	**1,130,472,206,231**	**992,488,924,097**
Current deposits & other accounts		219,925,736,022	217,623,318,523
Bills payable		10,800,033,004	16,081,775,073
Savings bank deposits		335,930,686,627	301,170,539,264
Fixed deposits		563,815,750,578	457,613,291,237
Other Liabilities	12(a)	**253,093,036,968**	**240,286,272,807**
Total Liabilities		**1,398,306,850,261**	**1,253,139,379,943**
Capital/Shareholders' Equity:			
Paid-up capital	13.2	**20,722,940,400**	**20,722,940,400**
Reserve:		**22,872,729,107**	**22,079,853,581**
Statutory reserve	14(a)	11,627,084,432	10,505,960,645
General reserve	15(a)	641,161,924	616,273,298
Risk fund	15.1(a)	100,000,000	100,000,000
Other reserve		18,937,663	6,493,350
Asset revaluation reserve	16(a)	10,485,545,088	10,851,126,288
Revaluation & amortization reserve	17(a)	1,114,850,698	82,720,711
Retained surplus/(deficit)	18(a).1	(11,866,899,307)	(11,013,491,484)
Foreign currency translation reserve	19	105,276,883	134,405,745
Minority interest	20	3,027	2,913
Total Shareholders' Equity		**32,948,900,808**	**32,006,431,866**
Total Liabilities and Shareholders' Equity		**1,431,255,751,069**	**1,285,145,811,809**

Consolidated Off Balance Sheet Items
As at 31 December 2025

Amount in BDT

Contingent Liabilities:	Notes	31.12.2025	31.12.2024
Acceptances and endorsements		**263,376,858,170**	**301,269,720,046**
Letters of guarantee	21.1(a)	9,489,692,984	10,712,538,439
Letters of credit	21.2(a)	204,530,748,127	249,721,587,942
Bills for collection	21.3(a)	42,613,981,318	34,056,958,424
Other contingent liabilities	21.4(a)	6,742,435,741	6,778,635,241
Other commitments:		-	-
Documentary credit and short term trade-related transactions		-	-
Liability on account of outstanding forward exchange contract		-	-
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		**263,376,858,170**	**301,269,720,046**

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

MABS & J Partners
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrollment Number: 0178
DVC: 2605050178AS432951

Hoda Vasi Chowdhury & Co
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-057

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770AS220560

Dated, Dhaka
30-April-2026

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

Amount in BDT

	Notes	2025	2024
Operating income			
Interest and Revenue income	23(a)	49,684,754,262	53,922,655,686
Interest paid on deposits, borrowings etc.	24(a)	(63,656,203,260)	(52,896,370,782)
Net interest income		**(13,971,448,998)**	**1,026,284,904**
Investment income	25(a)	44,801,566,737	23,335,864,658
Commission, exchange earnings and brokerage	26(a)	9,455,034,813	9,298,951,828
Other operating income	27(a)	1,923,789,962	1,817,731,840
		56,180,391,512	**34,452,548,326**
Total operating income		**42,208,942,514**	**35,478,833,230**
Operating expenses			
Salary and allowances	28(a)	13,318,315,904	12,200,685,149
Rent, taxes, insurance, electricity etc.	29(a)	1,372,089,152	1,291,506,991
Legal expenses	30(a)	30,893,223	37,191,530
Postage, stamp, telecommunication etc.	31(a)	232,166,951	275,348,233
Stationery, printing, advertisement etc.	32(a)	272,811,245	282,073,664
Chief Executive's salary and allowances	33(a)	7,643,333	6,506,667
Directors' fees	34(a)	14,098,429	9,767,759
Auditors' fees	35(a)	7,028,342	6,342,423
Depreciation and repair of bank's assets	36(a)	2,059,220,788	1,939,234,998
Other expenses	37(a)	1,188,186,292	3,771,420,723
Total operating expenses		**18,502,453,659**	**19,820,078,137**
Profit/(Loss) before provision & tax		**23,706,488,855**	**15,658,755,093**
Provision for loans and advances	38(a)	5,787,400,000	8,269,400,933
Provision for diminution in the value of Investments	39(a).1	4,027,498,707	10,280,025,129
Other provision	39(a).2	8,230,926,289	6,131,099,802
Total provision		18,045,824,996	24,680,525,864
Net profit/(loss) before Tax		**5,660,663,859**	**(9,021,770,771)**
Provision for Tax			
Current Tax	40	3,766,697,560	4,920,046,036
Deferred Tax	41	1,312,738,436	(4,682,346,198)
		5,079,435,996	237,699,838
Net profit/(loss) after Tax		**581,227,863**	**(9,259,470,609)**
Retained earnings brought forward from previous years		(11,013,491,484)	(771,454,363)
Net effect of all items directly recognized in Equity-retained earnings		(252,295,302)	(920,099,768)
		(10,684,558,923)	(10,951,024,740)
Appropriation:			
Statutory reserve		1,121,123,787	12,986,699
General Reserve		24,888,626	12,986,699
Other reserve		12,444,313	6,493,350
Paid cash dividend		20,000,000	30,000,000
Minority Interest		114	(4)
Start-up fund		3,883,544	-
		1,182,340,384	62,466,744
Retained surplus/(deficit)	18(a).1	**(11,866,899,307)**	**(11,013,491,484)**
Earnings Per Share (EPS)	13.3(a)	2.80	(44.68)

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

MABS & J Partners
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrollment Number: 0178
DVC: 2605050178AS432951

Hoda Vasi Chowdhury & Co
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-057

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770AS220560

Dated, Dhaka
30-April-2026

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

Amount in BDT

Particulars	Attributable to Shareholders of Agrani Bank PLC.									Minority Interest	Total
	Paid up Capital	Revaluation & Amortization Reserve	Statutory Reserve	General Reserve	Risk Fund	Asset Revaluation Reserve	Retained Surplus	Foreign Currency Translation Reserve	Total		
Balance as at 01 January 2025	**20,722,940,400**	**82,720,711**	**10,505,960,645**	**616,273,298**	**100,000,000**	**10,857,619,638**	**(11,013,491,484)**	**134,405,745**	**32,006,428,953**	**2,913**	**32,006,431,866**
Adjustment during the year:			-								
Surplus of Amortization of Securities (HTM)	-	-	-	-	-	-	-	-	-	-	-
Revaluation reserve on investment in Govt. Securities (HFT)	-	-	-	-	-	-	-	-	-	-	-
Statutory reserve			-						-		-
Retained surplus	-	-	-	-	-	-	(252,295,302)	-	(252,295,302)	-	(252,295,302)
Restated Balance	**20,722,940,400**	**82,720,711**	**10,505,960,645**	**616,273,298**	**100,000,000**	**10,857,619,638**	**(11,265,786,786)**	**134,405,745**	**31,754,133,651**	**2,913**	**31,754,136,564**
Amortization of Securities (HTM)	-	-	-	-	-	-	-	-	-	-	-
Revaluation reserve on investment in Govt. Securities (HFT)	-	(11,871,825,009)	-	-	-	-	-	-	(11,871,825,009)	-	(11,871,825,009)
Reserve transferred to retained earning from assets revaluation reserve	-	-	-	-	-	(365,581,200)	-	-	(365,581,200)	-	(365,581,200)
Held to Maturity (HTM)	-	-	-	-	-	-	-	-	-	-	-
Held for Trading (HFT)	-	12,903,954,996	-	-	-	-	-	-	12,903,954,996	-	12,903,954,996
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	(114)	(29,128,862)	(29,128,976)	114	(29,128,862)
Issue of share capital	-	-	-	-	-	-	-	-	-	-	-
Transfer from loan & other provision	-	-	-	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	581,227,863	-	581,227,863	-	581,227,863
Statutory reserve	-	-	1,121,123,787	-	-	-	(1,121,123,787)	-	-	-	-
General reserve				24,888,626			(24,888,626)		-		
Other reserve						12,444,313	(12,444,313)		-		
Start-up fund	-	-	-	-	-	-	(3,883,544)	-	(3,883,544)	-	(3,883,544)
Unrealised gain on securities	-	-	-	-	-	-	(20,000,000)	-	(20,000,000)	-	(20,000,000)
Balance as at 31 December 2025	**20,722,940,400**	**1,114,850,698**	**11,627,084,432**	**641,161,924**	**100,000,000**	**10,504,482,751**	**(11,866,899,307)**	**105,276,883**	**32,948,897,781**	**3,027**	**32,948,900,808**
Balance as at 31 December 2024	**20,722,940,400**	**82,720,711**	**10,505,960,645**	**616,273,298**	**100,000,000**	**10,857,619,638**	**(11,013,491,484)**	**134,405,745**	**32,006,428,953**	**2,913**	**32,006,431,866**

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

Consolidated Cash Flow Statement
For the year ended 31 December 2025

Amount in BDT

	Notes	2025	2024
A. Cash flows from operating activities			
Interest receipts in cash	42(a)	50,438,258,270	53,526,303,385
Interest payments	43(a)	(59,462,070,207)	(51,124,538,206)
Dividend receipts		402,098,292	289,586,335
Fees and commission receipts		5,511,274,889	3,364,075,181
Recovery of loans previously written off		627,377,767	427,107,592
Income from Investment		41,698,436,925	23,980,300,288
Cash payments to employees		(13,325,930,022)	(12,207,216,816)
Cash payments to suppliers		(414,198,296)	1,081,978,909
Income taxes paid		(5,398,188,694)	(5,767,094,160)
Receipts from other operating activities	44(a)	1,934,166,809	1,835,434,008
Payments for other operating activities	45(a)	(4,495,079,312)	(4,651,156,801)
Operating profit/(loss) before changing in operating assets and liabilities		**17,516,146,421**	**10,754,779,715**
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		24,204,285,455	22,870,773,545
Loans & Advances to other banks		-	-
Loans & Advances to customers		(15,798,859,976)	(33,567,884,608)
Other assets		14,765,517,262	(13,384,541,666)
Deposits from other banks		(717,118,848)	(8,885,739,148)
Deposits from customers		138,700,400,982	12,264,694,173
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		(21,666,706,602)	45,709,441,147
		139,487,518,273	**25,006,743,443**
Net cash from operating activities (A)		**157,003,664,694**	**35,761,523,158**
B. Cash flows from investing activities			
Proceeds from sale of securities		69,979,474,916	14,435,518,224
Payments for purchase of securities		(208,388,676,036)	(60,756,504,348)
Purchase/sale of property, plant & equipment		(315,882,536)	(752,025,757)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		**(138,725,083,656)**	**(47,073,011,881)**
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(800,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(4,822,575,977)	(5,727,416,102)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		**(5,622,575,977)**	**(7,127,416,102)**
Net increase in cash and cash equivalents (A+B+C)		**12,656,005,061**	**(18,438,904,825)**
Effect of exchange rate change on cash and cash equivalent		3,803,407,656	6,162,903,827
Cash and cash equivalents at the beginning of the year		98,758,362,655	111,034,363,653
Cash and cash equivalents at the end of the year	47	**115,217,775,372**	**98,758,362,655**

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

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

Amount in BDT

	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand	12,275,284,607	-	-	-	64,523,151,392	76,798,435,999
Balance with other banks and financial institutions	5,367,043,632	14,705,000,000	9,328,259,125	3,445,732,079	4,558,070,637	37,404,105,473
Money at call and short notice	982,800,000	-	-	-	-	982,800,000
Investment	5,070,476,633	16,425,324,033	104,251,249,955	157,437,403,318	125,272,266,974	408,456,720,913
Loans and advances	49,347,798,053	93,782,224,296	240,368,974,521	188,274,331,299	235,417,344,948	807,190,673,117
Fixed assets including land, furniture and fixtures	-	-	-	-	17,091,042,671	17,091,042,671
Other assets	42,407,394,464	-	7,477,175,645	33,257,246,451	-	83,141,816,560
Non-banking assets	-	-	-	-	190,156,336	190,156,336
Total Assets	**115,450,797,389**	**124,912,548,329**	**361,425,659,246**	**382,414,713,147**	**447,052,032,958**	**1,431,255,751,069**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions	413,403,508	11,879,947	630,387,506	11,273,549,000	2,412,387,101	14,741,607,062
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	108,337,011,741	119,221,429,530	346,504,511,058	364,836,863,072	191,572,390,830	1,130,472,206,231
Provision and other liabilities	5,291,821,184	-	-	-	247,801,215,784	253,093,036,968
Total Liabilities	**114,042,236,433**	**119,233,309,477**	**347,134,898,564**	**376,110,412,072**	**441,785,993,715**	**1,398,306,850,261**
Net Liquidity Gap	**1,408,560,956**	**5,679,238,852**	**14,290,760,682**	**6,304,301,075**	**5,266,039,243**	**32,948,900,808**

Net result of the Liquidity Statement represents the Shareholders' Equity of the Bank

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

Balance Sheet
As at 31 December 2025

Amount in BDT

PROPERTY & ASSETS	**Notes**	**31.12.2025**	**31.12.2024**
Cash:	03	**76,697,837,038**	**56,362,301,666**
Cash in hand (including foreign currencies)		10,238,227,292	13,198,291,736
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		66,459,609,746	43,164,009,930
Balance with Other Banks and Financial Institutions:	04	**37,124,640,849**	**40,503,643,345**
In Bangladesh		31,995,253,625	38,252,868,077
Outside Bangladesh		5,129,387,224	2,250,775,268
Money at Call and Short Notice	05	**982,800,000**	**1,490,100,000**
Investments:	06	**400,366,520,200**	**277,596,742,238**
Government		350,380,113,294	215,989,835,332
Others		49,986,406,906	61,606,906,906
Loans and advances:	07	**805,733,472,249**	**790,374,095,378**
Loans, cash credit & overdraft etc.		804,316,088,663	788,096,939,239
Bills discounted and purchased		1,417,383,586	2,277,156,139
Fixed assets including land, building, furniture and fixtures	08	**17,000,769,715**	**17,413,028,295**
Other Assets	09	**88,509,664,287**	**96,903,257,056**
Non-banking Assets	9.6	**190,156,336**	**417,161,455**
Total Assets		**1,426,605,860,674**	**1,281,060,329,433**
LIABILITIES & CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and Agents	10	**15,141,104,108**	**20,109,772,113**
Subordinated debt	10.5	**-**	**800,000,000**
Deposit and Other Accounts:	11	**1,130,292,871,883**	**992,322,216,115**
Current deposits & other accounts		219,746,401,674	217,456,610,541
Bills payable		10,800,033,004	16,081,775,073
Savings bank deposits		335,930,686,627	301,170,539,264
Fixed deposits		563,815,750,578	457,613,291,237
Other Liabilities	12	**249,152,022,858**	**236,606,973,431**
Total Liabilities		**1,394,585,998,849**	**1,249,838,961,659**
Capital/Shareholders' Equity:			
Paid-up capital	13.2	**20,722,940,400**	**20,722,940,400**
Reserve:		**22,603,515,610**	**21,872,861,649**
Statutory reserve	14	11,469,415,187	10,373,180,026
General reserve	15	548,555,335	548,555,335
Risk fund	15.1	100,000,000	100,000,000
Asset revaluation reserve	16	10,485,545,088	10,851,126,288
Revaluation & amortization reserve	17	1,114,850,698	82,720,711
Retained surplus/(deficit)	18	(12,421,444,883)	(11,457,154,986)
Total Shareholders' Equity		**32,019,861,825**	**31,221,367,774**
Total Liabilities and Shareholders' Equity		**1,426,605,860,674**	**1,281,060,329,433**

Off Balance Sheet Items
As at 31 December 2025

Amount in BDT

Contingent Liabilities:	**Notes**	**31.12.2025**	**31.12.2024**
Acceptances and endorsements	21	**263,376,858,170**	**301,269,720,046**
Letters of guarantee	21.1	9,489,692,984	10,712,538,439
Letters of credit	21.2	204,530,748,127	249,721,587,942
Bills for collection	21.3	42,613,981,318	34,056,958,424
Other contingent liabilities	21.4	6,742,435,741	6,778,635,241
Other commitments:		-	-
Documentary credit and short term trade-related transactions		-	-
Liability on account of outstanding forward exchange contract		-	-
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		**263,376,858,170**	**301,269,720,046**

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

MABS & J Partners
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrollment Number: 0178
DVC: 2605050178AS432951

Hoda Vasi Chowdhury & Co
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-057

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770AS220560

Dated, Dhaka
30-April-2026

Profit and Loss Account
For the year ended 31 December 2025

Amount in BDT

	Notes	**2025**	**2024**
Operating income			
Interest and revenue income	23	48,952,401,748	53,129,833,177
Interest paid on deposits, borrowings etc.	24	(63,338,072,610)	(52,627,110,184)
Net interest income		**(14,385,670,862)**	**502,722,993**
Investment income	25	44,704,938,912	23,171,588,507
Commission, exchange earnings and brokerage	26	9,227,876,075	9,148,708,018
Other operating income	27	1,881,426,756	1,746,640,065
		55,814,241,743	**34,066,936,590**
Total Operating Income		**41,428,570,881**	**34,569,659,583**
Operating expenses			
Salary and allowances	28	13,083,358,829	12,001,418,761
Rent, taxes, insurance, electricity etc.	29	1,355,160,488	1,271,507,179
Legal expenses	30	27,711,858	35,915,675
Postage, stamp, telecommunication etc.	31	222,345,212	266,922,636
Stationery, printing, advertisement etc.	32	264,602,629	275,194,513
Chief Executive's salary and allowances	33	5,683,333	5,601,667
Directors' fees	34	6,625,834	3,383,417
Auditors' fees	35	5,000,000	4,250,000
Depreciation, Amortization and Repair of bank's assets	36	1,995,870,827	1,886,433,586
Other expenses	37	1,120,111,072	3,712,954,096
Total operating expenses		**18,086,470,082**	**19,463,581,530**
Profit/(Loss) before provision & tax		**23,342,100,799**	**15,106,078,053**
Provision for loans and advances	38	5,610,000,000	8,000,000,000
Provision for diminution in the value of Investments	39	4,027,498,707	10,280,025,129
Other provision	39.1	8,223,426,289	6,108,899,802
Total provision		**17,860,924,996**	**24,388,924,931**
Net profit/(loss) before Tax		**5,481,175,803**	**(9,282,846,878)**
Provision for Tax			
Current Tax	12.4	3,643,126,252	4,766,392,807
Deferred Tax	9.4	1,449,695,225	(4,682,077,631)
		5,092,821,477	84,315,176
Net profit/(loss) after Tax		**388,354,326**	**(9,367,162,054)**
Retained earnings brought forward from previous years		(11,457,154,986)	(1,369,849,443)
Net effect of all items directly recognized in Equity-retained earnings	18.1	(252,525,518)	(720,143,489)
		(11,321,326,178)	(11,457,154,986)
Appropriation:			
Statutory reserve	14	1,096,235,161	-
Start-up fund		3,883,544	-
		1,100,118,705	-
Retained surplus/(deficit)	18	**(12,421,444,883)**	**(11,457,154,986)**
Earnings Per Share (EPS)	13.3.2	1.87	(45.20)

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

MABS & J Partners
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrollment Number: 0178
DVC: 2605050178AS432951

Hoda Vasi Chowdhury & Co
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-057

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770AS220560

Dated, Dhaka
30-April-2026

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

Amount in BDT

Particulars	Paid up Capital	Revaluation & Amortization Reserve	Statutory Reserve	General Reserve	Risk Fund	Asset Revaluation Reserve	Retained Surplus	Total
Balance as at 01, January 2024	20,722,940,400	82,720,711	10,373,180,026	548,555,335	100,000,000	10,851,126,288	(11,457,154,986)	31,221,367,774
Adjustment during the year:								
Surplus of Amortization of Securities (HTM)	-	-	-	-	-	-	-	-
Revaluation reserve on investment in Govt. Securities (HFT)	-	-	-	-	-	-	-	-
Retained surplus	-	-	-	-	-	-	(252,525,518)	(252,525,518)
Restated balance	**20,722,940,400**	**82,720,711**	**10,373,180,026**	**548,555,335**	**100,000,000**	**10,851,126,288**	**(11,709,680,504)**	**30,968,842,256**
Amortization of Securities (HTM)	-	-	-	-	-	(365,581,200)	-	(365,581,200)
Revaluation reserve on investment in Govt. Securities (HFT)	-	(11,871,825,009)						(11,871,825,009)
Surplus on account of revaluation of investments in Approved Securities:	-							-
Held to Maturity (HTM) (Note-17)	-	-	-	-	-	-	-	-
Held for Trading (HFT) (Note-17)	-	12,903,954,996	-	-	-	-	-	12,903,954,996
Issue of Share Capital (Right Share)	-	-	-	-	-	-	-	-
Transfer from loan & other provision	-	-	-	-	-	-	-	-
Net profit for the year	-	-	-	-	-	-	388,354,326	388,354,326
General reserve	-	-	-	-	-	-	-	-
Start-up fund	-	-	-	-	-	-	(3,883,544)	(3,883,544)
Statutory Reserve	-	-	1,096,235,161	-	-	-	(1,096,235,161)	-
Balance as at December 31, 2025	**20,722,940,400**	**1,114,850,698**	**11,469,415,187**	**548,555,335**	**100,000,000**	**10,485,545,088**	**(12,421,444,883)**	**32,019,861,825**
Balance as at December 31, 2024	**20,722,940,400**	**82,720,711**	**10,373,180,026**	**548,555,335**	**100,000,000**	**10,851,126,288**	**(11,457,154,986)**	**31,221,367,774**

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

Cash Flow Statement
For the year ended 31 December 2025

Amount in BDT

	Notes	**2025**	**2024**
A. Cash flows from operating activities			
Interest receipts in cash	42	49,705,905,756	52,733,480,876
Interest payments	43	(59,143,939,557)	(50,855,277,608)
Dividend receipts		284,172,079	147,922,044
Fees and commission receipts		5,284,116,151	3,213,831,371
Recovery of loans previously written off		627,377,767	427,107,592
Income from Investment		41,690,020,046	23,833,371,133
Cash payment to employees		(13,089,012,947)	(12,007,045,428)
Cash payments to suppliers		405,989,680	(1,088,858,060)
Income taxes paid		(5,423,297,723)	(5,792,203,189)
Receipts from other operating activities	44	1,891,803,603	1,764,342,233
Payments for other operating activities	45	(4,324,157,345)	(4,500,633,744)
Operating profit/(loss) before changing in operating assets and liabilities		**17,908,977,510**	**7,876,037,220**
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		24,204,285,455	22,870,773,545
Loans & Advances to other banks		-	-
Loans & Advances to customers		(15,359,376,871)	(33,381,739,267)
Other assets		14,995,250,982	(13,315,943,465)
Deposits from other banks		(717,118,848)	(8,885,739,148)
Deposits from customers		138,687,774,616	12,120,025,961
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		(22,589,059,522)	48,304,657,027
		139,221,755,812	**27,712,034,653**
Net cash from operating activities (A)		**157,130,733,322**	**35,588,071,873**
B. Cash flows from investing activities			
Proceeds from sale of securities		69,979,474,916	14,435,518,224
Payments for purchase of securities		(208,388,676,036)	(60,756,504,348)
Purchase/sale of property, plant & equipment		(302,966,677)	(672,516,865)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		**(138,712,167,797)**	**(46,993,502,989)**
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(800,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(4,968,668,005)	(5,598,693,530)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		**(5,768,668,005)**	**(6,998,693,530)**
Net increase in cash and cash equivalents (A+B+C)		**12,649,897,520**	**(18,404,124,646)**
Effect of exchange rate change on cash and cash equivalent		3,803,407,656	6,162,903,827
Cash and cash equivalents at the beginning of the year		98,384,406,611	110,625,627,430
Cash and cash equivalents at the end of the year	46	**114,837,711,787**	**98,384,406,611**

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

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

Amount in BDT

	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand	12,275,284,607	-	-	-	64,422,552,431	76,697,837,038
Balance with other banks and financial institutions	5,129,387,224	14,705,000,000	9,328,259,125	3,445,732,079	4,516,262,421	37,124,640,849
Money at call and short notice	982,800,000	-	-	-	-	982,800,000
Investment	5,070,476,633	12,380,223,520	100,206,149,755	157,437,403,318	125,272,266,974	400,366,520,200
Loans and advances	49,347,798,053	92,325,023,428	240,368,974,521	188,274,331,299	235,417,344,948	805,733,472,249
Fixed assets including land, furniture and fixtures	-	-	-	-	17,000,769,715	17,000,769,715
Other assets	42,407,394,464	-	7,477,175,645	38,625,094,178	-	88,509,664,287
Non-banking assets	-	-	-	-	190,156,336	190,156,336
Total Assets	**115,213,140,981**	**119,410,246,948**	**357,380,559,046**	**387,782,560,874**	**446,819,352,825**	**1,426,605,860,674**
Liabilities:						
Borrowing from Bangladesh Bank, Other banks, financial institutions and agents	413,403,508	11,879,947	630,387,506	11,273,549,000	2,811,884,147	15,141,104,108
Subordinated debt	-	-	-	-	-	-
Deposits and other accounts	108,157,677,393	119,221,429,530	346,504,511,058	364,836,863,072	191,572,390,830	1,130,292,871,883
Provision and other liabilities	5,291,821,184	-	-	-	243,860,201,674	249,152,022,858
Total Liabilities	**113,862,902,085**	**119,233,309,477**	**347,134,898,564**	**376,110,412,072**	**438,244,476,651**	**1,394,585,998,849**
Net Liquidity Gap	**1,350,238,896**	**176,937,471**	**10,245,660,482**	**11,672,148,802**	**8,574,876,174**	**32,019,861,825**

Net result of the Liquidity Statement represents the Shareholders' Equity of the Bank.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026

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

1. Corporate Profile and Activities of the Bank

1.1 Establishment and Legal Status of the Bank

Agrani Bank PLC. (the "Bank") has been incorporated as a Public Limited Company on May 17, 2007 Vide Certificate of Incorporation No. C-66888(4380)/07. The Bank has taken over the business of Agrani Bank (emerged as a Nationalized Commercial Bank in 1972, pursuant to Bangladesh Bank (Nationalization) Order No. 1972, P.O. # 26 of 1972) on a going concern Basis through a Vendor Agreement signed between the Ministry of Finance of the Peoples' Republic of Bangladesh on behalf of Agrani Bank and the Board of Directors on behalf of Agrani Bank PLC. on November 15, 2007 with a retrospective effect from July 01, 2007. The Bank's current shareholdings comprise Government of the Peoples' Republic of Bangladesh and 08 (Eight) other shareholders nominated by the Government. The Bank has 979 branches and 60 windows that are working under Islamic Banking Unit complying with the rules of Islamic Shariah. The Bank has 6 (Six) 100% owned subsidiaries named Agrani Equity & Investment Limited, Agrani SME Financing Company Limited, Agrani Remittance House SDN BHD Malaysia, Agrani Exchange House Private Limited Singapore, Agrani Remittance House Canada Inc and Agrani Exchange Company (Australia) Pty Limited.

1.2 Nature of Business

1.2.1 Conventional Banking

The principal activities of the bank are to provide all kinds of commercial banking services to its customers through its branches and SME Centers and electronic delivery channels in Bangladesh.

1.2.2 Islamic Banking Unit

The Bank obtained instruction to operate Islamic Banking Unit vide letter no. BRPD(P-3)745(3)/2009-2567 dated July 22, 2009. The Bank commenced operation of its 05 (Five) Islamic windows on February 28, 2010. Now, there are60Islamic Banking Windows operating in different locations in the country. The Islamic Banking Windows are governed under the rules and guidelines of Bangladesh Bank. The principal activities of the windows are to provide all kinds of Islamic Commercial Banking services to its customers.

1.2.3 Off-shore Banking Unit

The Bank obtained the Off-shore Banking Unit permission vide letter no#BRPD (P-3)744(27)/2013-1993 dated December 03, 2013. The Off-shore Banking Unit is a separate Banking Unit of Agrani Bank PLC., operates its business through separate counter. The Off-shore Banking Unit is governedunder the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit with effect from the year 2013. The Unit is located at Chittagong EPZ Branch, Chittagong. Separate financial statements of Off-shore Banking Unit are also prepared.

1.3 Subsidiaries of the Bank

The financial statements of subsidiaries 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 of 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. The Bank has 06 (Six) subsidiaries out of which Agrani Equity and Investment Limited & Agrani SME Financing Company Limited have been incorporated in Bangladesh and other four subsidiaries- Agrani Exchange House Private Limited incorporated in Singapore, Agrani Remittance House SDN, BHD. incorporated in Malaysia, Agrani Exchange Company (Australia) Pty Limited incorporated in Australia and Agrani Remittance House Canada, Inc. incorporated in Canada.

1.3.1 Agrani Equity and Investment Limited

The Company is registered under the Companies Act 1994. The Company was incorporated in Bangladesh on 16 March 2010 with Certificate of Incorporation No. C-8357/10 whose registered office is located at 9/D, Dilkusha, Motijheel, Dhaka-1000, Bangladesh. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company comprise merchant banking, portfolio management, issue management and underwriting.

1.3.2 Agrani SME Financing Company Limited

Agrani SME Financing Company Limited has been incorporated on 27 October, 2010 vide certificate of incorporation No. C- 87827/10. The company has taken over the ongoing work of Small Enterprise Development Project (A Norway and Agrani bank funded Project of Ministry of Finance, Bangladesh) on a going concern Basis through a Vendor's Agreement signed between the Ministry of Finance of the People's Republic of Bangladesh, the Board of Directors on behalf of the Agrani Bank PLC. and the Board of Directors on behalf of the Agrani SME Financing Company Limited on 27 December, 2011. The principal activities of the Company are providing support to Small and Medium Enterprises all over the country through training program on limited Basis and providing loan to the customers.

1.3.3 Agrani Exchange House Private Limited, Singapore

Agrani Exchange House Private Limited is a limited liability company incorporated and domiciled in the Republic of Singapore with the Registration No. 200200048D whose registered office and principal place of business is located at 5A Lembu Road Singapore 208444. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a state owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company are to carry on the remittance business and to undertake and participate in any or all transactions, activities and operations commonly carried on or undertaken by remittance and exchange houses.

1.3.4 Agrani Remittance House SDN. BHD., Malaysia

The Company is a private limited liability company, incorporated and domiciled in Malaysia with the Registration No. 706823-M whose registered office is located at Suite 13.01, 13th Floor, Tower Block Plaza Pekeliling, JalanTunRazak, 50400 Kuala Lumpur, Malaysia. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activity of the Company is that of providing remittance services to legal Bangladeshi expatriates working in Malaysia.

1.3.5 Agrani Exchange Company (Australia) Pty. Limited

The Company is a private limited liability company, incorporated and domiciled in Australia with the Corporation No. 154851546 whose registered office is located at 301 Castlereagh Street, Sydney NSW 2000. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activity of the Company is that of providing remittance services to Bangladeshi expatriates working in Australia. On 25 July 2016, the directors of Agrani Exchange Company (Australia) Pty. Limited resolved that the business operation of the Company be terminated and the Company be wound up. Liquidation of Agrani Exchange Company (Australia) Pty. is in process.

1.3.6 Agrani Remittance House Canada, Inc.

Agrani Remittance House Canada, Inc. is a limited liability company incorporated and domiciled in Canada with the Corporation No. 819190-5 whose registered office is located at 2962Danforth avenue, East York, Toronto on M4C 1M6. The Company is a wholly-owned subsidiary of Agrani Bank PLC., a fully state-owned bank of Bangladesh, which is also the Company's ultimate holding company. The principal activities of the Company are to carry on the remittance business and to undertake and participate in any or all transactions, activities and operations commonly carried on or undertaken by remittance and exchange houses.

2. Basis of Preparation and Material Accounting Policies

Separate and Consolidated Financial Statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 comprise those of Domestic Banking (main operation including Conventional Banking and Islamic banking) and Offshore Banking operations, and the consolidated financial statements of the group comprise those of the Bank (parent company) and its subsidiaries (together referred to as 'the group' and individually referred to as 'group entities/subsidiaries').

2.1 Statement of compliance

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the the Financial Reporting Council (FRC) under the Financial Reporting Act(FRA), 2015 and the requirements of the Bank Company Act1991 (As amendment up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994. In case any requirement of the Bank Company Act 1991 (As amendment up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act 1991 (As amendment up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. The Bank has also complied with the requirements of following laws & regulations, as relevant:

- Bank Company Act1991 (As amendment up to date)
- The Companies Act, 1994 (As amendment up to date)
- Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- The Income Tax Act, 2023
- Value Added Tax and Supplementary Duty Act 2012
- Value Added Tax and Supplementary Duty Rules 2016
- International Financial Reporting Standards (IFRSs)

However, material departures from the requirements of IFRSs are as follows:

(a) Presentation of financial statements

IFRS:

As per IAS 1 Presentation of financial statements, financial statements shall comprise a statement of financial position as at the end of the period, a statement of profit or loss and other comprehensive income for the period, a statement of changes in equity for the period, a statement of cash flows for the period, notes - comprising significant accounting policies and other explanatory information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position.

Bangladesh Bank:

The presentation of the 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 Banking Companies Act 2023 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 classifications.

(b) Investments in shares and 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 and loss account or other comprehensive income respectively.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost value.

(c) Revaluation gain/loss on Government securities

IFRS:

As per requirement of IFRS 9, where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognized through the profit and loss account. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

Bangladesh Bank:

HFT securities are revalued on the Basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized 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 and loss account. Interest on HFT securities including amortization of discount arerecognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortizationare recognized in other reserve as a part of equity.

(d) Provisionon loans and advances

IFRS:

As per IFRS 9 an entity shall recognize 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 month 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:

As per Bangladesh Bank instructions vide different circulars, a general provision @ 1% to 5% under different categories of unclassified loans (standard/SMA loans) and special general provision for Covid-19 @ 1% on PBD (Payment by deferral) facilitated accounts, should be maintained regardless of objective evidence of impairment and specific provision for classified Loans (SS/DF/BL) should be made at 20%, 50% and 100% depending on type of loans. Also, a general provision @ 0.5% - 1% should be provided for certain off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

(e) Recognition of interest in suspense

IFRS:

Loans and advances to customers are generally classified at amortized cost as per IFRS 9 and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank:

As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

(f) Other comprehensive income

IFRS:

As per 'IAS 1- Presentation of Financial Statements', Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank:

Bangladesh Bank has issued templates for financial statements which are 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 Other Comprehensive Income (OCI) 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.

(g) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categories, recognize, 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.

(h) 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 debtor falls to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of lass allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank:

As per BRPD circular no. 06 dated 25 April2023, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin. However, a general provision @ 0.5% to 1% is provided against such guarantee.

(i) REPO transactions

IFRS:

When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank:

As per BB circulars/guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the seller's book and recognized in the buyer's book.

(j) Cash and cash equivalents

IFRS:

Cash and cash equivalent items should be reported as cash item as per 'IAS 7- Statement of Cash Flows'.

Bangladesh Bank:

Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bonds are not shown as cash and cash equivalents. Money at call and on short notice is presented on the face of the balance sheet, and treasury bills and prize bonds are shown in investments.

(k) Non-banking assets

IFRS:

No indication in the name of Non-banking asset is found in any IFRS.

Bangladesh Bank:

As per BRPD circular no. 14 dated 25 June 2003, there must exist a face item named Non-banking asset.

(l) Cash flow statement

IFRS:

AS per 'IAS 7- Statement of Cash Flows' the Cash flow statement can be prepared using either the direct method or the indirect method. 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 is the mixture of direct and indirect methods.

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

(m) Balance with Bangladesh Bank (CRR)

IFRS:

Balance 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- Statement of Cash Flows'.

Bangladesh Bank:

Balance with Bangladesh Bank is treated as cash and cash equivalents.

(n) Presentation of intangible asset

IFRS:

An intangible asset must be identified and recognized, and the disclosure must be given as per 'IAS 38-Intangible Assets'.

Bangladesh Bank:

There is no regulation for intangible assets in BRPD circular no.14 dated 25 June 2003.

(o) Off balance sheet items

IFRS:

There is no term in the name of off-balance sheet items in any IFRSs; hence 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.

(p) Loans and advances net of provision

IFRS:

Loans and advances shall be presented at amortized cost net of any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank:

As per BRPD circular no.14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off againstloans and advances.

2.2 Basis for Measurement

The consolidated and separate financial statements of the Bank have been prepared on the historical cost basis except for the following items:

a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using marking to market concept with gain crediting to revaluation reserve.

b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.

c) Land and building at revalued amounts.

2.3 Use of estimates and judgments

The preparation of consolidated financial statements and separate financial statements (solo) of the Bank required management to make judgments, estimates and assumptions that affected the application of accounting policies and the reported amounts of assets, liabilities, income and expenditures. Actual results may differ from these estimates.

Estimates and underlying assumptions have been reviewed considering business realities. Revisions of accounting estimates have been recognized in the period in which the estimates have been revised and in the future periods affected, if applicable.

The preparation of financial statements in conformity with adopted IFRSs and BRPD circulars requires the use of certain critical accounting estimates. It also requires management to exercise its judgment in the process of applying the Group's accounting policies. Key estimates include the following:

- Loan loss provision
- Revaluation of land
- Deferred tax assets/liabilities
- Gratuity & superannuation fund
- Useful lives of depreciable assets

2.4 Foreign currency transactions

2.4.1 Functional and presentational currency

Financial statements of the Bank have been presented in Bangladeshi Taka (BDT), which is the Bank's functional and presentational currency except for OBU, where the functional currency is US Dollar (USD). All financial information presented in BDT and US Dollar (USD) has been rounded off to the nearby integer, except when otherwise indicated. Because of the effects of rounding off, the totals in some instances, may not match the sum of individual balances.

2.4.2 Foreign currency transaction

Foreign currency transactions have been converted into equivalent BDT at the ruling exchange rates on the respective date of such transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign Currency conversion rates for the year 2025are as follows:

(Spot Rate)

Sl.	Particular	SGD	MYR	CAD	AUD	USD
1	Assets & Liabilities	95.15	30.18	89.36	82.06	122.29
2	Income & Expenses	91.70	28.53	86.50	78.33	122.29

Here, SGD, MYR, CAD, AUD and USD indicate Singaporean Dollar, Malaysian Ringgit, Canadian Dollar, Australian Dollar and USD respectively.

2.4.3 Commitment

Commitments for outstanding forward foreign exchange contracts disclosed in the consolidated financial statements and separate financial statements of Bank have been translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in BDT terms at the rates of exchange ruling on the balance sheet date.

2.4.4 Transaction gains and losses

Gains or losses arising out of transaction of foreign exchange have been included in the Profit and Loss Statement and in Balance Sheet.

2.4.5 Foreign operations

The assets & liabilities of foreign operations are translated to Bangladeshi BDT at exchange rate prevailing at the balance sheet date. The income & expenses of foreign operations are translated at average rate of exchange for the year. Foreign currency differences are recognized and presented in the foreign currency translation reserve in equity.

2.5 Basis for Consolidation

The consolidated financial statements include the financial statements of Agrani Bank PLC. and its six subsidiaries named Agrani Equity and Investment Limited, Agrani SME Financing Company Limited, Agrani Exchange House Private Limited, Singapore, Agrani Remittance House, BHD, Malaysia, Agrani Exchange Company (Australia) Pty. Limited, Agrani Remittance House Canada, Inc. made up to the end of the financial year. The Consolidated financial statements have been preparedin accordance withInternationalFinancialReportingStandard-10'Consolidated Financial Statements'. These Consolidated financial statements are preparedto a common financial year ended 31 December 2025.

2.5.1 Subsidiaries

Subsidiaries are entities controlled by the group. The financial statements of subsidiaries are included in the Consolidated Financial Statements from the date that control commences until the date the control ceases.

Name of Subsidiary	Ownership	Status of Ownership	Country of Operation
Agrani Equity and Investment Limited	99.99%	Wholly	Bangladesh
Agrani SME Financing Com. Limited	99.99%	Wholly	Bangladesh
Agrani Exchange House Pte. Limited	100.00%	Wholly	Singapore
Agrani Remittance House SDN. BHD.	100.00%	Wholly	Malaysia
Agrani Remittance House Canada, Inc.	100.00%	Wholly	Canada
Agrani Exchange Company (Australia) Pty. Limited	100.00%	Wholly	Australia

2.5.2 Transactions eliminated on consolidation

Intra-group balances and transactions and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the Consolidated Financial Statements. Unrealized gains or unrealized losses arising from transactions with equity investees are eliminated against the investment to the extent of the group's interest in the investee.

2.6 Materiality, aggregation and offsetting

The Bank aggregates each material class of similar items and separately which are dissimilar in nature or function unless those are immaterial. The Bank did not offset assets and liabilities or income and expense unless required or permitted by IFRSs.

2.7 Comparative Information

Presentation of Financial Statements, comparative information in respect of the previous year have been presented in all numerical information in the financial statements and the narrative and descriptive information where it is relevant for the understanding of the current year's financial statements.

2.8 Reporting period

The accounting period of the Group has been determined to be from 01 January to 31 December each year and is followed consistently.

2.9 Cash flow statement

Cash flow statement has been preparedin accordance with the BRPD circular no. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.10 Statement of changes in equity

Statement of Changes in Equity has been preparedin accordance withIAS 1 "Presentation of Financial Statements" and following the guidelines of Bangladesh Bank BRPD circular no.14 dated 25 June 2003.

2.11 Liquidity statement

The Basis of the liquidity statement of assets and liabilities as on the reporting date is given below:

Particulars	Basis
Balance with other banks and financial institutions	Maturity term
Investments	Respective maturity terms
Loans and advances	Repayment schedule Basis
Fixed assets	More than 5 years bucket
Other assets	Realization/ amortization Basis
Borrowing from other banks, financial institutions & agents	Maturity/ repayments terms
Deposits and others accounts	Maturity term/ Previous trend
Other liabilities	Payments/ adjustments schedule Basis

2.12 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

2.13 Investments

All investments are initially recognized at cost, including acquisition charges associated with the investment. Accounting treatment of government treasury securities (categorized as HFT or/and HTM) is given following DOS circular no. 5 dated 26 May 2008, subsequent clarifications on 28 January 2009 and DOS circular no.27 dated: 04 December 2023.

2.13.1 Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortized cost at each year-end by taking into account any discount or premium on acquisition. Any gain or loss arise from amortization is booked in P/L within the accounting period as per DOS circular no.27 dated 04 December 2023.

2.13.2 Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marking to market (MTM) on weekly basis. Any decrease in the present value of Treasury bond/ bill HFT is recognized in the Profit& Loss Account and any increase is booked to Revaluation Reserve Account as per DOS Circular no. 05 dated 28 January 2009 and DOS Circular no. 27 dated 04 December 2023.

2.13.3 REPO and reverse REPO

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no. 6 dated 15 July 2010 issued by Bangladesh Bank. In case of REPO of both the coupon and non-coupon bearing (Treasury bill) securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest-bearing securities, the Bank does not accrue interest during REPO period.

Investments – Initial recognition and subsequent measurement at a glance. Investments are stated as per following bases:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/T-bonds-Held for Trading (HFT)	Cost	Fair value	Lossto Profit and Loss Account, gain to Revaluation Reserve through Profit and Loss Account.
Govt. T-bills/T-bonds-Held to Maturity (HTM)	Cost	Amortized cost	Increase in value of such investments is booked to equity, decrease to profit and loss account.
Debenture/Bond	Cost	None	None
Shares (Quoted) *	Cost	Lower of cost or market value (overall portfolio)	Loss (net off gain) to profit and loss account but no unrealized gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Lossto profit and loss account but no unrealized gain booking.
Mutual fund (Closed-end) *	Cost	Lower of cost and (higher of market value and 85% of NAV)	Loss (net) to profit and loss account but no unrealized gain booking.
Prize bond	Cost	Cost	None

** Provision for shares against unrealized loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011, DOS circular no. 4 dated 26 May 2019 & DOS circular no. 1 dated 24 May 2023 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015,DOS circular letter no. 10 dated 28 June 2015 & DOS circular no. 1 dated 24 May 2023 of Bangladesh Bank.*

2.13.4 Investment in quoted securities

These securities are bought and held primarily to sell them in future or held for dividend income,andare reported at cost. Unrealized gains are not recognized in the profit and loss statement. But required provision is kept for diminution in value of the investment.

2.13.5 Investment in unquoted securities

Investment in unlisted securities is reported at cost. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

As per Bangladesh Bank DOS Circular # 04 dated 24 November 2011, provision for diminution in value of the investmentwas made by netting off unrealized gain/loss of shares from market price/book value less cost price. Besides, bank complied with Bangladesh Bank BRPD Circular 14 dated June 25, 2003 as follows, "All investment in shares and securities (both dealing and investment) should be revaluated at the year-end. The quoted shares should bevalued as per market price in the stock exchange(s) and unquoted shares as per book value of last audited balance sheet. Provision should be made for any loss arising from diminution in value of investment".

2.13.6 Investment in subsidiaries

Investment in subsidiaries is accounted for under the cost method of accounting in accordance with IAS 27 Consolidated and separate financial statements, IFRS 3 Business combination and IFRS 10 Consolidated financial statements. Impairment of investment in subsidiaries is made as per the provision of IAS 36 Impairment of Assets. The bank has done impairment assessment of its investment in the largest subsidiary company Agrani Equity & Investment Limited. As value in use (using discounted cash flow method) is higher than carrying value of investment, no impairment is required to be recognized as on balance sheet date.

2.14 Loans and advances

2.14.1 Presentation of loans and advances

i) Loans and advances are initially recognized at fair value, representing the cash advanced to the borrowers plus the net of direct and incremental transaction costs and fees. They are subsequently measured at amortized cost and shown at gross amount instead of directly reducing the carrying amount of assets while interest suspense and loan loss provision against classified loans are shown under other liabilities in the Balance Sheet as per BRPD Circular no. 14, dated June 25, 2003.

ii) Loans to staffs are allowed at concessional rate as approved by the authority and are shown under advances as per BRPD Circular no. 14, dated 25 June 2003.

2.14.2 Interest on loans and advances

i) Interest is calculated on unclassified loans and advances and recognized as income during the year;

ii) Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account;

iii) Interest is calculated on daily product Basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss;

iv) Total balance of loans and advances as on 31 December 2025includes bad/loss loan BDT31,009.66croreon which the Bank did not accrue any interest because of deterioration of quality of loans and advances determined by the management and on the Basis of instructions contained in Bangladesh Bank Circulars as mentioned in Note-2.14.3 of this financial statement; and

v) Interest suspense and penal interest, if any, calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

2.14.3 Provision for loans and advances

General provisions @ 1% to 5% under different categories on unclassified loans (standard/SMA) and @ 0.5% to 1% on certain off balance-sheet exposures, and specific provisions @ 20%, 50% & 100% for classified loan (SS/DF/BL) depending on types of loan and some rescheduled loans are made on the basis of quarter end review by the management and in compliance with BRPD Circular No-11 dated 19-07-2012, BRPD Circular No-07 dated 21-06-2018, BRPD Circular No-09 dated 08-04-2024, BRPD Circular No-15 dated 27-11-2024. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Banking Companies Act 2023, instead of netting off with loans.

Maintenance of Provision

Particulars		Rate of Provision
Unclassified	STD-0, STD-1, STD-2	1% of loan outstanding
	SMA	5% of loan outstanding
Classified	SS	20% of base for provisioning
	DF	50% of base for provisioning
	B/L	100% of base for provisioning

As per BRPD circular no. 29 dated 21/12/2025 and 16 dated 21/07/2020 provision of CMSME loan except medium loan and short term agricultural credit (STAC) are as follows:

CL Status	Rate of Provision
UC (STD+SMA)	0.50%
SS	20%
DF	50%
BL	100%

2.14.4 Interest and discount income

Interest on loans and advances, investment income and discount income are stated at the gross amount as per requirement of BRPD Circular no 14 dated June 25, 2003.

2.14.5 Written off loans and advances

The bank puts continuous effort for recovery from written off loans and advances in compliance with Section 28ka of the Banking Companies Act 2023 and BRPD circular no. 04 dated 18 February 2024. The Bank takes necessary legal measures against default borrowers for recovery against written off loans and advances as per relevant BB guidelines and Artha Rin Adalat Act-2003. Legal cost incurred against those borrowers are initially charged to the profit and loss account of the bank. Detailed memorandum records for all such written off accounts are maintained without reducing the Bank's claim. Written off loans are calculated according to BRPD Circular no 04, dated 18/02/2024, BRPD Circular no 08, dated 19/10/2025, BRPD Circular no 09, dated 19/11/2025, BRPD Circular no 11, dated 03/12/2025.

2.14.6 Impairment of financial assets

An asset is impaired when it carrying value exceeds its recoverable amount as per IAS 36 "Impairment of Assets". At each balance sheet date, Agrani Bank PLC. assesses whether there is objective evidence that a financial asset or a group of financial assets(i.e. loans and advances, off-balance sheet items and investments) is impaired. A financial asset or group of financial assets is impaired, and impairment losses are incurredif-

i. there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset up to the balance sheet date;

ii. the loss event had an impact on the estimated future cash flows of the financial asset or the group of the financial assets; and

iii. a reliable estimate of the loss amount can be made.

In the event of impairment loss, the Bank reviews whether a further allowance for impairment should be provided in the profit and loss statement in addition to the provision made Based on Bangladesh Bank guidelines or other regulatory requirements.

2.15 Fixed assets and depreciation

Recognition and measurement

a) Fixed assets are statedat cost of acquisition/valuation less accumulated depreciation.

b) Depreciation is charged on straight-line method on all fixed assets at the following rates per annum:

Fixed Assets	Rate of depreciation
Land	Nil
Building	2.50%
Furniture and Fixture	10.00%
Library Books	10.00%
Motor Vehicles	20.00%
Office Equipment	20.00%
Electric Materials	20.00%
Computer and Computer accessories	20.00%

c) Depreciation at the applicable rates is charged proportionately on additions made during the year from the month the assets are available for use if such assets are acquired in the first half of the month. Depreciation is charged on assets retiring during the year for the period up to the end of the month of their retirement if assets are retiring in the second half of the month.

d) Upon retirement of items of fixed assets, the cost and accumulated depreciation are eliminated from the accounts and the resulting gains or losses, if any, are transferred to Profit and Loss Account.

e) Repairs and maintenances costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss Account when they are incurred. Depreciation of premises and equipment is included in general and administrative expenses. Repairs and maintenances are charged to general and administrative expenses and improvements of fixed assets are capitalized. Gain or loss on sale of fixed assets is recognized in profit and loss statement as per provision of IAS 16 "Property, Plant and Equipment".

f) Excess depreciation due to revaluation comparing the depreciation on cost value is transferred to the retained earnings from revaluation reserve.

De-recognition of fixed assets

The carrying amount of an item of fixed assets is derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from de-recognition of an item of fixed assets is to be recorded in profit or loss when the item is derecognized.

2.15.1 Impairment of fixed assets

At each balance sheet date, the Bank assesses whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if it carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognized as an expense in the profit and loss statement unless the asset is carried at revalued amount in accordance with InternationalAccounting Standard (IAS) 16, Property, Plant and Equipment in which case an impairment loss of a revalued asset should be treated as a revaluation decrease under that Accounting Standard. No impairment loss was recognized up to the reporting period as there were no such indication existed as on Balance Sheet date.

2.15.2 Intangible assets

Intangible assets acquired as part of a business combination, other than goodwill, are initially measured at their fair value at the date of the acquisition. Intangible assets acquired separately are initially recognized at cost. Indefinite life intangible assets are not amortized and are subsequently measured at cost less any impairment. Finite life intangible assets are subsequently measured at cost less amortization and any impairment. The gains or losses recognized in profit or loss arising from the de-recognition of intangible assets are measured as the difference between net disposal proceeds and the carrying amount of the intangible asset. The method and useful lives of finite life intangible assets are reviewed annually. Changes in the expected pattern of consumption or useful life are accounted for prospectively by changing the amortization method or period.

Software

Significant costs associated with software are deferred and amortized on a straight-line basis over the period of their expected benefit, being their finite life of 10 years.

2.15.3 Leases

IFRS 16: Leases has come into force on 1 January 2019, as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). As Bangladesh Bank (BB) has no other alternative regulation or guidance regarding the same, Agrani Bank PLC. has adopted IFRS 16 in preparing financial statements from 1 January 2020.

IFRS 16 Leases, defines a 'lease' as "A contract, or part of a contract, that conveys the right to use an asset for a period of time in exchange for consideration". In order for such a contract to exist the user of the asset needs to have the right to:

- Obtain substantially all the economic benefits from the use of asset (identifiable asset)
- The right to direct the use of asset

Agrani Bank PLC. applied IFRS 16 using modified retrospective approach where the Bank measured the lease liability at the present value of the remaining lease payments, discounted it using the bank's incremental borrowing rate at the date of initial application, and recognized a right-of-use asset at the date of initial application on a lease-by-lease basis.

Right-of-use assets (ROU-Asset)

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under fixed assets. (Note-8).

Lease Liability

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term lease, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with these leases as an expense. The contracts for premises with branches, head office wings, circle office regional offices are considered for lease calculation.

The impacts of the new standard on lessees' financial statements are: -

- An increase in recognized assets and liabilities;
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease;
- A shift in lease expense classification from rental expenses to interest expense and depreciation.

The Management of the Bank has approved the adoption of IFRS: 16 Leases in their MANCOM meeting no. 11th dated June 17, 2021 where the Bank has recognized lease assets upper value of BDT 2 crore. Based on materiality consideration, the Bank has considered the 16 agreements for lease consideration which includes Right of Use (RoU) and lease liabilities higher than 2 crores. Rest of the contracts are lower than 2 crore and owned by the Bank.

Details of fixed assets are presented in note 8 and Annexure - G of these financial statements.

2.16 Other assets

As per BRPD circular no. 14 dated 25 June 2003, other assets/item(s) have been shown separately as 'income generating' and 'non-income generating' in the relevant notes to the financial statements. Other assets all items of other assets, advance for revenue and capital expenditure, stocks of stationery and stamps, security deposits to government agencies, other receivables etc.

2.16.1 Provision for other assets

Other assets have been classified as per BRPD Circular No. 04 dated April12, 2022 of Bangladesh Bank and necessary provisions made thereon accordingly; and for items not covered under the circular, adequate provisions have been made considering their realizable ability.

2.16.2 Written off other assets

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the Bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.17 Non-Banking assets

Non-banking assets were acquired due to the failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership of a few mortgaged properties (mostly land) through the verdict of the Honorable Court under section 33(7) of the Artharin Adalat Act 2003. The value of the properties has been recognized in the financial statements as non-earning assets onthe Basis ofthird-party valuation report. Value of the assets received in addition to the loan outstanding has been kept as reserve against non-banking assets.

2.18 Reconciliation of inter-branch transactions

Inter-branch transactions are reconciled on a regular Basis, and balance of un-reconciled entries at the closing date is accounted for according to its nature.

2.19 Assets pledged as security

The Bank has no secured liabilities except as mentioned in Note-10.3 to the financial statements and there was no asset pledged as security against liabilities.

2.20 Revenue recognition

Revenue is recognizedonly when it is probable that the economic benefits associated with the transaction will flow to the entity and it can be measured reliably. Items are treated as revenue/income when there is no existence of risk or uncertainty regarding their realizability.

2.21 Fees and commissions

The recognition of fees revenue including commissions is determined by the purpose for the fees and the Basis of accounting for any associated financial instruments. Fees earned from services that are provided over a specified service period are recognized over that service period. Fees earned for the completion of a specific service or significant event are recognized when the service is completed or the event has occurred.

Fees and commissions consist mainly of fees for opening of letters of credit and issuance of guarantees in BDT and in foreign currencies. Fees and commissions are charged when they become due. Commissions arising from foreign currency transactions are reported as income.

2.22 Interest income from investments

Interest income on investments in government and other securities, debentures and bonds is accounted for on accrual Basis.

2.23 Dividend Income

Dividend income from investments is recognized at the time when it is declared, ascertained and right to receive the payment is established as per IFRS-15 'Revenue from contracts with customers'.

2.24 Interest paid and expenses

In terms of the provision of the International Accounting Standard (IAS-1) Presentation of Financial Statements, the interests and other expenses are recognized on accrual Basis.

2.25 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include interest-bearing borrowings which are stated in the financial statements at principal amount of the outstanding balance. Interest payables on such borrowings are reported under other liabilities.

2.26 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 deposits, fixed deposits and various scheme deposits. These items are brought to account at the gross value of the outstanding balances.

2.27 Debt securities (subordinated debt)

The Bank issued 7-year non-convertible floating rate subordinated debts in two phases mainly to increase Tier-2 capital having received required approval from Bangladesh Bank and BSEC. Principal amount outstanding against the debt is reported under long term borrowing and interest payable of which is reported under other liabilities. The subordinated bond matured in 2025. Details of subordinated debt is given in note 10.5 of the financial statements.

2.28 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxes, interest payable on borrowing, interest suspense and accrued expenses etc. Individual item-wise liabilities are recognized as per the guidelines of Bangladesh Bank and International Financial Reporting Standards (IFRSs).

2.29 Share Capital

2.29.1 Capital Management

The bank has a capital management process for measuring, deploying and monitoring it's available capital and assessing its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns. Capital is managedin accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the Bank. The bank's Accounts and Risk management department are playing key role to implement the Bank's capital strategy. Capitalis managed using both regulatory control measures and internal matrix.

2.29.2 Paid-up Capital

Paid up capital represents the total amount of shareholder capital that has been paid in full by the Government of Bangladesh *i.e.* ordinary shareholder. In the event of winding-up of the Company ordinary shareholder(s) rank after all other shareholders and creditors are fully entitled to any residual proceeds of liquidation for settlement of debt.

2.29.3 Statutory Reserve

As per the Bank Company Act, 1991 (amendment till date) under section-24, the Bank is required to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.

2.29.4 Dividends on Ordinary Shares

Dividends on ordinary shares are recognized as a liability and deducted from equity when it is approved by the bank's Annual General meeting. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date.

The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2025.

2.30 Retirement benefit scheme

The Bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as under:

a) Contributory provident fund (CPF) scheme

i. Employees' contribution 10%;

ii. Bank's contribution 8.33%;

iii. This fund is operated by a Board comprising of 9 Trustees; and

iv. Employees enjoying contributory provident fund facilities are entitled to get gratuity for 2monthslast basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

b) General pension fund scheme (Superannuation Fund)

i) Pension

The Bank operates a pension scheme. This fund is operated by a Trustee Board comprising of 9Trustees.

ii) Annual provision

Year	% of Basic pay
1986 to 1994	10%
1995 to 1999	18%
2000 to 2003	25%
2004 to 2005	30%
2006	35%
2007 to 2013	30%
2014 to June'2017	50%
From July'2017	75%

In the year 2025, additional provision BDT2,925,500,000 has been kept for the provision of superannuation fund (SAF). This has been named as Superannuation Fund (SAF) created for paying pension to retiring employees. It is fully funded.

iii) General provident fund (GPF)

Employees opted for pensions are also contributing 5%-25% of basic salary as per their desire to GPF. The Bank does not contribute any amount to the GPF against these employees. The Fund is shown under Sundry Deposit.

2.31 Death relief grant scheme

The Bank operates a Death Relief Grant Scheme since January 01, 1989, which replaced the group insurance scheme. The scheme is applicable to all employees of the Bank and payments out of this fund are made to the successors of the employees on their death while in Bank's service and quantum of payment is determined as per scale and grade of such employees.

2.32 Taxation

The expense comprises current and deferred tax. Current tax and deferred tax is recognized in profit or loss except to the extent that it relates to a business combination or items recognized directly in equity.

i) **Current tax**:

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years.

Provision for current income tax of the Bank has been made on taxable income @ 40% considering major disallowances of expenses and concessional rates on certain incomes (5% on gain on trading of govt. securities, 15% on capital gain of shares & MFs and 20%on dividend income) as per Income Tax Act (ITA) 2023.Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the ITA 2023 and the tax authority of the country where it is incorporated.

Detail's status of Tax Provision and Tax assessment are shown note 12.4 and annexure-F of the financial statements.

ii) **Deferred tax**: Deferred tax assets or liabilities are recognized by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income taxes and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognized for the carry forward of unused tax losses and unused tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realized and liability is settled. Any unrecognized deferred tax assets or liabilities are reassessed at each reporting period and recognized only if that has become probable that future taxable profit or loss will be available against which they can be used or settled.

Details of deferred tax assets or liabilities and amount recognized in profit and loss account for deferred tax income or expense are given in note 9.4 in the financial statements.

iii) **Assessment for uncertainty over income tax treatments (under IFRIC 23):** At reporting date, the Bank assessed to consider uncertain tax treatment separately or together in line with Income Tax Act 2023. The Bank applies significant judgment and past records of tax assessment and demand in identifying uncertainties over income tax treatments. Since, the Bank is being operated as complex financial intermediary to provide a comprehensive financial solution to customers, it assessed whether the Interpretation of IFRIC 23 Uncertainty over income tax treatments had an impact on its consolidated financial statements. Upon adoption of the interpretation, the Bank considered whether it has any uncertain tax positions, particularly those relating to transfer pricing, payment under credit facilities etc. The Bank determined, on its tax compliance and best practice, it is probable that its tax treatments (including those for the subsidiaries) will be accepted by the taxation authorities. The interpretation did not have an impact on the consolidated financial statements of the Bank.

2.33 Provisions

Provisions are recognized if the Bank has a present legal or constructive obligation as a result of past events if it is probable that an outflow of resources will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognized as a provision is the best estimate of the consideration required to settle the present obligation as of the Balance Sheet date, taking into account the risks and uncertainties surrounding the obligation.

2.34 Earnings per share (EPS)

As per IAS 33 Earnings per share, the Bank has been reporting basic earnings per share as there has been no dilution possibilities during the year. Basic EPS is computed by dividing the profit or loss attributable to ordinary shareholders of the Bank by the number of ordinary shares outstanding during the period.

2.35 Loan commitments

No loan commitments are found to be designated at fair value through profit or loss under the fair value option. All loan commitments remain as off-balance sheet items.

2.36 Materiality, Aggregation and Off Setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the Bank has legal right to set off the amount sand intends to settle on a net Basis. Income and expenses are presented on a net Basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the statement of financial position (balance sheet) are not off-set by way of deduction from another liability or asset unless there exist a legal right therefor. No such incident exists during the year.

2.37 Financial guarantees

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other parties on behalf of customers to secure loans, overdrafts, other banking facilities and other various payments. Financial guarantees are recognized in the financial statements at fair value on the dates the guarantees were given as contingent liabilities.

2.38 Events after Reporting Period

As per IAS -10 "Events after Reporting Period" events after the reporting period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

(a) Those that provide evidence of conditions that existed at the end of the reporting period (adjusting events after the reporting period); and

(b) Those that are indicative of conditions that arose after the reporting period (non-adjusting events after the reporting period).

There were no material events which have occurred after the reporting period which could affect the value stated in the financial statement.

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

2.39 Segment reporting

For the purpose of Segment Reporting as per International Financial Reporting Standard-8 "Operating Segments", the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the related notes accordingly as primary/secondary segments.

i) Domestic operations in line with geographical segments;
ii) Banking operations comprising of branches of the banking entity; and
iii) Treasury operations comprising of the banking entity.

Information regarding the result of each reportable segment is included in Annexure-N. Performance is measured Based on segment profit before provision, as included in the internal management reports that are reviewed by the Bank's Management. Segment report is used to measure performance as Management believes that such information is the most relevant in evaluating the results of certain segments relative to other entities that operate within these industries.

2.40 Risk management

Being a financial institution, in the ordinary course of business, the Bank is sensitive to verities of risks. The generic severity of such risk(s) is much intense in our locality due to presence of large number of banks and complex financial transactions. In such highly competitive environment to ensure a bank's consistent system and performance, the presence of strong Risk Management culture is obligatory. Being compliant, the Bank is now looking forward to take risk management practice to a different level, preventing risk before occurrence, i.e., on a proactive Basis rather than on a reactive Basis. As a part of regulatory and global benchmarking the bank has based upon 06 (six) core risk guidelines of Bangladesh Bank and Basel framework. Listed below are the identified risks the Bank is currently managing or intends to manage in the future:

Sl. No.	Basel Accord	Core Risk Guideline of BB	Pillar
1	Credit Risk	Credit Risk	Pillar - I & Pillar - II
2	Market Risk	Foreign Exchange Risk	
3	Operational Risk	Asset Liability Risk	
4	Residual Credit Risk	Money Laundering Risk	
5	Residual Risk (CRM)	Internal Control & Compliance Risk	Pillar –II
6	Residual Market Risk – Equity	ICT Risk	Pillar –II
7	Residual Market Risk – Currency		Pillar –II
8	Credit Concentration Risk		Pillar –II
9	Liquidity Risk		Pillar –II
10	Interest Rate Risk		Pillar –II
11	Settlement Risk		Pillar –II
12	Reputation Risk		Pillar –II
13	Strategic Risk		Pillar –II
14	Pension Obligation Risk		Pillar –II
15	Compliance Risk		Pillar –II

Accordingly, the Bank has various high-powered committees to monitor and ensure smooth risk management activities. For example, Management Committee (MANCOM), Asset Liability Committee (ALCOM), Credit Committee (CC), Audit Committee, etc. To manage the overall risks of the Bank in line of Basel the bank has formed a dedicated Risk Management Division. The details of ABL's risk management are shown in the chapter "Risk Management".

2.40.1 Prevention of fraud

Fraud and forgery have become important issues in recent years. These have a major impact on our country's economy, hindering economic development. Agrani Bank PLC. has always been focused on controlling fraud and forgery by establishing and maintaining proper control systems. Today, fraud and forgery appear in diverse forms. To prevent fraud and forgery, Agrani Bank PLC. has formed a Vigilance Division/ MD's squad under the direct supervision of Managing Director. This wing exclusively deals with all kinds of fraud and forgery and acts independently where internal and external fraud and forgery incidents are escalated. The wing also investigates, review the cause and report to the concerned authority accordingly. Also, the bank has a Compliance Department under Internal Control & Compliance Division.

To protect the bank and its stakeholders' interests, the investigation team identifies perpetrators and the root cause of the reported incident. As a remedial course of action, preventive measures are recommended to the business/functional unit to take necessary action relating to process improvements, recovery of the misappropriated amount, adjustment of the operational loss, and appropriate action initiated against the perpetrator. Investigation reports are also placed to the Board Audit Committee for their direction and guidance. All fraud and forgery cases that were identified in 2025 were also duly reported to Bangladesh Bank as per regulations and adequate provisions have been maintained in the books of accounts. On the other hand, the management is exerting full efforts to recover the loss amount incurred due to fraud.

2.41 Related party transactions

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.

Related party transaction is a transfer of resources, services, or obligations between related parties regardless a price is charged as per IAS 24- Related party disclosures. Details of related party transactions are disclosed in Annexure- A.

2.42 Directors' responsibilities on Financial Statement

The Board of Directors takes the responsibilities for the preparation and presentation of these financial Statements.

2.43 Approval of financial statements

The Board of Directors approved the financial statements on 30 April 2026. The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2025.

2.44 Credit Rating of the Bank

As per the BRPD circular no. 6 dated 5 July 2006, the Bank has done its last credit rating by National Credit Rating Ltd. based on the financial statements of Agrani Bank PLC.(Declaration date: 03 September 2025 and valid till 02 September 2026). The following ratings had been given:

Basis of Rating	Long Term		Short Term		Outlook
	2025	2024	2025	2024	
Government Support	AAA	AAA	ST-1	ST-1	Stable
Without Government Support	A	A+	ST-2	ST-2	Stable

2.45 Compliance of International Financial Reporting Standards (IFRSs)

Name of International Accounting Standards (IASs)	IASs No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied*
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant & Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	N/A
Consolidated and Separate Financial Statements	27	Applied
Investments in Associates	28	N/A
Earnings per share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied*
Investment Property	40	N/A
Agriculture	41	N/A

Name of International Financial Reporting Standards (IFRS)	IFRS No.	Status
First-time Adoption of International Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	N/A
Non-Current Assets Held for Sale and Discontinued Operations	5	Not Applied
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Financial Instruments	9	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangement	11	N/A
Disclosure of Interest in Other Entities	12	Applied
Fair value Measurement	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	N/A

* Subject to departure mentioned earlier in note # 2.1 above

Treatment of any transactions where there is no specific standards to deal with

The Bank has not noticed any transactions which to deal with the guidance of specific standard but could not do so in absence of the available standard.

2.46 Standards issued but not yet effective

A number of new standards and amendments to standards are effective for annual periods beginning on or after 01 January 2025 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements. The Bank is assessing impact of these standards and guidelines for implementation.

2.46. (a) Insurance Contracts

IFRS 17– Insurance Contracts was issued in May 2017 and applies to annual reporting periods beginning on or after 1 January 2021. IFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts within the scope of the standard. The objective of IFRS 17 is to ensure that an entity provides relevant information that faithfully represents those contracts. The Bank has not yet assessed in potential impact of IFRS 17 on its financial statements.

2.46. (b) Amendments to References to Conceptual Framework in IFRSs

The IASB decided to revise the Conceptual Framework because some important issues were not covered and some guidance was unclear or out of date. The revised Conceptual Framework, issued by the IASB in March 2018, includes:

- A new chapter on measurement;
- Guidance on reporting financial performance;
- Improved definitions of an asset and a liability, and guidance supporting these definitions and
- Clarifications in important areas, such as the roles of stewardship, prudence and measurement uncertainty in financial reporting.

The Conceptual Framework does not have a stated effective date and the International Accounting Standards Board (IASB) will start using it immediately.

2.46. (c) Definition of a Business (Amendments to IFRS 3)

The amendments in Definition of a Business (Amendments to IFRS 3) are changes to Appendix A Defined terms, the application guidance, and the illustrative examples of IFRS 3 only. They:

- clarify that to be considered a business, an acquired set of activities and assets must include, at a minimum, an input and a substantive process that together significantly contribute to the ability to create outputs;
- narrow the definitions of a business and of outputs by focusing on goods and services provided to customers and by removing the reference to an ability to reduce costs;
- add guidance and illustrative examples to help entities assess whether a substantive process has been acquired; remove the assessment of whether market participants are capable of replacing any missing inputs or processes and continuing to produce outputs; and
- add an optional concentration test that permits a simplified assessment of whether an acquired set of activities and assets is not a business.

The amendments are effective for business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after 1 January 2020 and to asset acquisitions that occur on or after the beginning of that period. Earlier application is permitted.

2.46. (d) Definition of Material (Amendments to IAS 1 and IAS 8)

The changes in Definition of Material (Amendments to IAS 1 and IAS 8) all relate to a revised definition of 'material' which is quoted below from the final amendments:

Information is material if omitting, misstating or obscuring it could reasonably be expected to influence decisions that the primary users of general-purpose financial statements make on the basis of those financial statements, which provide financial information about a specific reporting entity.

2.47 Changes in Accounting Policies

As per IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" Accounting Policies are applied consistently for comparability between financial statements of different accounting periods. Changes in Accounting Policies are applied retrospectively to the financial statements (if any). Comparative amounts presented in the financial statements affected by the change in accounting policy for each prior period presented.

2.48 Disclosure of FRC Policy on Use of Audited Financial Statements in Processing Loans

Audited Financial Statements are mandatory documents for any existing company at the time of applying for new loan facility from bank. The bank uses the Audited Financial Statements while assessing any new credit / Loan facilities. In compliance with BRPD Circular Letter No. 04, dated January 04, 2021, the bank will obtain audited financial statements while approving any new loan. It is also mandatory to the client of the bank to submit annual audited financial statements of the company on an annual basis. Audited Financial Statements are required to be preserved with the loan file by the bank. However, in some special circumstances where latest Audited Financial Statements may not be available, the bank uses interim Management Accounts for the Borrower Risk Rating (BRR) or ICRR for the purpose of renewal of any loan facilities. Such BRR or ICRR is approved by the Management only for Interim use with an instruction to update the same with the Audited Financial Statements. However, as per the BRPD Circular Letter 35 dated July 06, 2021, and FRC Letter No. 178/FRC/APR/2021/27(2) dated December 5, 2021, the Bank has implemented verification of financials through DVS 100% for all our clients which are listed with Stock Exchanges.

2.49 IT Up-gradation Status:

Currently the bank is using Core Banking Solution (CBS) software Temenos T24, version-R09. Where the bank has some fully implemented control points & some partially implemented control points described in BB CBS guideline in BRPD-12/2024. To upgrade the CBS version from R09 to Latest, the Bank has procured 17 new modules of Temenos T24. To fully comply the Bangladesh Bank guideline Implementation of Core Banking Solution (CBS) software Temenos T24 updated version is in process.

2.50 General

a) Figures have been rounded off to the nearest BDT.
b) Prior Year's figures have been shown for comparison purposes and rearranged wherever necessary to conform to current year's presentation.
c) Conversion rate is calculated Based on the simple average of buying and selling rates.

		Amount in BDT 2025	2024
3	**Cash**	**76,697,837,038**	**56,362,301,666**
3.1	**Cash in Hand**		
	Local Currency (Including Cash in ATM)	10,023,692,017	12,916,721,032
	Foreign Currency	214,535,275	281,570,704
		10,238,227,292	**13,198,291,736**
3.2	**Balance with Bangladesh Bank and its agent bank**		
	Bangladesh Bank (Note - 3.2.1)	64,490,309,010	40,720,210,134
	Sonali Bank Limited as agent of Bangladesh Bank (Note - 3.2.2)	1,969,300,736	2,443,799,796
		66,459,609,746	**43,164,009,930**
	Total (Note 3.1+3.2)	**76,697,837,038**	**56,362,301,666**
3.2.1	**Balance with Bangladesh Bank**		
	Local Currency	47,708,630,798	40,151,134,459
	Foreign Currency- (Annexure-E.2)	16,781,678,212	569,075,675
		64,490,309,010	**40,720,210,134**

"The Bank is required to maintain a provision for Balance with Bangladesh Bank BDT 57.86 crore where bank maintained no provision. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Bangladesh Bank) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

		2025	2024
3.2.2	**Balance with Sonali Bank Limited**		
	Local Currency	1,969,300,736	2,443,799,796
	Foreign Currency	-	-
		1,969,300,736	**2,443,799,796**

3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained under section 33 of Bank Company Act, 1991 (Amended upto 2023) and Monetary Policy Department (MPD) circular no. 01 dated 04 March, 2025 of Bangladesh Bank.

As per MPD Circular No. 01 dated 04 March, 2025 of Bangladesh Bank, all scheduled Banks are required to maintain a minimum CRR @ 3.0% on daily basis and a minimum CRR @ 4.0% on bi-weekly basis based on weekly average total demand and time liabilities (ATDTL) of two months prior to current month for Domestic Banking Operation (DBO) & Islami Banking Unit (IBU) and the Bank need not required to maintain CRR for Offshore Banking Operation (OBO) as per FE circular no.-07 dated 29 February,2024.

Statutory Liquidity Ratio (SLR) is maintained for both Domestic Banking Operation (DBO) and Offshore Banking Operation (OBO) @ 13% and SLR for Islami Banking Unit (IBU) @ 5.5% excluding CRR, on the same liabilities in the form of Cash, Balance with Sonali Bank (as an agent of Bangladesh Bank), Excess of CRR, Treasury Bills, Bonds and Debentures including FC Balance with Bangladesh Bank and other eligible securities.

As per the above mentioned circulars, CRR & SLR for the month of December 2025 have been maintained on weekly average of total demand and time liabilities (ATDTL) of October 2025. Both the reserves maintained by the Bank are furnished below:

		2025	2024
3.3.1	**Cash Reserve Requirement (Daily Basis)**		
	Reserve Required (DBO)	32,249,944,000	34,412,073,000
	Actual Reserve held	45,036,983,315	38,741,293,860
	Surplus/ (Deficit)	**12,787,039,315**	**4,329,220,860**
3.3.1.a	**CRR of Islamic Banking Unit (Daily Basis)**		
	Reserve Required	524,172,000	417,248,000
	Actual Reserve held	700,160,000	721,853,000
	Surplus/ (Deficit)	**175,988,000**	**304,605,000**
3.3.2	**Cash Reserve Requirement (Bi-Weekly Average)**		
	Reserve Required (DBO)	42,999,926,000	39,328,083,000
	Actual Reserve held	45,036,983,315	39,568,852,229
	Surplus/(Deficit)	**2,037,057,315**	**240,769,229**
3.3.2.a	**CRR of Islamic Banking Unit (Bi-Weekly Basis)**		
	Required Reserve @ 5.5 % of Average Demand and Time Liabilities	698,896,000	476,855,000
	Actual Reserve held	700,160,000	721,853,000
	Surplus/(Deficit)	**1,264,000**	**244,998,000**
3.3.3	**Statutory Liquidity Ratio (SLR)**		
	Required Reserve @13 % of Total Demand and Time Liabilities	139,749,758,070	127,816,271,000
	Actual Reserve held (Note: 3.3.3.1)	347,465,392,378	217,826,504,979
	Surplus/(Deficit)	**207,715,634,308**	**90,010,233,979**
3.3.3.1	**Actual Reserve Held**		
	Cash in hand	10,238,227,292	13,198,291,736
	Excess of CRR	2,037,057,315	240,769,229
	Balance with Sonali Bank (as a agent of BB)	1,969,300,736	2,443,799,796
	Un encumbered Approved Securities (HTM)	203,839,571,599	111,661,571,380
	Un encumbered Approved Securities (HFT)	124,156,099,850	81,897,253,350
	Other eligible securities (HTM)	5,245,940,970	8,468,137,970
	Total	**347,486,197,762**	**217,909,823,461**
3.3.4	**SLR of Islamic Banking Unit**		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	960,981,000	655,675,000
	Actual Reserve held (Note: 3.3.4.1)	6,370,149,000	4,074,645,000
	Surplus/(Deficit)	**5,409,168,000**	**3,418,970,000**
3.3.4.1	**Actual Reserve Held**		
	Cash in Hand	17,805,000	16,247,000
	Excess of CRR	1,264,000	244,998,000
	Eligible Securities (Bangladesh Govt. Islami Investment Bond)	6,351,080,000	3,813,400,000
		6,370,149,000	**4,074,645,000**

		2025	2024
3(a)	**Consolidated Cash**		
	(i) Cash in Hand		
	Agrani Bank PLC.	10,238,227,292	13,198,291,736
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	18,413	1,226,159
	Agrani Exchange House Private Limited, Singapore	690,838	133,868,883
	Agrani Remittance House SDN. BHD., Malaysia	83,064,086	28,293,426
	Agrani Remittance House Canada Inc.	6,376	6,376
	Agrani Exchange Company (Australia) Pty. Limited	14,694,174	14,694,174
		10,336,701,179	**13,376,380,754**
	(ii) Balance with Bangladesh Bank and its agent bank		
	Agrani Bank PLC.	66,459,609,746	43,164,009,930
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	2,125,074	680,399
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		66,461,734,820	**43,164,690,329**
		76,798,435,999	**56,541,071,083**
4	**Balance with Other Banks & Financial Institutions**		
	In Bangladesh (Note - 4.1)	31,995,253,625	38,252,868,077
	Outside Bangladesh (Annexure E.1)	5,129,387,224	2,250,775,268
		37,124,640,849	**40,503,643,345**

"The Bank is required to maintain a provision for Balance with Other Banks & Financial Institutions BDT 1,116.30 crore where bank maintained a provision of BDT 397.98 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Other Banks & Financial Institutions) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

		2025	2024
4.1	**In Bangladesh: Local Currency**		
	Banks		
	Al-Arafah Islami Bank PLC	1,145,000,000	1,215,000,000
	Exim Bank PLC	1,370,000,000	1,370,000,000
	Islami Bank Bangladesh PLC	-	1,000,000,000
	Social Islami Bank PLC	935,000,000	935,000,000
	Standard Bank PLC	500,000,000	850,000,000
	Megna Bank PLC	200,000,000	300,000,000
	Pubali Bank PLC	300,000,000	1,100,000,000
	AB Bank PLC	700,000,000	700,000,000
	National Bank PLC	1,000,000,000	1,000,000,000
	Bangladesh Commerce Bank PLC	700,000,000	700,000,000
	Padma Bank PLC (former The Farmers Bank Limited)	2,000,000,000	2,000,000,000
	Union Bank PLC	2,640,000,000	2,640,000,000
	ICB Islamic Bank PLC	69,777,577	69,777,577
	Pubali Bank PLC. (STD with ABL Islamic Window)	9,516,980	-
	The City Bank PLC. (STD with ABL Islamic Window)	4,399,544	-
	Balance with ABL Islamic Window	111,823,399	2,099,831,375
	Balance with Other Bank & NBFIs- F.C (Note -4.1.1)	611,477,000	2,165,000,000
		12,296,994,500	**18,144,608,952**
	Non- Bank Financial Institutions		
	Bangladesh Financial Investment Company Limited	900,000,000	900,000,000
	Bay Leasing & Investment Limited	600,000,000	600,000,000
	Bangladesh Industrial Finance Company Limited*	200,000,000	200,000,000
	Capm Venture Capital and Finance Limited	50,000,000	50,000,000
	Fareast Finance & Investment Company Limited*	600,000,000	600,000,000
	FAS Finance & Investment Company Limited*	369,946,250	369,946,250
	First Finance & Investment Limited*	330,000,000	330,000,000
	GSP Finance Company Limited	300,000,000	300,000,000
	Hajj Finance Limited	300,000,000	300,000,000
	MIDAS Financing Limited	100,000,000	100,000,000
	IIDFC	200,000,000	200,000,000
	International Leasing and Financial Services Limited*	561,951,250	561,951,250
	Investment Corporation of Bangladesh	10,500,000,000	10,500,000,000
	Islamic Finance and Investment Limited	90,000,000	90,000,000
	Lanka Bangla Limited	250,000,000	250,000,000
	Meridian Finance & Investment Limited	150,000,000	150,000,000
	National Finance Limited	95,000,000	95,000,000
	Peoples Leasing, Finance & Investment Limited*	370,000,000	370,000,000
	Phoenix Finance and Investments Limited	600,000,000	600,000,000
	Premier Leasing & Finance Limited*	561,361,625	561,361,625
	Prime Finance & Investment Limited*	500,000,000	500,000,000
	Reliance Finance Limited	450,000,000	450,000,000
	Strategic Finance & Investment ltd	1,000,000,000	1,300,000,000
	Uttara Finance Limited	20,000,000	130,000,000
	Union Capital Limited*	600,000,000	600,000,000
		19,698,259,125	**20,108,259,125**
		31,995,253,625	**38,252,868,077**

* Bank intensely pursuing the NBFIs unable to repay the FDR amount (Principal and interest) on maturity.

		2025	2024
4.1.1	**Balance with Other Bank & NBFIs- F.C**		
	AB Bank PLC	-	480,000,000
	UCBL	-	1,080,000,000
	Southest Bank	611,477,000	-
	Others	-	605,000,000
	Total	**611,477,000**	**2,165,000,000**
4.2	**Balance with Other Banks and Financial Institutions (Account wise)**		
	Current & Other Accounts	5,129,387,224	2,250,775,268
	Fixed Deposit Receipts (FDR)	31,995,253,625	38,252,868,077
		37,124,640,849	**40,503,643,345**
4.3	**Maturity grouping of balances**		
	On demand	5,129,387,224	2,250,775,268
	Within 1 to 3 months	14,705,000,000	14,634,829,772
	Within 3 to 12 months	9,328,259,125	13,118,259,125
	Within 1 to 5 years	3,445,732,079	3,736,742,478
	More than 5 years	4,516,262,421	6,763,036,702
		37,124,640,849	**40,503,643,345**
4(a)	**Consolidated balance with other banks and financial institutions**		
	(i) In Bangladesh		
	Agrani Bank PLC.	31,995,253,625	38,252,868,077
	Agrani Equity & Investment Limited	303,248	1,004,828
	Agrani SME Financing Company Limited	41,504,968	36,776,902
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		32,037,061,841	**38,290,649,807**
	Less: Inter-company transaction(s)	-	-
		32,037,061,841	**38,290,649,807**
	(ii) Outside Bangladesh		
	Agrani Bank PLC.	5,129,387,224	2,250,775,268
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	228,120,506	148,994,955
	Agrani Remittance House SDN. BHD., Malaysia	9,535,902	8,409,942
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		5,367,043,632	**2,408,180,165**
		37,404,105,473	**40,698,829,972**
5	**Money at call and short notice**		
	With Bank		
	National Bank PLC	500,000,000	1,000,000,000
		500,000,000	**1,000,000,000**
	With Non-Bank Financial Institution		
	FAS Finance & Investment Ltd.*	70,000,000	70,000,000
	Prime Finance & Investment Limited*	57,000,000	57,300,000
	Bangladesh Industrial Finance Company Limited*	40,000,000	40,000,000
	First Finance Limited*	72,600,000	76,500,000
	Peoples Leasing*	240,000,000	240,000,000
	Premier Leasing*	3,200,000	6,300,000
		482,800,000	**490,100,000**
	Total	**982,800,000**	**1,490,100,000**

* Bank intensely pursuing the NBFIs unable to repay the Call Money amount (Principal and interest).

"The Bank is required to maintain a provision for Balance with Money at call and short notice BDT 98.28 crore where bank maintained a provision of BDT 48.28 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Including Money at call and short notice) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

		2025	2024
6	**Investments**		
	SLR Securities		
	Government Securities (Note- 6.1)	350,347,679,394	215,961,473,732
	Other Investment (Note- 6.2)	630,580,970	630,580,970
		350,978,260,364	**216,592,054,702**
	Non SLR Securities		
	Government Securities (Note- 6.1)	32,433,900	28,361,600
	Other Investment (Note- 6.2)	49,355,825,936	60,976,325,936
		49,388,259,836	**61,004,687,536**
	Total	**400,366,520,200**	**277,596,742,238**
6.1	**Government Securities:**		
	SLR Securities		
	Treasury Bills (Note- 6.1.1 & Annexure B.1)	53,848,207,732	49,772,606,213
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	296,499,471,662	166,188,867,519
	Reverse REPO (Annexure B.4)	-	-
		350,347,679,394	**215,961,473,732**
	Non SLR Securities		
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	-	-
	Treasury Bills (Note- 6.1.1)	-	-
	Prize Bonds (at cost)	32,433,900	28,361,600
		32,433,900	**28,361,600**
	Total	**350,380,113,294**	**215,989,835,332**

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

6.1.1 Treasury Bills

SLR Securities		
07 days Bangladesh Bank Bills	-	-
91 days Treasury Bills	4,417,128,792	8,074,953,650
182 days Treasury Bills	3,077,326,115	16,113,199,799
364 days Treasury Bills	46,353,752,825	25,584,452,764
Sub total	**53,848,207,732**	**49,772,606,213**
Non SLR Securities		
91 days Treasury Bills (Lien with B. Bank)	-	-
	-	-
Total	**53,848,207,732**	**49,772,606,213**

6.1.2 Govt. Treasury Bond/Other Govt. Bond/Other Securities

SLR Securities		
2 years Bangladesh Govt. Treasury Bond	50,819,617,095	20,341,129,020
3 years Bangladesh Govt. Treasury Bond	1,604,162,902	322,261,494
5 years Bangladesh Govt. Treasury Bond	84,075,948,216	47,246,851,817
10 years Bangladesh Govt. Treasury Bond	63,530,281,287	31,031,119,094
15 years Bangladesh Govt. Treasury Bond	35,551,414,365	18,379,359,914
20 years Bangladesh Govt. Treasury Bond	38,678,058,797	26,465,497,180
05 Years Bangladesh Govt. Investment Sukuk Bond	187,960,000	2,888,300,000
8-9 Yrs.(Special) T.Bond	11,273,549,000	11,273,549,000
7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
Bangladesh Govt. Islamic Investment Bond (BGIIB)	6,351,080,000	3,813,400,000
	296,499,471,662	**166,188,867,519**
Non SLR Securities		
5 years Bangladesh Govt. T. Bond (Lien with BB in favour of SCB)	-	-
	-	-
Total	**296,499,471,662**	**166,188,867,519**

6.1.3

Investment in Government securities classified as per Bangladesh Bank's DOS Circular Letter No. 05 date 26 May 2008 and DOS Circular Letter No. 05 date 28 January 2009.

Held to Maturity (HTM) (Note: 6.1.3.a)	226,522,181,569	131,806,501,352
Held for Trading (HFT) (Note: 6.1.3.b)	124,344,059,847	84,785,553,350
	350,866,241,416	**216,592,054,702**

6.1.3.a Held to Maturity (HTM)

Treasury Bill		
07 days Bangladesh Bank Bills	-	-
14 days Bangladesh Bank Bills	-	-
30 days Bangladesh Bank Bills	-	-
14 days Treasury Bills	-	-
91 days Treasury Bills	-	-
182 days Treasury Bills	-	-
364 days Treasury Bills	-	-
	-	**-**
Bond/Other Securities		
2 years Bangladesh Govt. Treasury Bond	-	2,000,934,520
3 years Bangladesh Govt. Treasury Bond	1,604,162,903	322,261,494
5 years Bangladesh Govt. Treasury Bond	71,495,635,871	36,822,641,767
10 years Bangladesh Govt. Treasury Bond	59,788,958,871	30,510,265,707
15 years Bangladesh Govt. Treasury Bond	35,507,908,445	18,340,217,514
20 years Bangladesh Govt. Treasury Bond	35,554,924,457	23,665,250,380
8-9 Yrs.(Special) T.Bond	11,273,549,000	11,273,549,000
7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
Bangladesh Govt. Islamic Investment Bond (BGIIB)	6,239,061,052	3,813,400,000
05 Years Bangladesh Govt. Investment Sukuk Bond	-	-
5 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
10 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
15 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
20 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
ICB Share	630,580,970	630,580,970
	226,522,181,569	**131,806,501,352**
	226,522,181,569	**131,806,501,352**

6.1.3.b Held for Trading (HFT)

Treasury Bill		
07 days Bangladesh Bank Bills	-	-
91 days Treasury Bills	4,417,128,792	8,074,953,650
182 days Treasury Bills	3,077,326,115	16,113,199,799
364 days Treasury Bills	46,353,752,824	25,584,452,764
Reverse Repo (Treasury Bond)	-	-
	53,848,207,731	**49,772,606,213**
Bond/Other Securities		
2 years Bangladesh Govt. Treasury Bond	50,819,617,096	18,340,194,500
5 years Bangladesh Govt. Treasury Bond	12,580,312,345	10,424,210,050
10 years Bangladesh Govt. Treasury Bond	3,741,322,415	520,853,387
15 years Bangladesh Govt. Treasury Bond	43,505,920	39,142,400
20 years Bangladesh Govt. Treasury Bond	3,123,134,340	2,800,246,800
05 Years Bangladesh Govt. Investment Sukuk Bond	187,960,000	2,888,300,000
Reverse Repo (Bangladesh Govt. Treasurey Bond)	-	-
	70,495,852,116	**35,012,947,137**
	124,344,059,847	**84,785,553,350**

6.2 Other Investment

SLR Securities		
Shares	630,580,970	630,580,970
	630,580,970	**630,580,970**
Non SLR Securities		
Subordinated Bond (Note- 6.2.1 & Annexure-B.3)	35,304,500,000	46,925,000,000
Shares	14,051,325,920	14,051,325,920
Un-approved Debenture (Annexure-D)	16	16
	49,355,825,936	**60,976,325,936**
Total	**49,986,406,906**	**61,606,906,906**

6.2.1 Subordinated Bond

Mutual Trust Bank Ltd Subordinated Bond-II	-	-
NCC Bank Non-Convertible Subordinated Bond	-	100,000,000
Rupali Bank Subordinated Bond	-	400,000,000
Jamuna Bank Subordinated Bond	-	100,000,000
Mercantile Bank Subordinated Bond	-	200,000,000
Southeast Bank Subordinated Bond III	-	300,000,000
Dhaka Bank Floating Rate Dated Subordinated Bond II	-	300,000,000
Prime Bank Subordinated Bond	-	400,000,000
The Farmers Bank Subordinated Bond	1,000,000,000	1,000,000,000
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	-	200,000,000
ICB Subordinated Bond	5,000,000,000	5,000,000,000
City Bank Ltd. 3rd Subordinated Bond	-	200,000,000
Trust Bank Ltd. Floating Rate Dated Subordinated Bond	-	400,000,000
Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	-	500,000,000
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	-	600,000,000
UCB 4TH Floating Rate Dated Subordinated Bond	-	500,000,000
DBBL Floating Rate Dated Subordinated Bond-II	-	400,000,000
SIBL Floating Rate Dated Subordinated Bond	500,000,000	500,000,000
FSIBL 3rd Mudaraba Subordinated Bond	120,000,000	120,000,000
Ashuganj Power Station Company Ltd. Bond	250,000,000	500,000,000
Floating Rate Dated Subordinated Bond of EBL II	300,000,000	600,000,000
BEXIMCO Communications Limited Corporate Bond-2019	4,500,000,000	4,500,000,000
Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	-
IPDC Finance Ltd.Tier II Subordinated Bond	-	60,000,000
Floating Rate Dated Subordinated Bond of EBL III	150,000,000	300,000,000
Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	500,000,000	1,000,000,000
Exim Bank Subordinated Bond-II	1,100,000,000	1,650,000,000
Islami Bank Mudaraba Subordinated Bond II	400,000,000	800,000,000
The Premier Bank Ltd. Subordinated Bond-2019	100,000,000	200,000,000
Pubali Floating Rate Dated Non-convertible Subordinated Bond	600,000,000	1,200,000,000
Best Holdings Ltd. 25% Convertible Secured Bond	1,250,000,000	1,250,000,000
MTB 4th Subordinated Bond	200,000,000	300,000,000
Pubali Floating Rate Dated Non-convertible Subordinated Bond-III(2nd tranche)	400,000,000	600,000,000
Standard Bank 3rd Subordinated Bond	400,000,000	600,000,000
Al Arafah Bank Ltd. 3rd Subordinated Bond	800,000,000	1,200,000,000
Islamic Finance and Investment Ltd	80,000,000	120,000,000
Southeast Bank Ltd Non Convertible Subordinated Bond	500,000,000	750,000,000
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	200,000,000	300,000,000
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	600,000,000	900,000,000
AB Bank Ltd Subordinate Bond IV	637,500,000	750,000,000
Trust Bank Ltd. Floating Rate Subordinated Bond	800,000,000	1,200,000,000
EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	2,000,000,000	2,000,000,000
IFIC Bank Floating non convertible Subordinated Bond	900,000,000	1,200,000,000
PRAN Agro Ltd. Green Coupon Bearing Bond	100,000,000	200,000,000
BEXIMCO Green Sukuk Bond	1,500,000,000	1,500,000,000
NRB Commercial Bank Ltd	300,000,000	400,000,000
Southeast Bank Subordinated Bond-V	1,200,000,000	1,600,000,000
MEGNA Bank Subordinated Bond-I	165,000,000	225,000,000
STRATEGIC FINANCE LIMITED	500,000,000	500,000,000
City Bank Ltd. 4 th Subordinated Bond	2,600,000,000	2,600,000,000
STRATEGIC FINANCE LIMITED	1,500,000,000	1,500,000,000
IFIC BANK NCFR SUB BOND- III	2,000,000,000	2,500,000,000
ONE BANK LTD NCFR SUB BOND- III	2,000,000,000	2,500,000,000
Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	152,000,000	200,000,000
	35,304,500,000	**46,925,000,000**

6.2.2 Shares (Annexure-C)

Share Quoted	5,341,563,475	5,341,563,475
Share Un-Quoted	9,340,343,415	9,340,343,415
Total	**14,681,906,890**	**14,681,906,890**

6.3 Maturity grouping of Investment

On demand	5,070,476,633	3,841,761,619
Less than 3 months	12,380,223,520	22,591,601,950
More than 3 months but less than 1 year	100,206,149,755	68,866,767,956
More than 1 year but less than 5 year	157,437,403,318	98,209,595,375
More than 5 years	125,272,266,974	84,087,015,338
	400,366,520,200	**277,596,742,238**

6.4 Net Investments:

Carrying amount	400,366,520,200	277,596,742,238
Less: Provision (Note - 12.11)	(17,423,094,350)	(13,395,595,643)
Net Investment	**382,943,425,850**	**264,201,146,595**

6(a) Consolidated investments

(i) Government Securities		
Agrani Bank PLC.	350,380,113,294	215,989,835,332
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	350,380,113,294	**215,989,835,332**
(ii) Others		
Agrani Bank PLC.	49,986,406,906	61,606,906,906
Agrani Equity & Investment Limited	7,992,760,562	8,076,883,440
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	97,440,151	86,836,552
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	58,076,607,619	**69,770,626,898**
Total Investments (i+ii)	**408,456,720,913**	**285,760,462,230**

7 Loans and Advances

In Bangladesh (Note - 7.1.1)	799,536,737,216	782,332,065,691
Outside Bangladesh (Note - 7.1.2)	4,779,351,447	5,764,873,548
Bills Purchased & Discounted (Note - 7.1.3)	1,417,383,586	2,277,156,139
	805,733,472,249	**790,374,095,378**

7.1.1 In Bangladesh

a) Loans		
Rural Credits	28,815,749,898	27,456,328,825
Weavers Credits	5,098,595	5,266,737
Industrial Credits	184,935,356,204	179,900,830,059
Jute Advances	3,557,684,507	2,882,711,310
Leather Sector Advances	6,203,233,065	3,970,876,809
Staff Loans	68,460,712,696	64,126,486,696
SME Sector Advances	144,544,882,310	149,741,294,767
Loan - Others (Note - 7.1.4)	238,701,790,273	234,283,229,097
	675,224,507,548	**662,367,024,300**
b) Cash Credits		
Jute Advances	10,510,820,667	10,353,049,762
Leather Advances	1,917,645,903	2,214,741,328
Rural Credit (COVID-19)	300,301,100	450,424,373
Working Capital (COVID-19)	-	-
Others	91,221,013,279	85,312,840,491
Export Cash Credit (ECC)	239,151,125	263,226,079
	104,188,932,074	**98,594,282,033**
c) Overdrafts		
Secured Overdraft	19,797,043,328	20,840,216,182
Temporary Overdraft	313,154,045	513,946,641
Supply Chain Finance	13,100,221	16,596,535
	20,123,297,594	**21,370,759,358**
Total in Bangladesh (a+b+c)	**799,536,737,216**	**782,332,065,691**

7.1.2	**Outside Bangladesh (Off-shore banking)**	**4,779,351,447**	**5,764,873,548**
7.1.3	**Bills Purchased & Discounted (Note - 7.10)**	**1,417,383,586**	**2,277,156,139**
	Total Loans and Advances	**805,733,472,249**	**790,374,095,378**

7.1.4 Loan - Others

General House Building Loan (Residence)	20,123,798,401	21,384,756,448
Loan against Trust Receipt	6,066,684,695	6,884,181,712
Segregated Loan*	891,978,101	1,703,180,827
Transport Loan	3,052,939,785	2,949,214,246
Bridge Finance	907,752,445	908,225,220
EDF Loan	2,854,642,168	2,065,662,345
Consumers Loan	407,466,307	514,528,479
Small Loan	14,097,578	15,522,004
Loan against DPS	209,483	209,483
Loan against APS	722,868	613,160
Loan against FDR	1,735,092,101	1,317,089,914
Loan against cash subsidy	402,658,261	604,626,705
Demand Loan (Note - 7.1.5)	35,380,973,958	50,225,033,611
Loan against ABS	1,933,996,777	2,010,458,800
General House Building Loan (Commercial)	17,742,730,690	17,522,732,247
Loan against MDS	2,852,474	1,503,006
PDB-SHB Loan	220,275,090	212,497,652
Loan against MIS	17,977,975	12,036,109
Loan against ABBJL	83,969,916	125,113,998
Green Financing	178,782,845	179,919,002
Personal Loan	49,554,738,679	50,616,268,618
Loan for Registered Freedom Fighters	3,400,640,490	3,847,182,424
Any Purpose Loan	2,401,635,256	2,849,758,617
Loan against Pension of Retired officer/staff	880,757,877	754,061,450
Agrani Abas	8,348,524	8,954,822
Interest Blocked A/C-Others Loan	3,439,996	3,599,275
Projukti Bikashe Agrani	21,752,669	35,594,964
EHB Loan - Public Universities	1,478,142,968	971,180,660
Probashir Ghore Fera Loan	112,830,570	161,744,763
Term Loan Converted from Demand Loan	53,079,743,259	37,531,085,788
General Transport Loan	67,140,848	94,561,444
Digital Device Assistance	11,138,524	10,956,597
Loan Against Bank Building Rent	68,162,150	67,071,204
General Motor Cycle Loan	521,894	542,016
Loan against Monthly Profit Deposit Scheme	13,930,329	15,118,971
Women Credit Programme	1,942,089	2,213,482
Short Term SME Loan	2,812,970,737	3,113,912,596
House building Loan for Govt. Employees	2,023,869,553	1,893,320,318
Refinance Scheme- Micro Credit (COVID-19)	4,933,625	7,426,388
Loan Refinance Scheme Micro Credit For 10/50/100 Tk.	38,449,817	45,790,282
Packing Credits	2,708,251,938	2,963,314,167
Loan Against Imported Merchandise (LIM)	198,506,491	442,064,266
Payment Against Documents (PAD) (Note - 7.1.6)	732,196,458	1,532,610,041
PAD for EDF Loan	2,571,206,784	2,877,587,466
Post Import Finance (PIF)	23,202,967,111	14,696,059,959
Overdue Accepted Payment (OAP)	419,740,903	386,887,194
Block A/c- Loan Re-scheduled & One time Exit Policy	512,486,371	58,277,382
Loan Against Workers Salary (COVID-19)	133,592,833	137,646,253
Loan Against Workers Salary Under Working Capital	91,103,354	96,272,246
Loan Against Workers Salaries of Export Industries	36,061,733	360,104,285
Loan Against Agrani Amar Sanchay Scheme	5,093,777	-
Loan Against Agrani Monthly Income Scheme	4,860,150	-
Other Special Product of IBU	80,330,098	64,956,191
	238,701,790,273	**234,283,229,097**

*Segregated loans are separately kept loans with special purpose with an intention of early recovery.

7.1.5 Demand Loan

Cash L/C (Garments)	18,811,578,031	1,378,416,235
Cash L/C (Others)	3,131,401,102	4,769,035,419
Back to back L/C	8,785,924,624	14,142,257,282
Export Development Fund (EDF) L/C	1,262,077,471	2,054,450,967
Usance Payable at Sight (UPAS) L/C	3,389,992,730	27,880,873,708
	35,380,973,958	**50,225,033,611**

7.1.6 Payment Against Documents (PAD)

Cash	503,310,546	1,364,249,862
Inland	16,656,456	16,656,456
Back to Back L/C	5	-
Term Loan- (Rescheduled)	140,472,662	20,583,396
Garments	10,925,179	131,120,327
Export Development Fund (EDF)	60,831,610	-
	732,196,458	**1,532,610,041**

7.2 Maturity grouping of loans and advances

Repayable on demand	49,347,798,053	40,245,687,962
Not more than 3 months	92,325,023,428	82,546,984,571
More than 3 months but not more than 1 year	240,368,974,521	242,568,974,521
More than 1 year but not more than 5 years	188,274,331,299	184,589,732,510
More than 5 years	235,417,344,948	240,422,715,814
	805,733,472,249	**790,374,095,378**

7.3.a Disclosure for significant concentration

Advances to allied concerns of Directors	-	-
Advances to Managing Director	-	-
Advances to Other Executives	68,460,712,696	64,126,486,696
Advances to Customers' Group	552,337,403,349	546,346,778,623
Industrial Credits	184,935,356,204	179,900,830,059
	805,733,472,249	**790,374,095,378**

7.3.b Disclosure for sector-wise loans and advances

Government sector	43,880,227,489	6,350,010,365
Other public sector	67,079,286,537	10,133,808,503
Private sector	694,773,958,223	773,890,276,510
	805,733,472,249	**790,374,095,378**

(Loans which are re-structrued in 2015 as per BRPD circular No. 04 date 29 January 2015)

	Keya Earn Mills Ltd.	319,800,000	319,800,000
7.3.c	**Disclosure for re-structured loan**	1,240,700,000	1,240,700,000
	Julia Sweater Composite Ltd.	952,300,000	952,300,000
	Bangladesh Export Import Company Ltd.	4,204,700,000	4,204,700,000
	Samannaj Super Oil Ltd.	619,100,000	634,500,000
	Outstanding Amount	**7,336,600,000**	**7,352,000,000**

7.4 Geographical Location - wise Loans and Advances

A. Urban:		
Dhaka Region	524,570,699,477	507,688,576,287
Chittagong Region	20,919,458,284	27,454,799,389
Khulna Region	39,280,421,709	38,424,165,081
Rajshahi Region	26,155,281,364	27,495,267,894
Barisal Region	9,989,286,850	9,583,717,717
Sylhet Region	9,832,232,340	9,674,330,491
Rangpur	22,395,902,130	21,780,037,865
Mymensing Region	19,308,961,736	18,247,882,410
Comilla Region	10,226,270,029	9,953,844,366
Faridpur Region	9,312,927,905	9,112,392,504
Sub Total	**691,991,441,824**	**679,415,014,004**
B. Rural:		
Dhaka Region	9,985,044,221	9,818,431,425
Chittagong Region	2,274,595,442	2,156,749,783
Khulna Region	20,650,575,154	20,007,196,785
Rajshahi Region	15,928,090,905	15,733,658,052
Barisal Region	7,035,104,377	6,613,562,377
Sylhet Region	4,293,719,983	4,278,955,271
Rangpur	17,092,191,221	16,734,434,118
Mymensing Region	23,558,533,216	22,738,633,862
Comilla Region	8,039,070,932	8,140,171,490
Faridpur Region	4,885,104,974	4,737,288,211
Sub Total	**113,742,030,425**	**110,959,081,374**
Total (A + B)	**805,733,472,249**	**790,374,095,378**

7.5 Sector-wise Loans and Advances

Agriculture and Fishery	34,109,568,256	27,453,734,521
Jute & Jute Goods	18,553,872,807	13,235,761,072
Transport Storage & Communication	6,090,349,227	5,662,312,361
Ship Breakings	122,950,426	850,240,153
Textile & Readymade Garments	211,231,577,300	131,426,325,136
Food & Allied Industry	-	14,014,336,251
Construction & Engineering	17,660,725,803	17,685,349,251
Pharmaceuticals and Chemicals	15,022,033,548	14,263,419,361
Leather Sector	14,957,583,199	6,185,618,138
Power Sector	8,219,344,875	7,001,848,951
Professional and Services	131,760,146,960	14,061,559,136
Housing Service	20,520,384,304	36,554,749,126
Wholesale/retail trading	110,330,779,347	136,030,890,386
personal(staff and other personal loan)	9,798,727,417	125,538,085,708
Bank & other Non-Financial Institution	4,285,820,639	14,329,342,136
Electronic & Automobile	6,034,571,498	3,790,580,931
Cement & Ceramic	6,030,187,728	6,496,032,361
Others	191,004,848,915	215,793,910,399
	805,733,472,249	**790,374,095,378**

7.6 Loans & Advances are Classified as per Bangladesh Bank Circular

Unclassified :		
Standard (including staff loan)	429,524,839,091	454,082,998,051
Special Mention Account	66,808,847,276	16,268,973,176
	496,333,686,367	**470,351,971,227**
Classified:		
Sub-Standard	8,313,153,748	26,329,647,167
Doubtful	11,030,575,271	16,870,056,076
Bad & Loss	290,056,056,863	276,822,420,908
	309,399,785,882	**320,022,124,151**
	805,733,472,249	**790,374,095,378**
	-	

7.7 Loans & Advances (Category wise)

A. Inside Bangladesh

I. Continuous loan (CL-2)		
Small & Medium Enterprise Finance	115,064,823,648	126,535,881,504
Other Than Small & Medium Enterprise Finance	111,325,740,813	124,110,301,498
	226,390,564,461	**250,646,183,002**
II. Demand loan (CL-3)		
Small & Medium Enterprise	-	-
Other Than Small & Medium Enterprise	57,254,500,857	75,916,230,107
	57,254,500,857	**75,916,230,107**
III. Term loan (CL-4)		
Small & Medium Enterprise Finance	29,328,315,971	23,015,789,327
Consumer Finance (including staff, other than HF)	129,126,823,169	514,528,471
Housing Finance (HF)	41,597,165,221	38,906,694,460
Loans for Professional Set-up Business	4,065,845,181	753,323,420
Others	286,328,845,530	368,283,170,507
	490,446,995,072	**431,473,506,185**
IV. Short term agri credit and microcredit (CL-5)		
Short Term Agri Credit	26,862,060,412	24,561,960,041
Micro Credit	-	2,011,342,495
	26,862,060,412	**26,573,302,536**
B. Outside Bangladesh (Off-shore Banking Unit)	**4,779,351,447**	**5,764,873,548**
Total Loans & Advances (Inside & Outside Bangladesh) (A+B)	**805,733,472,249**	**790,374,095,378**

7.8 Movement of classified loans and advances

Opening balance	320,022,124,196	214,765,010,757
Less: Cash Recovery	7,362,400,000	4,414,200,000
Less: Re-scheduling	68,901,800,000	12,620,200,000
Less: Written-off	8,569,200,000	226,700,000
	84,833,400,000	17,261,100,000
Add: Newly classified during the year	74,211,061,651	122,518,213,439
	309,399,785,847	**320,022,124,196**

7.9 Particulars of Loans and Advances:

Loans considered good in respect of which of the banking company is fully secured	685,533,807,366	644,758,141,714
Loans considered good against which the banking company holds no security other than the debtor's personal guarantee	52,181,680,227	70,179,091,378
Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors	68,017,984,656	75,436,862,286
Loans adversely classified, for which no provision is created	-	-
	805,733,472,249	**790,374,095,378**
Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	68,460,712,696	64,126,486,696
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	-	-
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	68,460,712,696	64,126,486,696
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	-	-
Due from bank companies	-	-

Amount of classified loan on which interest has not been charged, mentioned as follows:

(Decrease) / increase in provision	3,169,315,011	13,114,032,525
Amount of loan written off	8,569,200,000	226,700,000
Amount realized against loan previously written off	627,377,767	503,000,000
Amount of provision kept against loan classified as 'bad/loss' on the date of preparing the balance sheet	60,634,569,611	54,537,699,513
Interest creditable to the Interest Suspense A/c	72,573,480,283	56,554,764,629
Opening balance of cumulative amount of the written off loan	56,074,000,000	55,847,300,000
Add: Written off during the current period	8,569,200,000	226,700,000
Closing balance of cumulative amount of the written off loan	64,643,200,000	56,074,000,000
Less: Cumulative recovery from written off loan	18,067,500,000	17,272,900,000
Outstanding balance	46,575,700,000	38,801,100,000
Amount of written off loan for which lawsuit has been filed	46,575,700,000	38,801,100,000

7.10 Bills purchased and discounted:

In Bangladesh	354,902,050	605,142,205
Outside Bangladesh	1,062,481,536	1,672,013,934
	1,417,383,586	**2,277,156,139**

7.11 Maturity grouping of bills purchased and discounted:

Payable within 1 month	-	-
Over 1 month but less than 3 months	1,417,383,586	2,277,156,139
Over 3 months but less than 6 months	-	-
6 months or more	-	-
	1,417,383,586	**2,277,156,139**

7.12 Net Loans and advances:

Carrying amount	805,733,472,249	790,374,095,378
Less: Interest suspense and penal interest	(72,573,480,283)	(56,554,764,629)
Provision for loans & advances (Note-12.9)	(71,457,726,594)	(65,538,937,988)
	(144,031,206,877)	(122,093,702,617)
	661,702,265,372	**668,280,392,761**

7.13 Willful Defaulters:

According to the instruction of Bangladesh Bank's BRPD Circular No.06, dated March 12, 2024,regarding the Identification, finalization and action to be taken agaisnt willful defaulters,the Managing Director (MD) of Agrani Bank PLC. established a dedicated unit on April 03,2024, headed by the General Manager (Recovery).The inclusion of a Law Officer in this unit is mandatory. The formation of this dedicated unit was subsequently approved by the Board of Directors on April 30,2024.

On December 31, 2024 the dedicated unit has primarily identified 10 (Ten) classified borrowers from various business segments as willful defaulter. Among them, one classified borrower, namely M/S Monovola Basrabitan from Kulara Branch of Moulavobazar Zone, was finnaly declared a willful defaulter on October 21,2025. The remain borrowers have availed of the policy support under BRPD Circular No. 07 dated September 16, 2025, and the partial Write-Off facility under BRPD Circular No.11 dated December 03,2025. Others have committed to adjusting their outstanding liabilities within a short timeframe.
After conducting proper due diligence and obtaining approval from the competent authority of the bank, quarterly reports are being submitted to the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank in the prescribed format.

The Bank will proceed with the next course of action in accordence with sections 6(6) and 6 (7) of BRPD circular No.06, dated March 12, 2024, subject to the decision of Bangladesh Bank's regarding the appeals find by the respective willful defaulters.

7(a).1 Consolidated loans, advances and leases/investments

Agrani Bank PLC.	805,733,472,249	790,374,095,378
Agrani Equity & Investment Limited	2,531,710,050	2,364,868,325
Agrani SME Financing Company Limited	3,614,808,505	3,301,698,973
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	811,879,990,804	796,040,662,676
Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
	807,190,673,117	**791,391,813,141**

7(a).2 Consolidated loans & advances are classified as per Bangladesh Bank circular

Unclassified		
Standard (including staff loan)	434,571,679,196	459,115,540,116
Special Mention Account	67,164,502,535	16,481,587,125
	501,736,181,731	475,597,127,241
Classified		
Sub-Standard	8,559,438,061	26,505,094,198
Doubtful	11,203,455,649	16,963,732,128
Bad & Loss	290,380,915,363	276,974,709,109
	310,143,809,073	320,443,535,435
	811,879,990,804	**796,040,662,676**
Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
	807,190,673,117	**791,391,813,141**

7(a).3 Loans & Advances are Classified as per Bangladesh Bank Circular: Agrani SME Financing Company Limited

Unclassified		
Standard (including staff loan)	2,515,130,055	2,667,673,740
Special Mention Account	355,655,259	212,613,949
	2,870,785,314	2,880,287,689
Classified		
Sub-Standard	246,284,313	175,447,031
Doubtful	172,880,378	93,676,052
Bad & Loss	324,858,500	152,288,201
	744,023,191	**421,411,284**
	3,614,808,505	**3,301,698,973**

8 Fixed assets including land, buildings, furniture and fixtures

a. Property, Plant & Equipment (Details in Annexure G)		
Cost/ Valuation		
Balance at the beginning of the year	21,510,899,053	20,892,383,097
Addition during the year	495,303,687	654,888,158
Transfer from works-in-progress	198,016,000	-
Disposal/Adjustment during the year	(384,667,496)	(36,372,202)
Balance at the end of the year	**21,819,551,244**	**21,510,899,053**
Less: Accumulated Depreciation		
Balance at the beginning of the year	5,983,827,499	5,672,027,250
Depreciation charge for the year	389,400,155	348,172,451
Disposal during the year	(18,917,496)	(36,372,202)
Balance at the end of the year	**6,354,310,158**	5,983,827,499
Written Down Value (WDV)	**15,465,241,086**	**15,527,071,554**
b. Intangible Asset		
Software Purchase		
Cost		
Balance at the beginning of the year	3,215,474,961	3,234,372,763
Addition during the year	286,640	3,238,411
Disposal / Transfer during the year	-	(22,136,213)
Balance at the end of the year	3,215,761,601	3,215,474,961
Less: Accumulated Amortization		
Balance at the beginning of the year	1,899,271,026	1,643,779,486
Amortization charge for the year	245,178,327	277,627,753
Disposal / Transfer during the year	-	(22,136,213)
Balance at the end of the year	2,144,449,353	1,899,271,026
Net Value	**1,071,312,248**	**1,316,203,935**
C. Lease Assets		
Right-of-use assets	1,126,307,578	1,126,307,578
Less: Accumulated amortization	662,091,197	556,554,772
	464,216,381	**569,752,806**
Total (a+b+c)	**17,000,769,715**	**17,413,028,295**

8(a) Consolidated Fixed assets including land, buildings, furniture and fixtures

Written Down Value (WDV)		
Agrani Bank PLC.	17,000,769,715	17,413,028,295
Agrani Equity & Investment Limited	6,653,083	9,251,692
Agrani SME Financing Company Limited	15,041,024	18,002,903
Agrani Exchange House Private Limited, Singapore	42,279,171	68,782,937
Agrani Remittance House SDN. BHD., Malaysia	26,121,132	31,453,946
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	178,546	178,546
	17,091,042,671	**17,540,698,319**

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

9 Other Assets

Income generating Other Assets

Investment in shares of subsidiary companies (Note - 9.1)	6,019,433,350	6,019,433,350
	6,019,433,350	**6,019,433,350**

Non-income generating Other Assets

Stationery, stamps, printing materials etc.	139,615,196	126,770,710
Suspense Account (Note - 9.2)	9,670,757,684	22,968,538,958
D.D paid without advice	29,985,356	36,236,300
Accrued Income (Note - 9.3)	7,477,175,645	5,306,841,331
Advance Deposits & prepayments	3,329,154	3,506,753
Receivable From Govt.	6,171,860	4,750,018
Advance Rent	60,645,007	72,290,730
Advance Tax Paid (Annexure-F)	41,880,306,005	36,457,008,282
Advance against VAT	126,219,354	126,219,354
Work in Progress for Consulting of Bank building	415,200,487	439,553,080
Interest Subsidy Payments (COVID-19)	(4,423,630)	(2,562,409)
Demonetized Notes	179	180
Debit balance of Al-Rajhi Foreign Exchange	1	1
Army pension	1,179,017,389	1,187,378,019
Civil pension	373,718	373,718
Purchase of WES Bond	609,404,948	1,924,610,833
Payment against sanchaya patra	370,458,706	579,542,711
Pension paid- Staff	427,651	1,052,346
Protested Bills	301,897,202	95,843,290
Exempted Loans	44,365,687	44,393,249
Interest on Exempted Loans	413,446,556	413,459,449
Deferred Tax Assets (Note - 9.4)	18,932,331,218	20,382,026,443
Foreign Correspondent draft paid	1,701,683	1,769,599
Balance with Pakistani Bank	1	1
Balance with Indian Bank	23,505	23,505
Interest Receivable-SMESPD (COVID-19)	68,658,095	415,027,320
Interest Subsidy Receivable-Working Capital (COVID-19)	115,590,797	115,590,797
Receivable/(Payable) against Sale/Buy of Share of ICB	609,975	609,975
Dividend Receivable from Preference Share	56,883,886	120,000,000
Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
Branch adjustment (Note- 9.5)	527,088,459	-
	82,490,230,937	**90,883,823,706**
Total	**88,509,664,287**	**96,903,257,056**

"The Bank is required to maintain a provision for Inter Branch adjustment Account BDT 2,139.59 crore where bank maintained a provision of BDT 11.60 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Inter Branch adjustment Account) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

9.1 Investment in shares of subsidiary companies

Agrani Equity & Investment Limited	5,000,000,000	5,000,000,000
Agrani SME Financing Limited	1,000,000,000	1,000,000,000
Agrani Exchange House Pvt. Limited, Singapore	6,457,000	6,457,000
Agrani Remittance House SDN. BHD., Malaysia	8,967,168	8,967,168
Agrani Exchange Company (Australia) Pty. Limited (Annexure-R)	4,000,965	4,000,965
Agrani Remittance House Canada Inc. (Annexure-R)	8,217	8,217
	6,019,433,350	**6,019,433,350**

9.1.i As per decision of 457th meeting of the Board of Directors of Agrani Bank PLC. held on 29 May, 2016 and the consent letter BRPD (M) 204/8/2016-3995 of Bangladesh Bank regarding wind up of Agrani Exchange Company Pty Limited, Australia, the Company has closed down its operation in 30 June 2016. As a part of liquidation process, the Company has submitted an application requesting to cancel the registration of the company to Australian Securities and Investments Commission (ASIC) Australian government body that acts as Australia's corporate regulator. As per Application of the Company, the said Commission deregistered the exchange house on 10-05-2020.

9.1.ii Although Bangladesh Bank instructed Agrani Bank PLC. to close down the operation of Agrani Remittance House Canada Inc. due to the company not be able to make it profitable since it's inception, the Bank has applied to Bangladesh Bank for giving a rational time span within which the Company becomes profitable with taking some realistic plan and implementing of the plan that mentioned in the prayer. Again on 03 December 2017 the Bank has written to Bangladesh Bank seeking approval for continuing operation of the above Remittance House; and in response, Bangladesh Bank has provided the approval letter no BRPD (M)204/08/2018-6156 dated on 16 August 2018 to continue the operation of Agrani Remittance House Canada Inc. for next 6 months, Which was expired on 15 February 2019. Subsequently, Bank has requested to Bangladesh Bank to give approval for continuing the operation of the Remittance House vide letter no FRD/383/19 dated 18 February 2019. Bangladesh Bank finally approved Bank's request for continuing the operation vide letter no BRPD (M)204/08/2019- 4113 dated 09 June 2019. Meanwhile, Alterna Saving Credit Union of Canada closed the account of Agrani Remittance House Canada Inc. maintaining with them. Due to the closure of the account, the exchange house closed its operations from 16-03-2020. However, Bangladesh Bank has instructed vide letter no. BRPD (OBS)204/1(2)/2023-2351 dated 19 March 2023 to adjust the cumulative loss of Agrani Remittance House Canada Inc. The bank has made full provision in the accounts and write-off will be done immediately after completion of necessary formalities made by the bank earliest time.

9.2 Suspense Account:

Sundry debtors -staff	416,798	383,422
Sundry debtors -other	8,184,403,828	5,198,004,127
Legal charges	1,677,201	1,947,530
Clearing adjustment	11,952,628	50,993,155
AGB NAGAD Temp. Parking Account	(7,064,807)	(7,595,808)
Bkash Tmp.Park.Ac Smart Banking	(30,308,697)	(22,228,532)
Advance against petty cash	303,382	19,660
Loan application form	580,638	735,410
Defective/Mutilated/Burnt Notes	4,339,560	3,963,660
Clearing Suspense A/C for T-24 Branch	61,517,891	(44,483,438)
Clearing Suspense	(160,410)	105,353
Take on suspense account for T-24	-	8,290
RTGS & EFT Settlement Account	1,072,441,587	17,684,064,445
Debit Card OFF-US Transactions	285,229,000	-
Remittance only point	85,429,085	102,621,684
	9,670,757,684	**22,968,538,958**

9.3 Accrued income:

Accrued interest on loans & advances	478,752,353	441,469,785
Accrued interest on investment	5,676,532,205	2,714,860,206
Accrued Interest on Other Bond	736,759,430	904,568,528
Accrued interest on balance with other banks & financial institutions	278,658,960	1,069,445,536
Accrued commission, exchange & brokerage	292,179,721	151,827,453
Accrued other operating income	14,292,976	24,669,823
	7,477,175,645	**5,306,841,331**

9.4 Deferred Tax:

Deferred tax has been computed in accordance with provision of IAS -12 based on taxable temporary differences in the carrying amount of the assets/liabilities and their tax base as follows:

i) Written down value of fixed assets

a. Carrying amount (excluding land)	1,304,281,399	1,312,630,162
b. Tax base	1,346,073,290	1,016,523,287
c. (Taxable)/deductible temporary difference (b-a)	41,791,892	(296,106,875)
Applicable tax rate	40.00%	40.00%
Deferred tax asset/(liabilities)	**16,716,757**	**(118,442,750)**

ii) Provision for (Bad & Loss) Loans and Advances *(Note-12.9)

a. Carrying amount	(51,777,748,132)	(52,937,699,513)
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	51,777,748,132	52,937,699,513
Applicable tax rate	40.00%	40.00%
Deferred tax asset/(liabilities)	**20,711,099,253**	**21,175,079,805**

iii) Provision for Superannuation Fund during the year (Note-12.17)

a. Carrying amount	(2,925,500,000)	(2,925,506,384)
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	2,925,500,000	2,925,506,384
Applicable tax rate	40.00%	40.00%
Deferred tax asset/(liabilities)	**1,170,200,000**	**1,170,202,554**

iv) Provision for Death Relief Grant Scheme during the year (Note-12.19)

a. Carrying amount	(323,948,771)	(359,948,771)
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	323,948,771	359,948,771
Applicable tax rate	40.00%	40.00%
Deferred tax asset/(liabilities)	**129,579,508**	**143,979,508**

v) Accrued interest on Govt. Securities (Note-9.3)

a. Carrying amount	6,413,291,635	3,619,428,734
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(6,413,291,635)	(3,619,428,734)
Applicable tax rate	40.00%	40.00%
Deferred tax asset/(liabilities)	**(2,565,316,654)**	**(1,447,771,494)**

vi.a) Revaluation reserve on Land

a. Carrying amount	8,813,727,872	8,981,461,872
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(8,813,727,872)	(8,981,461,872)
Applicable tax rate *	4.00%	4.00%
Deferred tax asset/(liabilities)	**(352,549,115)**	**(359,258,475)**

vi.b) Revaluation reserve on Land

a. Carrying amount	3,876,669,530	3,876,669,530
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(3,876,669,530)	(3,876,669,530)
Applicable tax rate *	3.00%	3.00%
Deferred tax asset/(liabilities)	**(116,300,086)**	**(116,300,086)**

x) Revaluation reserve on Building

a. Carrying amount	407,322,964	436,417,462
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(407,322,964)	(436,417,462)
Applicable tax rate	15.00%	15.00%
Deferred tax asset/(liabilities)	**(61,098,445)**	**(65,462,619)**
Total deferred tax assets/(liabilities)-A	**18,932,331,218**	**20,382,026,443**

* As per 53H of Income Tax Ordinance 1984, 17II of Income Tax Rules 1984 and under the clause (b), (c), or (e) or subsection (1) of section 17 of the Registration Act 1908

9.4.a Year wise Deferred Tax breakdown for last 10 years

Year	
2016	11,208,175,703
2017	10,969,742,516
2018	11,762,791,741
2019	11,021,082,205
2020	9,789,170,186
2021	10,389,124,956
2022	12,852,513,614
2023	15,699,948,812
2024	20,382,026,443
2025	18,932,331,218

Fixed assets, revaluation reserve of land and building, provision for bad/loss loan & advances, death relief grand scheme for the departed employees and loss of revaluation of shares have been considered during calculation of deferred tax due to having considerable taxable temporary differences. As per calculation of Deferred Tax Assets balance for the year ended December 31, 2025 has decreased by the amount of BDT 144,96,95,225 which charged to profit and loss account.

The carrying amount has been arrived at by estimating temporary differences (based on analysis of prior years' relevant figures) on account of bad/loss debts that are likely to be written off in future years out of the year end total amount of provision for bad and loss loans and advances BDT 6063,45,69,611.

As per BRPD Circular no. 11 dated 12 December 2011, the above amount of deferred tax originated against specific loan loss provision and included in the accumulated retained earning is not distributable as dividend.

9.5 Branch adjustment Account

Debit balance

Main Office Account (MO)	1,159,830,053,198	1,159,830,066,535
New General Account (NG)	1,155,229,989,663	1,155,600,093,042
New General A/C(Islami Window)	8,071,230,452	6,258,734,747
Instant Financial Massaging System (IFMS)	21,258,446,698	21,258,446,698
Exchange Transaction A/C	1	1
Inter-Branch Account for Online Transactions	4,208,871,661,454	3,356,721,874,719
Computerized Main Office Account (CMO)	1,505,587,423,881	1,339,695,420,352
Computerized New General Account (CNG)	1,988,968,738,388	1,913,421,129,917
IBU Agrani Bank IBG	470,011,752	-
	10,048,287,555,487	**8,952,785,766,011**

Less:- Credit balance

Main Office Account (MO)	(1,159,789,588,236)	(1,159,789,588,236)
New General Account (NG)	(1,155,596,404,413)	(1,155,596,404,413)
New General Account (Islami Window)	(9,575,601,314)	(7,614,441,608)
Instant Financial Massaging System (IFMS)	(21,278,495,787)	(21,278,495,787)
Exchange Transaction A /C.	-	-
Inter-Branch Account for Online Transactions	(4,210,936,747,211)	(3,373,566,932,562)
Computerized Main Office Account (CMO)	(1,508,137,586,138)	(1,348,738,508,758)
Computerized New General Account (CNG)	(1,982,446,043,929)	(1,912,907,676,704)
IBU Agrani Bank IBG	-	-
	(10,047,760,467,028)	**(8,979,492,048,068)**
	527,088,459	**(26,706,282,057)**

During the year net balance of Branch Adjustment arrived as debit which has been shown under head "Other Assets ". The net debit balance of Branch Adjustment account arrived due to transit in responding entries.

9.6 Non-banking Assets

The Bank has got the possession of ownership of the mortgage properties according to the judgment of the Honorable Court in accordance with the section 33(7) of "Artha Rin Adalat-2003".

9(a) Consolidated Other Assets

Agrani Bank PLC.	88,509,664,287	96,903,257,056
Agrani Equity & Investment Limited	52,886,681	76,732,121
Agrani SME Financing Company Limited	480,745,807	314,848,200
Agrani Exchange House Private Limited, Singapore	149,502,130	76,984,629
Agrani Remittance House SDN. BHD., Malaysia	28,365,046	13,200,994
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	3,055,122	3,055,122
	89,224,219,073	97,388,078,122
Less: Inter-company transaction (s)	(6,082,402,513)	(6,082,402,513)
	83,141,816,560	**91,305,675,609**

10 Borrowing from other banks including financial institutions & agents

Borrowing from other banks including financial institutions & agents	**15,141,104,108**	**20,109,772,113**

10.1 Borrowing from:

Refinance for Rural Credit for COVID-19	422,058,500	820,480,300
BB Refinance Women Enterprenures	27,800,000	
Borrowing from BB Refinance for 10/50/100-Tk A/C Holders	29,142,339	35,654,457
Bangladesh Bank (Refinance Fund for Jute)	148,250,000	177,900,000
IFAD Loan	3,136,667	4,366,666
Borrowing from BB Refinance Under SMESPD-04	2,811,884,147	4,185,068,851
Enterprise Growth and Bank Modernization Project (EGBMP)	11,879,947	238,918,938
Local Bank	-	2,300,000,000
Borrowings from Bangladesh Bank-REPO	11,273,549,000	10,751,692,000
Credit Balance of NOSTRO Accounts (Annexure E.1)	413,403,508	1,595,690,901
	15,141,104,108	**20,109,772,113**

10.2 Classification into the following broad categories:

In Bangladesh	14,727,700,600	7,762,389,212
Outside Bangladesh	413,403,508	1,595,690,901
	15,141,104,108	**9,358,080,113**

10.3 Borrowing nature:

Secured Borrowing (Secured by D.P Notes and agreements)	14,727,700,600	18,514,081,212
Unsecured borrowing	413,403,508	1,595,690,901
	15,141,104,108	**20,109,772,113**

10.4 Maturity - wise grouping:

On demand	413,403,508	1,595,690,901
Less than 3 months	11,879,947	2,300,000,000
More than 3 months but less than 1 year	630,387,506	1,038,401,423
More than 1 year but less than 5 year	11,273,549,000	4,185,068,851
More than 5 years	2,811,884,147	238,918,938
	15,141,104,108	**9,358,080,113**

10.5 Agrani Bank 1st Subordinate Bond (Note-10.5.i)

Agrani Bank 1st Subordinate Bond (Note-10.5.i)	**-**	**800,000,000**

10.5.i Agrani Bank 1st Subordinate Bond

Non-Convertible Subordinated Bond.

The Bank with due approval from Bangladesh Bank and BSEC issued a 7-year Non-convertible Fully Redeemable Floating Rate Subordinated Bond which fully redeemed on 30.12.2025.

Investors Name	Aggregate Principal Amount of the Bond Subscribed	Aggregate Principal Amount of the Bond Subscribed
Janata Bank Limited	-	-
Investment Corporation of Bangladesh	-	800,000,000
Total	-	**800,000,000**

10.5.i (a)

Janata Bank Limited	4,000,000,000	4,000,000,000
Less: Redemption	(4,000,000,000)	(4,000,000,000)
Total	**-**	**-**

10.5.i (b)

Investment Corporation of Bangladesh	3,000,000,000	3,000,000,000
Less: Redemption	(3,000,000,000)	(2,200,000,000)
Total	-	**800,000,000**

10(a) Consolidated borrowing from other banks, financial institutions and agents

Agrani Bank PLC.	15,141,104,108	20,109,772,113
Agrani Equity & Investment Limited	2,755,546,521	2,715,078,369
Agrani SME Financing Company Limited	1,534,274,120	1,388,182,092
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	19,430,924,749	**24,213,032,574**
Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
	14,741,607,062	**19,564,183,039**

11 Deposits and other accounts

Deposits and other accounts	**1,130,292,871,883**	**992,322,216,115**

11.1 Deposits and Other Accounts (Category wise)

Current & Other Account (Note - 11.1.1)	219,746,401,674	217,456,610,541
Bills payable (Note - 11.1.2)	10,800,033,004	16,081,775,073
Saving Bank Deposits (Note - 11.1.3)	335,930,686,627	301,170,539,264
Fixed Deposits (Note - 11.1.4)	563,815,750,578	457,613,291,237
	1,130,292,871,883	**992,322,216,115**

11.1.1 Current & Other account

Current Deposits (Note - 11.1.1.i)	49,335,851,109	59,832,896,308
Balance with ATM	355,148	400,148
Sundry Deposits (Note - 11.1.1.ii)	21,050,449,408	25,643,340,681
Special Time Deposits (11.1.1.iii)	149,318,109,378	131,920,532,077
Call Deposits (Note - 11.1.1.iv)	41,636,631	59,441,327
	219,746,401,674	**217,456,610,541**

11.1.1.i Current Deposits

Current Deposit-Government Organizations	3,859,603,983	4,854,728,097
Current Deposit-Autonomous and Semi Autonomous Org	5,996,299,275	7,100,401,171
Current Deposit-Non Financial Public Enterprises	1,108,342,503	1,145,477,522
Current Deposit-Local Authority	2,585,522,154	2,495,913,689
Current Deposit-Insurance Co.s & Pension Funds Public	89,029,896	246,563,329
Current Deposit-Public Non-Banking Financial Org	636,755,696	696,397,970
Current Deposit-Other Financial Public Organizations	194,672,528	257,538,288
Current Deposit-Private Business Institute and Others	4,220,105,585	6,365,729,624
Current Deposit-Other Banks	860,658,156	1,091,903,279
Current Deposit-Individuals and Others	25,519,575,905	34,330,184,898
Current Deposit-Foreign Currency	3,414,236,074	1,128,102,332
Current Deposit-Miscellaneous	851,049,354	119,956,109
	49,335,851,109	**59,832,896,308**

11.1.1.ii Sundry Deposits

Hajj Deposit	615,040	615,040
General Provident Fund	9,034,054,934	8,159,318,693
Margin on Bills purchased	3,580,254	3,580,254
Margin on Foreign Bills Purchased	7,762,472	7,762,472
Margin on Letters of Credit	7,746,673,093	13,527,802,539
Foreign Currency	13,060,655	45,049,033
Margin on Letters of Guarantee	642,847,138	765,850,618
Miscellaneous Margin	39,932,025	70,401,854
Key Deposit	22,279,115	19,971,998
Staff Cash Security	7,932,931	18,387,950
Foreign correspondence charges	2,849,718	2,458,355
F. C Exp. Proceeds	30,555,193	56,882,440
Commission Payable to Govt.	45,404,673	45,406,062
Premium paid XPB	1,304,731	1,346,023
Clearing Adjustment	9,852,915	191,919,994
Self Employment Promotion	136,060	136,943
Clearing Cheque Sent for Collection T24	654,176,652	155,170,859
Debit Card Remote ON-US Transactions	432,492,578	261,432,149
Debit Card Remote ON-US Commission	109,753,914	65,086,847
IBFT Outword Transaction	320,988,811	234,040,888
IBFT Outword Commission	9,562,991	1,699,782
SEQAEP Pre-paid Card Fees	1,409,381	1,409,381
Others	1,913,224,134	2,007,610,507
	21,050,449,408	**25,643,340,681**

11.1.1.iii Special Notice Deposits

Special Notice Deposit -Government Organizations	13,985,788,165	22,419,211,742
Special Notice Deposit -Autonomous and Semi Autonomous Organizations	30,808,686,019	25,353,859,371
Special Notice Deposit -Non Financial Pub Enterprise	78,754,556,700	60,555,804,251
Special Notice Deposit -Local Authority	3,057,295,981	2,795,011,556
Special Notice Deposit -Insurance Co.s & Pension Funds Public	2,855,253,472	461,513,782
Special Notice Deposit -Public Non-Banking Financial Organizations	4,547,193,779	5,702,866,749
Special Notice Deposit -Other Deposit Accepting Public Organizations	1,515,780,398	379,034,822
Special Notice Deposit -Private Business Institute and Others	5,990,558,310	5,419,075,904
Special Notice Deposit -Other Banks	1,560,250,654	2,602,724,491
Special Notice Deposit -Individuals and Others	6,242,745,900	6,231,429,409
	149,318,109,378	**131,920,532,077**

11.1.1.iv Call Deposits

Call Deposit -Government Organizations	7,848,828	9,358,928
Call Deposit -Autonomous and Semi Autonomous Org.	476,180	563,180
Call Deposit -Non Financial Public Enterprises	492,829	542,829
Call Deposit -Local Authority	3,376,485	4,055,414
Call Deposit -Insurance Co.s & Pension Funds-Public	-	-
Call Deposit -Public Non-Banking Financial Org.	57	72
Call Deposit -Other Deposit Accepting Public Org.	692	692
Call Deposit -Private Business Institute and Others	-	5,000
Call Deposit -Other Banks	201,319	201,319
Call Deposit -Individuals and Others	29,240,241	44,713,893
	41,636,631	**59,441,327**

11.1.2 Bills payable

Draft payable	303,464,713	389,427,390
TT's payable	1,419,300	1,419,300
MT's payable	4,538	4,538
Pay slip issued	154,108,225	237,814,718
Pay order issued	5,049,899,480	8,967,628,735
Inland Bill Proceeds Awaiting for Remittance (BPAR)	227,880	13,301,557
Foreign Bill Proceeds Awaiting for Remittance (FBPAR)	5,137,432,610	6,318,623,760
Overdue DD payable	17,221,671	17,300,488
Upahar cheque sold A/C	36,732	36,732
FRMS	10,000	10,000
Foreign D.D, T.T, & TC payable	136,207,855	136,207,855
	10,800,033,004	**16,081,775,073**

11.1.3 Saving Bank Deposits

Saving Deposit -Government Organizations	2,159,969,681	2,015,385,650
Saving Deposit -Autonomous and Semi Autonomous Organizations	6,806,653,167	5,625,357,666
Saving Deposit -Non Financial Public Enterprises	246,812,434	304,660,994
Saving Deposit -Local Authority	949,113,694	836,364,854
Saving Deposit -Insurance Co.s & Pension Fund	1,169,687,473	1,353,650,386
Saving Deposit -Public Non-Banking Financial Organizations	437,356,675	475,076,770
Saving Deposit -Other Financial Public Organizations	68,363,636	67,563,389
Saving Deposit-Private Business Institute and Others	3,670,080,888	3,451,691,751
Saving Deposit -Other Banks	690,472	631,295
Saving Deposit -Individuals and Others	294,164,278,486	273,329,091,766
Saving Deposit -Female Secondary School Assistance Project	77,451,360	78,981,904
Saving Deposit -Miscellaneous	571,887,516	227,027,222
Saving Deposit -Foreign Currency	25,244,268,475	13,079,329,860
Saving Deposit -Student	364,072,670	325,725,757
	335,930,686,627	**301,170,539,264**

11.1.4 Fixed Deposits

Fixed Deposits (Note- 11.1.4.1)	499,727,747,462	397,139,689,775
Deposit Scheme (Note- 11.1.4.2)	64,088,003,116	60,473,601,462
	563,815,750,578	**457,613,291,237**

11.1.4.1 Fixed Deposits

Fixed Deposit-Government Organizations	51,365,983,661	40,311,096,489
Fixed Deposit-Autonomous and Semi Autonomous Organizations	75,724,352,307	69,054,615,307
Fixed Deposit- Non Financial Public Enterprises	97,677,192,939	67,376,408,890
Fixed Deposit -Local Authority	6,811,721,838	4,532,457,029
Fixed Deposit -Insurance Co.s & Pension Funds Public	2,897,854,298	2,115,849,684
Fixed Deposit -Public Non-Banking Financial Organizations	9,120,828,926	2,663,088,987
Fixed Deposit -Other Financial Public Organization	2,891,740,460	685,189,600
Fixed Deposit -Private Business Institute and Others	2,042,838,718	4,086,317,563
Fixed Deposit -Other Banks	2,093,701,693	1,537,160,758
Fixed Deposit -Individuals and Others	249,017,181,926	204,690,506,829
Fixed Deposit-Non-Resident Foreign Currency Deposit (NFCD)	83,900,074	85,957,590
Fixed Deposit -Deceased Account	450,622	1,041,049
	499,727,747,462	**397,139,689,775**

11.1.4.2 Deposit Scheme

Deposit Pension Scheme	19,672,640	25,645,894
Agrani Bank Pension Scheme	46,225,999	48,560,112
Month-wise Fixed Deposit (MFD)	699,400	699,400
Non Resident Special Deposits	6,139,945	6,792,032
Agrani Bank Bishes Shanchay (ABS)	38,894,886,282	38,739,560,320
Student Super Savings Scheme(S4)	6,398,831	6,072,015
Other Special Deposits of IBU Bai Investment	42,243,660	44,969,205
Agrani Bank Monthly Income Scheme (MIS)	691,798,518	646,664,829
Agrani Bank Monthly Deposit Scheme (MDS)	7,887,696	8,215,561
Agrani Bank Double Benefit Scheme (ADBS)	26,347,606	30,245,308
Agrani Bank Double Benefit Scheme (New)	3,147,536	2,781,221
Agrani Bank Millionaire Deposit Scheme	72,636,232	88,033,033
Agrani Bank Lakhopoti Deposit Scheme	336,094	654,149
Agrani Bank Probashi Deposit Scheme	930,070	2,008,344
Agrani Bank Deposit Scheme for Woman	293,630	726,366
AGB Senior Citizen Savings Scheme	3,870	6,870
AGB Sanchaya Pension Scheme	9,836,064	10,316,558
AGB Wages Earner Deposit Scheme	71,188,304	89,753,284
Agrani Education Scheme	51,738,761	78,707,425
Agrani Super Savings Scheme	9,356,938,040	9,600,841,791
Monthly Profit Deposit Scheme	9,799,815,380	10,483,011,449
Agrani Amar Sanchay Scheme	2,951,771,521	14,638,034
Agrani Monthly Income Scheme	1,398,950,762	-
Agrani NRB Deposit Scheme	628,116,275	544,698,262
	64,088,003,116	**60,473,601,462**

11.2 Maturity Grouping of Deposits and Other Accounts

Repayable on demand	20,942,212,178	19,833,296,456
Repayable within 1 month	87,215,465,215	68,979,973,404
Over 1 month but within 3 months	119,221,429,530	116,952,359,782
Over 3 month but within 6 months	185,125,968,546	171,125,968,546
Over 6 months but within 1 year	161,378,542,512	150,254,578,525
Over 1 year but within 5 years	364,836,863,072	321,523,625,788
Over 5 year but within 10 years	187,299,714,800	138,387,825,689
Over 10 years	4,272,676,030	5,264,587,925
	1,130,292,871,883	**992,322,216,115**

11.3 Geographical Location - wise Deposits

Dhaka Region	510,862,589,870	465,704,799,375
Chittagong Region	106,242,299,808	82,179,443,838
Khulna Region	90,999,908,272	79,569,208,062
Rajshahi Region	86,256,900,042	74,526,915,222
Barisal Region	31,532,224,810	28,384,902,956
Sylhet Region	45,655,307,039	35,615,516,283
Rangpur Region	40,427,264,412	36,024,712,015
Mymensing Region	78,810,722,350	70,624,073,649
Comilla Region	103,327,957,000	87,871,477,593
Faridpur Region	36,177,698,280	31,821,167,122
	1,130,292,871,883	**992,322,216,115**

11.4

Government Organizations (President, PM's Office, Ministry & Judiciary)	71,379,194,318	69,609,780,906
Autonomous & Semi Autonomous Bodies	119,336,466,948	107,134,796,695
Deposit money bank	4,515,502,294	5,232,621,142
Other public sector	217,618,945,543	155,151,031,476
Private sector	717,442,762,780	655,193,985,896
	1,130,292,871,883	**992,322,216,115**

11.5 Inter-Bank Deposits

Current Deposits	860,658,156	1,091,903,279
Savings Deposits	690,472	631,295
Fixed Deposits	2,093,701,693	1,537,160,758
Special Notice Deposits	1,560,250,654	2,602,724,491
Call Deposits	201,319	201,319
	4,515,502,294	**5,232,621,142**

11(a) Consolidated Deposits and other accounts

Agrani Bank PLC.	1,130,292,871,883	992,322,216,115
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	117,217,553	125,658,631
Agrani Remittance House SDN. BHD., Malaysia	62,116,795	41,049,351
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,130,472,206,231	**992,488,924,097**
Less: Inter-company transaction(s)	-	-
	1,130,472,206,231	**992,488,924,097**

12 Other Liabilities

Interest suspense (Note - 12.1)	72,573,480,283	56,554,764,629
Provision for expenses (Note - 12.2)	17,431,867,151	13,784,067,773
Provision for auditors fee (Note - 12.3)	5,000,000	4,200,000
Sundry creditors	2,781,241,457	2,110,649,148
Tax deducted at source	3,565,350,934	3,506,437,055
VAT on services	391,774,909	563,083,431
Excise duty	1,328,339,010	1,414,819,493
Levy on interest payment	6,356,331	7,331,099
Lease liabilities	541,979,858	643,855,957
Provision for taxation (Note - 12.4 & Annexure-F)	39,023,076,511	35,379,950,258
Provision for classified loans & advances (Note - 12.5)	64,688,092,976	61,518,777,965
Provision (general) for un-classified loans & advances (Note - 12.6.i)	3,710,836,000	3,807,006,412
Provision (general) for SMA loans & advances (Note - 12.7)	3,058,797,618	213,153,611
3% General reserve for consumer financing (Note - 12.8)	35,865,985	35,856,219
Provision for off balance sheet exposures (Note - 12.10)	4,883,438,203	4,485,938,203
Provision for investment (Note - 12.11)	17,423,094,350	13,395,595,643
Provision for other assets (Note - 12.12)	4,244,385,484	2,809,962,346
Provision for Re-finance scheme	52,232,559	54,557,597
Provision for balance with other banks & financial institutions (Note - 12.13)	3,979,777,577	739,777,577
Provision for money at call & short notice (Note - 12.14)	482,800,000	490,100,000
Provision for branch adjustment (Note - 12.15)	116,021,330	390,198,979
Provision for interest rebate on good borrowers	20,000,000	20,000,000
Payable to islamic banking unit	217,698	217,698
Provision for incentive bonus (Note - 12.16)	1,694,041,549	1,212,656,226
Employees superannuation fund (Note - 12.17)	2,925,500,000	2,925,506,384
Employees gratuity fund (Note - 12.18)	-	-
Death relief grant scheme (Note - 12.19)	323,948,771	359,948,771
Employees benevolent fund (Note - 12.20)	32,009,926	30,403,945
Reserve for unforeseen losses	7,278,112	7,278,112

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

Provision for Non Banking Assets	5,319,263	4,519,263
Doctors self employment program	1,600,000	1,600,000
Collection accounts	43,857,444	139,021,664
Automated Challan Collection AC	487,380,286	45,457,024
Cash incentive to exporters	10,653,702	10,653,702
SPL account MEDU fund	214,585,044	238,173,422
EDF for Branch	2,854,642,168	2,066,402,003
Govt. bond for land mortgage loan	840,897	840,897
Special block account	183	184
SPL block account (DD,TT, MT & PO)	9,730,948	9,730,948
Unclaimed deposit 10 years & above	10,821,417	7,129,040
Service charge on CIB report	1,076,353	17,690
Provision for balance of bilateral trade	2	2
Customer fund adjustment account	729,249	729,249
Vostro account	34,976,256	34,976,256
SIDR	389,114	389,114
ADIP project fund	16,254,277	16,894,301
Start-up Fund (Note - 12.21)	35,602,225	31,718,681
Reserve fund for rebate	250,332	254,111
Compensation Realised of Islami Banking	92,557	39,219
Provision for Final Profit Adjustment of IBU	34,742,801	33,742,801
Provision for arear of staff salary	4,485	4,485
Interest waived on staff house building loan	37,340,137	35,208,149
Interest Subsidy Received From BB (COVID-19)	6,961,407	6,961,407
Sales Proceeds for Old Newspaper	60,255	31,231
Climate Risk Fund (CRF)	10,702,000	10,702,000
Deferred Income (L/C Commission)	-	739,400,000
Payable to Various Branches	6,605,474	-
Branch adjustment (Note- 9.5)	-	26,706,282,057
	249,152,022,858	**236,606,973,431**

12.1 Interest Suspense Account

Balance at the beginning of the year	56,554,764,629	45,519,225,477
Add: Addition during the year	22,435,128,054	15,505,608,139
Less: Transferred to Income during the year	(3,986,778,696)	(4,344,220,722)
Less: Amount waived/ written off during the year	(2,429,633,704)	(125,848,265)
Balance at the end of the year	**72,573,480,283**	**56,554,764,629**

12.2 Provision for Expenses

Provision for Interest on Savings	1,916,190	1,552,415
Provision for Interest on Agrani Amar Sachay Scheme	117,691,454	-
Provision for Interest on Monthly Income Scheme	7,677,381	-
Provision for Interest on DPS	1,729,351	7,290,028
Provision for Interest on SNTD	826,114	15,886,574
Provision for Interest on FDR	14,920,119,322	10,762,953,904
Provision for Interest on ABPS	595,256	615,332
Provision for Interest on Borrowings	19,953,996	42,772,359
Provision for Expense on Borrowing from Agrani Bank PLC. by Islami Banking Windows	-	709,812
Un-disbursed Salary and Other staff benefit	1,182,894	1,153,679
Precharged Profit of IBU Bai Inestment	172,364,982	237,056,581
Provision for other expenses	763,293,326	1,309,656,216
Provision for ABS	1,293,959,418	1,276,651,030
Provision for expense on other Special Deposit IBU	6,212,192	5,485,162
Provision for Interest on ABMIS	9,584,095	8,802,712
Provision for Interest on MDS	2,019,148	2,108,030
Provision for Interest on ABDBS	3,011,190	3,539,682
Provision for Interest on Agrani Bank Double Benefit Scheme (New)	58,267	372,380
Provision for Interest on Agrani Bank Millionaire Deposit Scheme	13,770,714	15,592,989
Provision for Interest on Agrani Bank Lakhopoti Deposit Scheme	229,848	384,126
Provision for Interest on Agrani Bank Probashi Deposit Scheme	64,149	391,934
Provision for Interest on Agrani Bank Deposit Scheme for Woman	6,860	4,767
Provision for Interest on Agrani Bank Sanchay Pension Scheme	1,470,427	2,054,847
Provision for Interest on Agrani Bank Wage Earner Deposit Scheme	4,332,931	5,200,167
Provision for Interest on Agrani Bank Education Scheme	4,705,488	8,344,688
Provision for Interest on Agrani Bank Supper Saving Scheme	165,111	120,179
Provision for Monthly Profit Deposit Scheme	65,867,330	57,819,694
Provision for Agrani NRB Deposit Scheme	18,840,726	17,365,925
Prov.for Student Super Sav.Sch	218,991	182,561
Provision held at the end of the year	**17,431,867,151**	**13,784,067,773**

12.3 Provision for Auditors Fee

Balance at the beginning of the year	4,200,000	4,200,000
Less: Paid during the year	(4,200,000)	(4,200,000)
Add: Provision made during the year	5,000,000	4,200,000
Provision held at the end of the year	**5,000,000**	**4,200,000**

12.4 Provision for Taxation

Balance at the beginning of the year	35,379,950,258	30,613,557,451
Add: Additional Provision for 2007	-	673,341,642
Add: Transferred to Provision for Income Tax during the year	3,643,126,252	4,093,051,165
Provision held at the end of the year	**39,023,076,510**	**35,379,950,258**

The Bank has calculated income tax for the year 2025 in accordance with Income Tax Ordinance 1984.

12.5 Provision for Classified Loans and Advances

Balance at the beginning of the year	61,518,777,965	48,404,745,440
Add: Recoveries of amount previously written off	627,377,767	427,107,592
Add: Specific provision for the year	2,860,526,405	12,750,903,151
Less: Written off/waived	(318,589,161)	(63,978,218)
Provision held at the end of the year	**64,688,092,976**	**61,518,777,965**

12.6.i Provision (general) for Un-classified Loans & Advances

Balance at the beginning of the year	3,807,006,412	4,350,138,044
Add: Provision made during the year	-	-
Less: Provision adjustment for the year	(96,170,412)	(543,131,632)
Provision held at the end of the year	**3,710,836,000**	**3,807,006,412**

12.6.ii Special General Provision - COVID-19

Balance at the beginning of the year	-	3,841,633,389
Less: Provision adjustment for the year	-	(3,841,633,389)
Provision held at the end of the year	**-**	**-**

12.7 Provision (general) for SMA Loans & Advances

Balance at the beginning of the year	213,153,611	579,291,741
Add: Provision made during the year	2,845,644,007	-
Less: Provision adjustment for the year	-	(366,138,130)
Provision held at the end of the year	**3,058,797,618**	**213,153,611**

12.8 3% General Reserve for Consumer Financing:

Reserve held at the beginning of the year	35,856,219	35,856,219
Add: Adjustment for the year	9,766	
Balance at the end of the year	**35,865,985**	**35,856,219**

12.9 Maintained Provision for Loans & Advances

General provision		
i) Standard (including staff Loan)	3,710,836,000	3,807,006,412
iii) Special Mention Accounts (SMA)	3,058,797,618	213,153,611
	6,769,633,618	**4,020,160,023**
Specific provision		
i) Substandard	812,524,059	3,142,891,268
ii) Doubtful	3,240,999,306	3,838,187,184
iii) Bad/Loss	60,634,569,611	54,537,699,513
	64,688,092,976	61,518,777,965
Total loan provision held	**71,457,726,594**	**65,538,937,988**
	-	-

"The Bank is required to maintain a provision for Loans & Advances BDT 18,936.73 crore where bank maintained a provision of BDT 7,145.77 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Loans & Advances) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.9.i Required Provision for Loans & Advances

General provision		
i) Standard (including staff Loan)	3,710,836,000	3,807,006,412
iii) Special Mention Accounts (SMA)	3,058,797,618	213,153,611
	6,769,633,618	**4,020,160,023**
Specific provision		
i) Substandard	812,524,059	3,142,891,268
ii) Doubtful	3,240,999,306	3,838,187,184
iii) Bad/Loss	178,544,139,833	182,441,026,297
	182,597,663,198	189,422,104,749
Total required loan provision	**189,367,296,816**	**193,442,264,772**

12.10 Provision for Off balance Sheet Exposure

Balance at the beginning of the year	4,485,938,203	3,485,938,203
Add: Provision made during the year	397,500,000	1,000,000,000
Less: Provision add back during the year	-	-
Provision held at the end of the year	**4,883,438,203**	**4,485,938,203**

12.11 Provision for Diminution in the Value of Investment

Balance at the beginning of the year	13,395,595,643	3,115,570,514
Add: Provision made during the year	4,027,498,707	10,280,025,129
Less: Provision add back during the year	-	-
Provision held at the end of the year	**17,423,094,350**	**13,395,595,643**

12.12 Provision for Other Assets

Sundry Debtors Staff	211,631	213,710
Sundry Debtors Other	660,425,508	486,123,688
Sundry Debtors Other-Foreign Remittance	13,518,354	7,946,793
Sundry Debtors Other-FRD	51,470	72,585
Clearing Adjustment	1,397,196	2,556,184
Advance against petty cash	1,750	-
Loan Application Form	580,638	735,410
Defective/Mutilated/Burnt Notes	2,224,560	2,200,860
Clearing Suspense Account for T-24 Branch	234,599	349,000
DD Paid without Advice	23,523,375	12,870,606
Legal Charges	1,192,437	788,435
Protested bill (Note - 12.12.a)	730,497,202	95,843,290
Accrued Interest on Loans/Adv.	103,491,591	103,583,717
Accrued Interest on other Bond	503,250,735	339,804,788
Accrued commission & Exchange	16,878,635	12,120,431
Other Accrued Income	9,550,073	15,380,946
Advance against Postage & Telegram	41,500	35,050
Advance against other expenses	32,687	60,901
Deposit for Electricity, Gas & Water line	1,144,799	887,162
Deposit for T & T line	2,032,574	1,758,444
Int. Subsidy Payments (COVID-19)	272,924	1,287,101
Payment against Sanchyapatra	259,228,161	196,431,286
Wage Earner Bond	23,391,747	4,615,962
Pension Paid (Army)	1,179,017,389	1,037,378,019
Pension Paid (Civil)	373,718	373,718
Pension Paid (Staff)	90,937	895,376
Stationary on Hand	31,390,911	27,127,112
Stamps in Hand	2,618,498	2,592,149
Demonetized Notes	179	180
Foreign Correspondent Draft Paid	5,900	5,900
Foreign Correspondent Draft Paid other	1,337,897	1,716,642
Income Receivable from Government	2,601,142	2,453,372
Net Balance with Pakistan Bank	1	1
Net Balance with Indian Bank	23,505	23,505
Exempted Loans & Advances	44,365,687	44,393,249
Interest on Exempted Loans & Advances	197,907,289	197,920,182
Intt.Receivabl.SMESPD(Covid19)	55,585,364	-
Int. Subsidy Receivable Working Capital (COVID-19)	109,168,889	-
Receivable/(payable) against sale/buy of share of ICB	609,975	609,975
Dividend receivable of preferrence share	56,883,886	120,000,000
Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
Balance with Al-Rajhi Foreign Exchange	1	1
Advance against VAT	126,219,354	-
RTGS Settlement Account	753,000	-
Eft settelement account	575,982	422,782
Investment in share of Subsidiary Company -Australia	4,000,965	4,000,965
Investment in share of Subsidiary Company -Canada	8,217	8,217
Isha Garden	-	6,702,000
BJMC (Carpeting Jute)	14,703,489	14,703,489
Provision held at the end of the year	**4,244,385,484**	**2,809,962,346**

12.12.a Provision for Protested Bills

Balance at the beginning of the year	95,843,290	95,843,291
Adjustment during the year	-	(1)
Provision made during the year	634,653,912	-
Provision held at the end of the year	**730,497,202**	**95,843,290**

Protested Bills arises due to accidental loss of fraud, robbery, theft etc.

12.13 Provision for Balance with Other Banks & Financial Institutions

Balance at the beginning of the year	739,777,577	739,777,577
Add: Provision made during the year	3,240,000,000	-
Less: Provision add back during the year	-	-
Provision held at the end of the year	**3,979,777,577**	**739,777,577**

"The Bank is required to maintain a provision for Balance with Other Banks & Financial Institutions BDT 1,116.30 crore where bank maintained a provision of BDT 397.98 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Other Banks & Financial Institutions) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.14 Provision for Money at Call and Short Notice

Balance at the beginning of the year	490,100,000	505,300,000
Add: Provision made during the year	-	-
Less: Provision add back during the year	(7,300,000)	(15,200,000)
Provision held at the end of the year	**482,800,000**	**490,100,000**

"The Bank is required to maintain a provision for Balance with Money at call and short notice BDT 98.28 crore where bank maintained a provision of BDT 48.28 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Including Money at call and short notice) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.15 Provision for Branch Adjustment

Balance at the beginning of the year	390,198,979	582,332,641
Provision add back	(274,177,649)	(192,133,662)
Provision made during the year	-	-
Provision held at the end of the year	**116,021,330**	**390,198,979**

"The Bank is required to maintain a provision for Inter Branch adjustment Account BDT 2,139.59 crore where bank maintained a provision of BDT 11.60 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Inter Branch adjustment Account) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.16 Provision for Incentive Bonus

Balance at the beginning of the year	1,212,656,226	1,509,906,686
Amount paid during the year	(18,614,677)	(1,397,250,460)
Provision made during the year	500,000,000	1,100,000,000
Balance at the end of the year	**1,694,041,549**	**1,212,656,226**

12.17 Employees Superannuation Fund

Balance at the beginning of the year	2,925,506,384	2,500,000,000
Addition during the year	-	3,019,951,908
Provision made during the year	2,925,500,000	2,925,500,000
Amount transferred/paid to SAF's SB A/C	(2,925,506,384)	(5,519,945,524)
Balance at the end of the year	**2,925,500,000**	**2,925,506,384**

"The Bank is required to maintain a provision for Employees Superannuation Fund BDT 871.50 crore where bank maintained a provision of BDT 292.55 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Employees Superannuation Fund) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

According to the actuarial report submitted on 27 May 2018, a deficit of BDT 2,783.00 crore in the provision of the Employees Superannuation Fund (SAF) as on 31 March 2018 has been shown. The aforesaid report contains, among others, phase-wise contribution to the provision for superannuation fund instead of providing the full amount of deficit in one go. Accordingly, the Bank has to contribute BDT 500.00 crore in the first year and BDT 375.00 crore in the following year. There was also a recommendation in the said actuarial report to contribute 43% of the basic salary of the employees each year. Subsequently, the Board of Directors of the Bank has approved in meeting no. 462/19 dated 30 April 2019 to provide BDT 292.55 crore each year by the Bank for the next nine years. However, the Bank contributed 75% of the basic salary of the employees during the year and also made a provision of BDT 871.50 crore for the Employees Superannuation Fund for the year 2025.

12.18 Employees Gratuity Fund

Balance at the beginning of the year	-	-
Adjustment	-	-
Addition during the year	-	-
Amount transferred/paid to Gratuity's SB A/C	-	-
Balance at the end of the year	**-**	**-**

12.19 Death Relief Grant Scheme

Balance at the beginning of the year	359,948,771	253,798,771
Provision made during the year	-	250,000,000
Amount paid/adjusted during the year	(36,000,000)	(143,850,000)
Balance at the end of the year	**323,948,771**	**359,948,771**

12.20 Employees Benevolent Fund

Balance at the beginning of the year	30,403,945	30,200,830
Addition during the year	1,605,981	203,115
Provision made during the year	-	-
Amount paid/adjusted during the year	-	-
Balance at the end of the year	**32,009,926**	**30,403,945**

12.21 Start-up Fund

Balance at the beginning of the year	31,718,681	31,718,681
Fund made during the year	3,883,544	-
Closing balance	**35,602,225**	**31,718,681**

12.22 Total Required Provision

Loans & advances	189,367,296,816	193,442,264,772
Investment	17,423,094,350	13,395,595,643
Balance with other bank & non-bank financial Institutions	11,163,036,702	7,713,036,702
Money at Call and Short Notice	982,800,000	490,100,000
Other assets	4,244,385,484	4,843,119,042
Inter branch adjustment	137,421,330	390,198,979
Inter branch (IFMS)	21,258,500,000	
Balance with Bangladesh Bank	578,600,000	578,600,000
Off-balance sheet exposure	4,883,438,203	6,030,613,507
Provision against Re-finance Scheme	52,232,559	54,557,597
Non-banking Assets	5,319,263	-
Superannuation Fund	8,715,000,000	23,412,000,000
Total	**258,811,124,707**	**250,350,086,242**

12.23 Total Maintained Provision

Loans & advances	71,457,726,594	65,538,937,988
Investment	17,423,094,350	13,395,595,643
Balance with other bank & non-bank financial Institutions	3,979,777,577	739,777,577
Money at Call and Short Notice	482,800,000	490,100,000
Other assets	4,244,385,484	2,809,962,346
Inter branch adjustment	116,021,330	390,198,979
Inter branch (IFMS)	-	-
Balance with Bangladesh Bank	-	-
Off-balance sheet exposure	4,883,438,203	4,485,938,203
Provision against Re-finance Scheme	52,232,559	54,557,597
Non-banking Assets	5,319,263	
Superannuation Fund	2,925,500,000	2,925,500,000
Total	**105,570,295,360**	**90,830,568,333**

12.24 Provision Surplus/(Shortfall)

Provision Surplus/(Shortfall)	**(153,240,829,347)**	**(159,519,517,909)**

"The Bank is required to maintain a total provision of BDT 25,881.11 crore where bank maintained a total provision of BDT 10,557.03 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12(a) Consolidated other liabilities

Agrani Bank PLC.	249,152,022,858	236,606,973,431
Agrani Equity & Investment Limited	2,890,423,805	2,886,666,696
Agrani SME Financing Company Limited	901,804,065	671,328,969
Agrani Exchange House Private Limited, Singapore	44,135,679	66,588,748
Agrani Remittance House SDN. BHD., Malaysia	80,183,095	30,247,497
Agrani Remittance House Canada Inc.	34,087,452	34,087,452
Agrani Exchange Company (Australia) Pty. Limited	53,349,177	53,349,177
	253,156,006,131	**240,349,241,970**
Less: Inter-company transaction(s)	(62,969,163)	(62,969,163)
	253,093,036,968	**240,286,272,807**

12(a).1 Consolidated Provision maintained for Loans & Advances

General provision		
i) Standard (including staff Loan)	3,717,123,825	3,813,675,596
ii) Special provision for loans and advances (COVID-19)	-	-
iii) Special Mention Accounts (SMA)	3,059,672,629	213,669,115
	6,776,796,454	4,027,344,711
Specific provision		
i) Substandard	824,239,063	3,150,869,138
ii) Doubtful	3,270,849,061	3,854,427,513
iii) Bad/Loss	60,909,318,257	54,668,390,571
	65,004,406,381	61,673,687,222
Total	**71,781,202,835**	**65,701,031,933**

12(a).2 Provision maintained for Loans & Advances: Agrani SME Financing Com. Ltd.

General provision		
i) Standard (including staff Loan)	6,287,825	6,669,184
ii) Special provision for loans and advances (COVID-19)	-	-
iii) Special Mention Accounts (SMA)	875,011	515,504
	7,162,836	7,184,688
Specific provision		
i) Substandard	11,715,004	7,977,870
ii) Doubtful	29,849,755	16,240,329
iii) Bad/Loss	274,748,646	130,691,058
	316,313,405	154,909,257
Total	**323,476,241**	**162,093,945**

13 Share Capital:

13.1 Authorized Capital:

The authorized capital of the Bank is BDT 2,500.00 crore divided into 250,000,000 ordinary shares of BDT100.00 each.

13.2 Issued, subscribed and fully paid up capital :

Issued, subscribed and fully paid up capital :	**20,722,940,400**	**20,722,940,400**

The paid up capital of the Bank was BDT 9,912,940,400 divided into 99,129,404 ordinary shares @ BDT 100.00 up to 29 December 2013. On 26 December 2013, Bank & Financial Institutions Division, Ministry of Finance has issued a letter # 53.013.002.00.00.80.2013 giving the permission to raise paid up capital by BDT 10,810,000,000 to reduce capital shortage of the Bank. Subsequently, the Board of Directors in it's 353rd board meeting held on 30 December 2013 approved the matter and increased the paid up capital to BDT 20,722,940,400 by issuing 108,100,000 right shares to the Government of the People's Republic of Bangladesh represented by Secretary, Finance Division, Ministry of Finance of the Government of the People's Republic of Bangladesh. Therefore, the total number of ordinary shares reached to 207,229,404 shares.

13.3 Earnings Per Share:

Earnings per share (EPS) have been computed by dividing the profit after tax by the weighted average number of ordinary shares as on 31 December 2025.

13.3.1 Weighted average number of shares:

Number of shares before bonus share and right share issued	207,229,404	207,229,404
Issue of bonus share & right share	-	-
Weighted average number of shares	**207,229,404**	**207,229,404**

13.3.2 Basic Earnings Per Share:

Profit attributable to the shareholders of ABL for the year (A)	388,354,326	(9,367,162,054)
Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
Earnings per share (A/B)	**1.87**	**(45.20)**

13.3(a) Consolidated Earnings Per Share:

Profit attributable to the shareholders of ABL & its subsidiaries for the year (A)	581,227,863	(9,259,470,609)
Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
Earnings per share (A/B)	**2.80**	**(44.68)**

13.4 Solo basis Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):

A. Regulatory Capital:		
1. Tier-1 Capital (Going concern capital)	5,048,966,039	8,977,420,775
2 .Tier-2 Capital (Gone concern capital)	11,688,937,806	8,541,954,445
3. Total Regulatory Capital (1+2):	**16,737,903,845**	**17,519,375,220**
B. Total Risk Weighted Assets (RWA):	**846,047,740,000**	**944,401,911,400**
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.98%	1.86%
D. Tier-1 Capital to RWA (A1 / B) X 100	0.60%	0.95%
E. Tier-2 Capital to RWA (A2 / B) X 100	1.38%	0.91%
F. Minimum Capital Requirement (10% of RWA)	**84,604,774,000**	**94,440,191,140**
G. Capital Surplus / (Shortfall)	**(67,866,870,155)**	**(76,920,815,920)**

Capital Requirement	2025		2024	
	Required	Held	Required	Held
Tire-1	6.00%	0.60%	6.00%	0.95%
Tire-2	4.00%	1.38%	4.00%	0.91%
Total	10.00%	1.98%	10.00%	1.86%

13.4(a) Consolidated Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):

A. Regulatory Capital:		
1. Tier-1 Capital (Going concern capital)	5,853,787,449	9,621,582,859
2 .Tier-2 Capital (Gone concern capital)	11,688,937,806	8,541,954,445
3. Total Regulatory Capital (1+2):	**17,542,725,255**	**18,163,537,304**
B. Total Risk Weighted Assets (RWA):	**849,997,825,000**	**948,828,489,888**
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	2.06%	1.91%
D. Tier-1 Capital to RWA (A1 / B) X 100	0.69%	1.01%
E. Tier-2 Capital to RWA (A2 / B) X 100	1.37%	0.90%
F. Minimum Capital Requirement (10% of RWA)	**84,999,782,500**	**94,882,848,989**
G. Capital Surplus / (Shortfall)	**(67,457,057,245)**	**(76,719,311,685)**

Capital Requirement	2025		2024	
	Required	Held	Required	Held
Tire-1	6.00%	0.69%	6.00%	1.01%
Tire-2	4.00%	1.37%	4.00%	0.90%
Total	10.00%	2.06%	10.00%	1.91%

13.5 Solo basis Regulatory Capital:

Tier-1 Capital		
Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	11,469,415,187	10,373,180,026
General Reserve	548,555,335	548,555,335
Retained Earnings	(12,421,444,883)	(11,457,154,986)
Benefit from Deferred Tax Assets	-	-
Sub-Total:	**20,319,466,039**	**20,187,520,775**
Deductions from Tier-1 Capital		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	1,071,300,000	-
Deferred Tax Assets (DTAs)	14,199,200,000	11,210,100,000
Sub Total	**15,270,500,000**	**11,210,100,000**
Total Regulatory Tier-1 Capital	**5,048,966,039**	**8,977,420,775**
Tier-2 Capital		
General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	11,688,937,806	8,541,954,445
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
Sub Total	**11,688,937,806**	**8,541,954,445**
Deductions from Tier-2 Capital		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
Total Regulatory Tier-2 Capital	**11,688,937,806**	**8,541,954,445**
Total Regulatory Capital (Tier-1 + Tier-2)	**16,737,903,845**	**17,519,375,220**

"The Bank is required to calculate the Capital to Risk-Weighted Assets (CRAR) as per Guidelines on Risk-Based Capital Adequacy (RBCA) (Revised Regulatory Capital Framework for banks in line with Basel III) dated December 2014. In order to maintain the ratio of minimum Capital to Risk-Weighted Assets (CRAR) on the Bank's request, for the year ended 31 December 2025, Bangladesh Bank has given deferral for provision amounting to BDT 15,833 crore vide letter no BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

13.5(a) Consolidated Regulatory Capital:

Tier-1 Capital		
Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	11,627,084,432	10,505,960,645
General Reserve	641,161,924	616,273,298
Retained Earnings	(11,866,899,307)	(11,013,491,484)
Benefit from Deferred Tax Assets	-	-
Sub-Total:	**21,124,287,449**	**20,831,682,859**
Deductions from Tier-1 Capital		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	1,071,300,000	-
Deferred Tax Assets (DTAs)	14,199,200,000	11,210,100,000
Sub Total	**15,270,500,000**	**11,210,100,000**
Total Regulatory Tier-1 Capital	**5,853,787,449**	**9,621,582,859**
Tier-2 Capital		
General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	11,688,937,806	8,541,954,445
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
Sub Total	**11,688,937,806**	**8,541,954,445**
Deductions from Tier-2 Capital		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
Total Regulatory Tier-2 Capital	**11,688,937,806**	**8,541,954,445**
Total Regulatory Capital (Tier-1 + Tier-2)	**17,542,725,255**	**18,163,537,304**

13.6 Solo basis Risk Weighted Assets (RWA):

Risk Weighted Assets (RWA) for		
A. Credit Risk		
On - Balance sheet	716,030,280,000	840,350,405,000
Off - Balance sheet	27,463,360,000	14,839,695,000
	743,493,640,000	**855,190,100,000**
B. Market Risk	**23,607,200,000**	**29,176,761,400**
C. Operational Risk	**78,946,900,000**	**60,035,050,000**
Total: RWA (A+B+C)	**846,047,740,000**	**944,401,911,400**

13.6(a) Consolidated Risk Weighted Assets (RWA):

Risk Weighted Assets (RWA) for		
A. Credit Risk		
On - Balance sheet	712,229,865,000	836,485,683,488
Off - Balance sheet	27,463,360,000	14,839,695,000
	739,693,225,000	**851,325,378,488**
B. Market Risk	**30,265,600,000**	**36,069,561,400**
C. Operational Risk	**80,039,000,000**	**61,433,550,000**
Total: RWA (A+B+C)	**849,997,825,000**	**948,828,489,888**

14 Statutory Reserve

Balance at the beginning of the year	10,373,180,026	10,373,180,026
Transferred during the year	1,096,235,161	-
Closing balance	**11,469,415,187**	**10,373,180,026**

This has been made in accordance with Section 24 of the Bank Companies Act, 1991 and shall be maintained until it equals to the Paid-up Capital.

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

14(a) Consolidated Statutory Reserve

Agrani Bank PLC.	11,469,415,187	10,373,180,026
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	157,669,245	132,780,619
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
Closing balance	**11,627,084,432**	**10,505,960,645**

15 General Reserve

Balance at the beginning of the year	548,555,335	548,555,335
Transferred during the year	-	-
Closing balance	**548,555,335**	**548,555,335**

15(a) Consolidated General Reserve

Agrani Bank PLC.	548,555,335	548,555,335
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	92,606,589	67,717,963
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
Closing balance	**641,161,924**	**616,273,298**

15.1 Risk Fund

Balance at the beginning of the year	100,000,000	100,000,000
Transferred during the year	-	-
Closing balance	**100,000,000**	**100,000,000**

15.1(a) Consolidated Risk Fund

Agrani Bank PLC.	100,000,000	100,000,000
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
Closing balance	**100,000,000**	**100,000,000**

16 Asset Revaluation Reserve

Balance at the beginning of the year	10,851,126,288	10,851,126,288
Less: Adjustment during the year	(365,581,200)	-
Closing balance	**10,485,545,088**	**10,851,126,288**

16(a) Consolidated Asset Revaluation Reserve

Agrani Bank PLC.	10,485,545,088	10,851,126,288
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
Closing balance	**10,485,545,088**	**10,851,126,288**

17 Revaluation & Amortization Reserve

Balance at the beginning of the year	82,720,711	250,564,065
Add: Surplus of Amortization of Securities (HTM)		
Add: Revaluation reserve on investment in Govt. Securities (HFT)	12,903,954,996	5,012,262,410
Less: Adjustment of Amortization of Securities (HTM)	-	(143,406,503)
Less: Revaluation reserve on investment in Govt. Securities (HFT)	(11,871,825,009)	(5,036,699,261)
Closing Balance	**1,114,850,698**	**82,720,711**

17(a) Consolidated Revaluation and Amortization

Agrani Bank PLC.	1,114,850,698	82,720,711
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
Closing Balance	**1,114,850,698**	**82,720,711**

18 Retained surplus/(deficit)

Opening Balance	(11,457,154,986)	(1,369,849,443)
Prior Year Adjustment (Note- 18.1)	(252,525,518)	(720,143,489)
Net profit after tax during the year	388,354,326	(9,367,162,054)
Transfer to Start-up fund	(3,883,544)	-
Transfer to Statutory Reserve	(1,096,235,161)	-
	(12,421,444,883)	**(11,457,154,986)**

18.1 Prior Year Adjustment

Previous year income adjustment (Subordinate Bond)	(82,938,646)	(699,518,686)
Previous year income adjustment (Interest on Balance with Other Bank & Fis)	(90,600,000)	(21,580,273)
Previous year income adjustment (Interest Income)	(79,813,208)	-
Previous year income adjustment	826,336	955,470
	(252,525,518)	**(720,143,489)**

18.(a).1 Consolidated Retained surplus/(deficit)

Opening Balance	(11,013,491,484)	(771,454,363)
Prior year adjustment	(252,295,302)	(920,099,768)
Foreign currency translation gain/(loss)	(29,128,862)	26,039,852
Net profit/ (loss) after tax during the year	581,227,863	(9,259,470,609)
Statutory reserve	(1,121,123,787)	(12,986,699)
General Reserve	(24,888,626)	(12,986,699)
Other reserve	(12,444,313)	(6,493,350)
Transfer to Start-up fund	(3,883,544)	-
Minority interest	(114)	4
Unrealised gain on securities	(20,000,000)	(30,000,000)
Foreign currency translation reserve	29,128,862	(26,039,852)
	(11,866,899,307)	**(11,013,491,484)**

18.(a).2 Consolidated Retained Surplus/(deficit)

Agrani Bank PLC.	(12,421,444,883)	(11,457,154,986)
Agrani Equity & Investment Limited	(61,657,690)	(73,005,644)
Agrani SME Financing Company Limited	448,950,070	406,728,615
Agrani Exchange House Private Limited Singapore	182,048,415	127,018,096
Agrani Remittance House SDN. BHD. Malaysia	50,312,948	48,030,602
Agrani Remittance House Canada Inc.	(26,833,447)	(26,833,447)
Agrani Exchange Company (Australia) Pty. Limited	(38,274,720)	(38,274,720)
	(11,866,899,307)	**(11,013,491,484)**

19 Consolidated Foreign Currency Translation Reserve

Opening Balance	134,405,745	108,365,893
Foreign Currency Translation Gain/(Loss)	(29,128,862)	26,039,852
Closing Balance	**105,276,883**	**134,405,745**

20 Minority Interest

Capital of Agrani Equity & Investment Limited	1,000	1,000
Capital of Agrani SME Financing Limited	1,200	1,200
Statutory reserve	189	159
General reserve	111	81
Retained earnings	527	473
	3,027	**2,913**

21 Acceptances and endorsements

Letters of Guarantee (Note - 21.1)	9,489,692,984	10,712,538,439
Letters of Credit (Note - 21.2)	204,530,748,127	249,721,587,942
Bills for Collection (Note - 21.3)	42,613,981,318	34,056,958,424
Other Contingent Liabilities (Note - 21.4)	6,742,435,741	6,778,635,241
	263,376,858,170	**301,269,720,046**

21.1 Letters of Guarantee

Directors	-	-
Government	438,679,066	439,179,066
Banks and other financial institutions	607,054,155	604,702,843
Foreign Banks against government counter guarantee	431,960,787	1,128,445,827
Others	8,011,998,976	8,540,210,702
	9,489,692,984	**10,712,538,439**

21.1(a) Consolidated Letters of Guarantee

Agrani Bank PLC.	9,489,692,984	10,712,538,439
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	9,489,692,984	**10,712,538,439**

21.2 Letters of Credit

Government	95,253,087,333	156,845,871,827
Standby	2,590,717,769	3,573,306,770
Others	106,686,943,025	89,302,409,345
	204,530,748,127	**249,721,587,942**

21.2(a) Consolidated Letters of Credit

Agrani Bank PLC.	204,530,748,127	249,721,587,942
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	204,530,748,127	**249,721,587,942**

21.3 Bills for collection

Payable in Bangladesh	48,572,329	71,624,992
Payable outside Bangladesh	42,565,408,989	33,985,333,432
	42,613,981,318	**34,056,958,424**

21.3(a) Consolidated Bills for collection

Agrani Bank PLC.	42,613,981,318	34,056,958,424
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	42,613,981,318	**34,056,958,424**

21.4 Other Contingent Liabilities

Inland Travelers Cheque	31,480,000	32,005,500
Upahar Cheque	1,090,750	1,090,750
Shanchay Patra	6,706,164,991	6,741,838,991
Agrani Bank Shilpa Unnayan Bond	3,700,000	3,700,000
	6,742,435,741	**6,778,635,241**

Liability will be created for the Bank by the sales amount of Inland Travelers Cheque, Upahar Cheque, Shanchay Patra and Agrani Bank Shilpa Unnayan Bond. These items have been included in the Off-balance sheet exposure as per contra for keeping note only.

21.4(a) Consolidated Other Contingent Liabilities

Agrani Bank PLC.	6,742,435,741	6,778,635,241
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	6,742,435,741	**6,778,635,241**

21.5 Geographical Location - wise Contingent Liabilities

Dhaka Region	241,466,727,573	288,893,974,905
Chittagong Region	4,393,096,397	4,208,614,458
Khulna Region	3,709,098,985	3,651,869,258
Rajshahi Region	1,392,404,710	1,361,639,019
Barisal Region	126,018,655	134,814,004
Sylhet Region	10,451,853,880	1,583,054,331
Rangpur Region	1,336,184,117	843,302,667
Mymensingh Region	87,528,950	116,028,950
Comilla Region	292,684,054	341,195,705
Faridpur Region	121,260,849	135,226,750
	263,376,858,170	**301,269,720,046**

22 Consolidated Contingent Liabilities

Agrani Bank PLC.	263,376,858,170	301,269,720,046
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	263,376,858,170	**301,269,720,046**

23 Interest Income

a. Interest on Loans and Advances:		
Interest on Rural Credit	2,120,822,686	2,384,640,170
Interest on Weavers Credit	43,768	195,604
Interest on Industrial Credit	6,349,316,180	8,622,471,125
Interest on Jute Advance	772,785,014	764,058,227
Interest on Leather Credit	191,024,326	253,862,428
Interest on Staff Loans	2,041,754,173	1,881,861,626
Interest on Loan-Others	11,264,172,207	12,312,789,066
Interest on Small and Micro Credit	12,865,079,697	12,799,821,978
Interest on Overdrafts	1,649,378,947	1,892,613,726
Interest on Cash Credit	6,554,468,028	6,606,730,440
Interest on Packing Credit	122,227,214	218,864,198
Interest on Loan against Import Merchandise	14,515,147	20,237,908
Interest on Payment Against Document	162,794,123	251,180,695
Interest on Foreign Bills Purchased	42,954,081	96,683,248
Interest on Inland Bills Purchased	7,104,740	11,060,421
Interest on Foreign Currency Loan	-	-
Interest Income on PIF	2,143,925,467	1,544,119,136
Interest Income on ECC	19,105,699	46,059,175
Interest Income on OAP	11,042,301	12,335,415
Interest on CMSME Loan package for COVID-19	9,916,893	2,729,098
Income from IBU Special Deposit	7,458,683	4,851,350
Loan Refinance Scheme CMSME-04(Tk.25000 Crore)	303,894,758	342,595,796
Interest on Women Refinance Scheme	341,736	200,990
Sub-total	**46,654,125,868**	**50,069,961,820**
b. Interest on Balance with other Banks and Financial Institution		
Interest on call loans to Banks	102,292,221	136,979,241
Interest received from local banks	1,922,464,554	2,558,428,242
Interest received from foreign banks	273,519,105	364,463,874
Sub-total	**2,298,275,880**	**3,059,871,357**
c. Income From Write off Loan	**-**	**-**
Total (a+b)	**48,952,401,748**	**53,129,833,177**

23.1 Geographical Location wise Interest income

Dhaka Region	27,545,743,662	30,451,921,375
Chittagong Region	1,061,131,620	1,330,649,002
Khulna Region	5,433,186,439	5,375,336,802
Rajshahi Region	3,662,366,881	3,725,874,485
Barisal Region	1,305,426,356	1,268,559,520
Sylhet Region	765,002,553	870,506,087
Rangpur Region	3,209,369,054	3,349,942,356
Mymensingh Region	4,082,017,197	3,952,078,027
Comilla Region	1,623,084,767	1,617,960,088
Faridpur Region	1,311,233,865	1,187,005,435
	49,998,562,394	**53,129,833,177**

23(a) Consolidated Interest Income

Agrani Bank PLC.	48,952,401,748	53,129,833,177
Agrani Equity & Investment Limited	251,633,779	378,541,709
Agrani SME Financing Company Limited	511,155,453	455,446,930
Agrani Exchange House Private Limited, Singapore	48,565,890	37,466,660
Agrani Remittance House SDN. BHD., Malaysia	3,180,334	3,550,152
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	49,766,937,204	**54,004,838,628**
Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
	49,684,754,262	**53,922,655,686**

The Group has recognized total interest income from Agrani Equity & Investment Limited amounting to BDT 251,633,779 of which interest income from margin loan was BDT 206,299,184, including BDT 198,256,381 recognized from accounts maintaining negative equity up to August 31, 2025. As stated in the note, the recognition of such interest income is subject to the directive issued by the Bangladesh Securities and Exchange Commission (BSEC) vide Directive No. BSEC/SMMID/NE/AP/2025/108/629 dated November 13, 2025. The directive restricts the imposition or recognition of interest on margin loans maintaining negative equity during the provisioning and adjustment period.

24 Interest paid on deposits & borrowings

a. Interest paid on Deposits		
Savings Deposits	5,926,017,749	5,641,366,435
Interest Paid on International Banking IB A/C	-	13,568
Special Time Deposits	6,384,101,687	6,366,484,543
Fixed Deposits	40,498,415,843	31,080,346,122
Deposit Pension Scheme	933,854	2,676,622
Interest on staff provident fund	1,003,034,727	904,053,738
Interest on CPF (Adjustment)	-	-
Interest on Cash Security	-	-
Interest Paid on Marginal Deposit	-	-
Interest paid on NFCD	12,314,593	13,088,146
Interest paid on ABPS	885,152	927,238
Interest on Agrani NRB Deposit Scheme	39,766,176	29,281,277
Interest on month-wise fixed deposits	107,906	667,345
Interest on Non-Resident Special Savings Deposit	18,723	155,947
Interest on Student Super Savings Scheme	282,766	298,366
Interest on Call Deposit	-	-
Interest on ABS	2,132,040,116	2,120,299,677
Expense on Other Special Deposit of IBU	3,214,969	2,264,436
Interest on MDS	54,517,536	44,445,669
Interest on MIS	439,749	518,366
Interest on ADBS	-	243,236
Interest on Quarter Income Scheme	-	-
Interest on Double Income Scheme	601,316	27,189
Interest on Millionaire Income Scheme	3,488,740	6,713,009
Interest on Lakhopoti Income Scheme	-	26,271
Interest on Probashi Income Scheme	43,827	45,318
Interest on Deposit Scheme for women	2,041	10,787
Interest on AGB Senior Citizen Scheme	-	-
Interest on AGB Sanchay Pension Scheme	423,491	527,955
Interest on AGB Wage Earner Deposit Scheme	3,954,649	6,853,783
Interest on Agrani Education Scheme	2,720,717	4,968,568
Interest on Agrani Super Saving Scheme	523,345,712	305,454,407
Intt. on Monthly Profit Deposit Scheme	800,334,700	833,503,766
EXP. Intt. for Agrani Amar Sanchay Scheme	127,017,381	41,229
Int. on Agrani Monthly Income Scheme	9,784,767	-
Sub Total	**57,527,808,887**	**47,365,303,013**
b. Interest paid to Banks		
Foreign Banks	12,949,903	16,783,921
Bangladesh Bank	139,047,656	1,881,138
Interest on Ref.Sch.RCD COV-19	1,316,108	10,755,585
Accrued Coupon Interest-T. Bond	1,001,248,473	561,314,391
Other Banks	10,107,491	140,000
Sub Total	**1,164,669,631**	**590,875,035**
c. Interest paid on Borrowings		
Call Borrowings	906,137,421	352,379,167
Discount on T.T sold	217,200	96,000
Interest on Other Borrowings	96,238,424	82,321,043
Exp A/c Int Paid on BB (Repo)	3,400,406,105	3,953,208,484
Exp A/c Intt Paid on Other Bank	190,693,833	117,265,174
Expense on Borrowing by Islami Banking Windows	8,011,117	5,467,475
Agrani Bank PLC. Subordinated Bond	43,889,992	160,194,793
Sub Total	**4,645,594,092**	**4,670,932,136**
Total (a+b+c)	**63,338,072,610**	**52,627,110,184**

24.1 Geographical Location wise Interest Paid

Dhaka Region	34,926,078,088	30,552,935,477
Chittagong Region	5,632,839,053	4,346,040,405
Khulna Region	3,772,181,838	2,883,335,667
Rajshahi Region	3,750,535,477	2,838,678,874
Barisal Region	1,260,148,625	980,661,087
Sylhet Region	2,245,602,352	1,760,143,452
Rangpur Region	2,035,549,811	1,578,721,642
Mymensingh Region	3,637,127,296	2,883,746,609
Comilla Region	4,715,745,595	3,666,888,081
Faridpur Region	1,362,264,475	1,135,958,890
	63,338,072,610	**52,627,110,184**

24(a) Consolidated Interest paid on deposits & borrowings

Agrani Bank PLC.	63,338,072,610	52,627,110,184
Agrani Equity & Investment Limited	266,171,564	238,249,108
Agrani SME Financing Company Limited	134,142,028	113,194,432
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	63,738,386,202	52,978,553,724
Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
	63,656,203,260	**52,896,370,782**

25 Investment income

Dividend on Shares	221,055,965	147,922,044
Interest on 2,3,5,8,10,15 & 20 years govt. treasury bond	24,274,847,974	14,711,031,762
5 Years Bangladesh Govt. Investment Sukuk Bond	134,345,292	135,386,086
Discount on Bangladesh bills & treasury bills	5,291,500,996	5,286,142,349
Govt. Treasury Bond (BJMC)	-	82,418,151
Govt. Treasury Bond (Orion)	299,279,372	159,820,000
Mutual Trust Bank Limited Subordinated Bond-II	-	639,716
Bank Asia Limited Subordinated Bond	-	1,461,562
Exim Bank Limited Subordinated Mudaraba Bond	-	3,683,014
DBBL Subordinated Bond	-	4,279,725
City Bank 2nd Subordinated Bond	-	1,426,140
Standard Bank Subordinated Bond II	-	6,383,150
Islami Bank Mudaraba Subordinated Bond	-	14,573,150
Pubali Bank Ltd. Floating Rate Subordinated Bond	-	20,203,068
National Bank 2nd Subordinated Bond	-	4,535,658
FSIBL Subordinated Bond	-	6,238,543
UCBL Subordinated Bond III	-	5,864,836
NCC Bank Non-Convertible Subordinated Bond	3,958,219	12,612,534
Rupali Bank Subordinated Bond	17,753,424	50,907,617
Jamuna Bank Subordinated Bond	6,289,863	13,139,727
Mercantile Bank Subordinated Bond	11,794,520	31,282,851
Southeast Bank Subordinated Bond III	19,245,207	47,951,669
Dhaka Bank Floating Rate Dated Subordinated Bond II	19,245,207	47,832,655
Prime Bank Subordinated Bond II	25,660,274	63,935,563
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	19,559,013	35,686,522
Investment Corporation of Bangladesh Subordinated Bond	908,580,013	-
City Bank Limited 3rd Subordinated Bond	16,717,808	33,142,740
Trust Bank Ltd. Floating Rate Dated Subordinated Bond	40,789,041	75,197,808
Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	39,802,192	78,322,875
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	72,419,178	122,409,862
UCB 4th Floating Rate Dated Subordinated Bond	51,682,192	92,070,548
DBBL Floating Rate Dated Subordinated Bond-II	35,506,849	71,044,164
SIBL Floating Rate Dated Subordinated Bond	-	112,554,796
FSIBL 3rd Mudaraba Subordinated Bond	1,645,391	11,956,326
Ashuganj Power Station Company Ltd.	34,783,462	62,425,836
EBL 2nd Floating Rate Non-convertible Subordinated Bond	46,239,041	71,484,041
Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	22,877,264
IPDC Finance Ltd.Tier II Subordinated Bond	4,020,698	9,036,742
EBL 3rd Floating Rate Non-convertible Subordinated Bond	29,941,643	40,944,145
Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	99,678,083	146,087,671
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	61,611,302	155,335,068
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	89,904,658	111,796,493
The Premier Bank Ltd. Subordinated Bond-2019	17,721,838	27,369,863
Pubali Bank Floating Rate Dated Non-convertible Sub. Bond	121,150,687	168,882,246
BHL 25% Convertible Secured Bond	50,000,000	-
MTB 4th Subordinated Bond	22,500,657	29,050,465
Pubali Floating Rate Dated Non-convertible Subordinated Bond-III (2nd tranche)	49,753,423	68,236,274
Standard Bank 3rd Subordinated Bond	56,704,602	67,705,535
Al Arafah Bank Ltd. 3rd Subordinated Bond	124,986,849	141,637,699
Islamic Finance and Investment Ltd	12,508,150	16,043,063
Southeast Bank Ltd Non Convertible Subordinated Bond	73,493,151	90,647,123
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	26,580,822	34,141,041
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	104,193,042	124,837,152
AB Bank Ltd Subordinate Bond IV	36,893,835	74,905,274
Trust Bank Ltd. Floating Rate Subordinated Bond	107,704,110	159,309,589
EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	103,502,465	212,500,548
IFIC Bank Floating non convertible Subordinated Bond	100,026,576	127,844,384
PRAN Agro Ltd. Green Coupon bearing Bond	14,991,782	23,967,123
BEXIMCO Green Sukuk Bond	136,050,000	151,695,208
NRB Commercial Bank Ltd	35,852,055	44,852,055
Southeast Bank Subordinated Bond-V	143,704,109	197,072,328
MEGNA Bank Subordinated Bond-I	15,774,657	21,345,165
Strategic Finance Limited	61,841,098	-
City Bank Ltd. 4th Subordinated Bond	234,000,000	221,910,000
IFIC Bank NCFR Subordinated Bond- III	213,410,958	221,517,810
ONE Bank Ltd. NCFR Subordinated Bond- III	209,958,904	232,464,385
Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	7,872,741	17,457,533
Interest on other bond	236,606,835	45,899,347
Interest on Reverse REPO	95,799,936	18,466,255
Profit on Sale of Shares	71	102
Profit on Sale of Securities (Note - 25.i)	10,413,498,682	(1,480,213,531)
	44,704,938,912	**23,171,588,507**

25.i Profit on Sale of Securities

Profit on Sale of Securities	12,945,417,529	3,840,084,554
Loss on Sale of Securities	(2,531,918,847)	(5,320,298,085)
	10,413,498,682	**(1,480,213,531)**

The above investment incomes were earned from Dhaka region only.

25(a) Consolidated Investment Income

Agrani Bank PLC.	44,704,938,912	23,171,588,507
Agrani Equity & Investment Limited	96,627,825	164,276,151
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	44,801,566,737	**23,335,864,658**

26 Commission, exchange earnings & brokerage

Commission on bills (Foreign & Inland)	14,730,685	13,255,871
Commission DD, TT & MT (Local)	103,861,527	100,744,999
Commission on DD, TT, TC (Foreign)	9,439,757	9,896,501
Commission on Letters of Guarantee (Local)	115,761,652	98,413,690
Commission on Letters of Guarantee (Foreign)	226,167	3,103,475
Commission on Letter of Credit	3,943,253,534	1,732,735,959
Commission on Export bill	165,264,308	162,574,788
Commission on LIM	970,000	1,228,698
Commission on Underwriting	184,131,095	24,535,230
Commission on Army Pension Paid	5,228	403,025
Commission on Food procurement Bills	304,071,123	234,553,727
Commission on Miscellaneous	490,604,244	489,935,044
Discount On Bills	-	163,224
CIB Service Charge	34,000,000	33,700,100
Commission on Sanchay patra	1,995,214	3,537,129
Consortium/Syndication Fee	643,376	5,245,236
Loan processing fee	44,372,095	47,769,253
Fees & Commission For Debit Card	6,417,158	18,987,066
Foreign Correspondence charges	4,721,256	5,021,176
Exchange Earning on Foreign Currency (Notes - 26.i)	3,803,407,656	6,162,903,827
	9,227,876,075	**9,148,708,018**

26.i Exchange Earning on Foreign Currency

Exchange Earning	4,827,915,361	9,090,691,695
Exchange Loss	(1,024,507,705)	(2,927,787,868)
Net gain	**3,803,407,656**	**6,162,903,827**

26.1 Geographical Location - wise Commission, Exchange and brokerage

Dhaka Region	8,146,777,300	8,259,673,744
Chittagong Region	107,868,531	101,414,381
Khulna Region	228,335,810	237,388,273
Rajshahi Region	128,502,722	108,426,648
Barisal Region	20,367,207	19,290,420
Sylhet Region	171,185,321	88,397,674
Rangpur Region	186,967,808	158,945,833
Mymensingh Region	126,116,101	92,658,904
Comilla Region	84,014,050	54,632,109
Faridpur Region	27,741,225	27,880,034
	9,227,876,075	**9,148,708,018**

26(a) Consolidated Commission, Exchange and Brokerage

Agrani Bank PLC.	9,227,876,075	9,148,708,018
Agrani Equity & Investment Limited	3,217,634	14,986,677
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	185,465,219	112,198,813
Agrani Remittance House SDN. BHD., Malaysia	38,475,885	23,058,320
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	9,455,034,813	9,298,951,828
Less: Inter-company transaction(s)	-	-
	9,455,034,813	**9,298,951,828**

27 Other operating income

Rent on Immovable Properties & Godown	603,732	767,027
Rent on SD Lockers	15,653,558	13,893,225
Profit on sale of Assets	192,623,650	442,686
Postage Recoveries	32,408,599	36,416,963
Telegram Recoveries	64,868	130,528
Trunk-call Recoveries	-	3,786
Account Maintenance Fee	682,909,000	663,690,899
Remittance	11,800	10,581
Insurances Recoveries	-	960
Income Recovery of NID Ver. Charge	2,574,352	272,797
Service charge on rural credit	10,375	5,576
Service charge on Weavers/ Hosiery credit	-	26,900
Service charge on Industrial credit	50,820	8,240
Service charge on other credit	210,142,098	297,986,410
Sales proceeds on loan application form	6,124	11,550
Annual Charges on Deposit account	9,798	5,525
Annual Charges on Loan account	426,804	21,982
Service Charges on FSS (Female Student Scholarship)	-	319,232
Sale of LC/Export/Schedule form and tender Schedule	17,759,036	16,584,090
Telephone, Telex & Swift charges	54,151,079	58,373,217
Account Closing Charge	6,172,246	7,118,388
Income A/C SMS Alert Charge	632,817,629	586,035,677
Rebate received from Foreign bank	19,395,876	46,791,763
Proceeds realization certificate charges	5,402,749	5,416,436
Remuneration received from Sanchaya Patra	1,794	111,587
Service Charges on Civil Pension paid	-	137
Electronic Govt. Procure (e-GP)	2,242,193	1,623,549
Service Charges on Deposit account	5,350,730	7,356,174
Commission on Investment	-	87
Supervision Charge on Loan & Advances	637,846	3,213,793
SD Trading Commission	-	300
	1,881,426,756	**1,746,640,065**

27(a) Consolidated Other Operating Income

Agrani Bank PLC.	1,881,426,756	1,746,640,065
Agrani Equity & Investment Limited	6,417	45,600
Agrani SME Financing Company Limited	6,068,852	14,281,729
Agrani Exchange House Private Limited, Singapore	5,835,236	7,932,743
Agrani Remittance House SDN. BHD., Malaysia	30,452,701	48,831,703
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,923,789,962	**1,817,731,840**

Agrani Bank PLC.

committed to serve the nation

www.agranibank.org

Audited Financial Statements 2025

28 Salary and allowance etc.

Salaries- officers	4,288,181,333	4,094,134,741
Salaries- staff	239,133,360	261,313,502
Dearness allowance (Officers & Staff)	399,021	1,848,487
Special Benefit Allowance	334,863,480	204,013,394
Fringe Benefit (Officer & Staff)	97,297,413	99,216,901
Bonus (officers & Staff)	698,009,731	668,509,162
Incentive Bonus	-	211,248
Banks contribution to provident fund	50,554,565	1,432,735
Banks contribution to employees pension fund	3,059,727,063	3,019,951,908
Banks contribution to gratuity fund	18,730,073	3,462,059
Conveyance allowances	1,966,710	2,605,129
Entertainment allowances	1,955,285	1,573,220
Children education allowances	51,757,074	50,771,385
Hill Allowances	2,547,200	2,479,592
Honorarium & Fees	12,586,959	27,040,183
Medical Expenses	713,652	586,361
Medical Expenses (Consultation Fees)	1,072,400	1,289,500
Medical allowances	179,355,301	174,404,997
Uniform and other apparels	4,150,798	6,101,305
Overtime expenses	12,197,477	13,412,038
Staff Income Tax		
Compensatory Allowances	146,400	244,483
Lunch subsidy/Iftar Coupon	888,708,575	424,364,804
Leave Encashment	606,882	715,260
Inspiration Allowance	31,420,481	15,089,750
Sports and cultural activities	39,447,613	19,953,736
House Rent Ceiling(Officer)	-	-
House rent allowances (officers)	1,733,672,492	1,658,181,626
House Rent Ceiling(Staff)	-	-
House rent allowances (staff)	95,401,287	107,716,190
Wages paid to temporary employees	374,810,305	341,301,982
Financial Assistance to Outsourcing Employee	53,407,728	51,908,842
Death Relief Grant Scheme	-	-
Staff transport fare	37,754,810	37,643,373
Police & Ansar Expenses	680,630,372	639,752,572
Ex-Gratia	(1,737)	-
Deputy Managing Director's Allowances	-	-
Evening, Night & Charge Allowance	899,511	1,317,538
Salary and allowance of Head of ICC	-	-
Bangla Nobobarso Allowance	61,977,907	59,934,453
Salary & Allow-Executive (Contractual)	10,030,000	8,026,190
COVID-19 Spl. Motivational Allowances	-	255,147
Haor/Dip/Char Allowances	732,308	
Motivation for Banking Professional Passed	18,515,000	654,968
	13,083,358,829	**12,001,418,761**

28(a) Consolidated Salary and Allowance etc.

Agrani Bank PLC.	13,083,358,829	12,001,418,761
Agrani Equity & Investment Limited	16,794,908	16,580,058
Agrani SME Financing Company Limited	118,520,604	106,826,406
Agrani Exchange House Private Limited, Singapore	75,923,178	56,709,175
Agrani Remittance House SDN. BHD., Malaysia	23,718,385	19,150,749
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	13,318,315,904	**12,200,685,149**

29 Rent, taxes, insurance, lighting etc.

Rent on Premises	602,697,877	579,924,262
Rent on Godown	3,848,302	3,647,461
Lighting Charges	175,809,427	166,601,668
Insurance Charges on Cash	-	-
Insurance Charges on vehicles	1,819,129	1,740,172
Insurance Charges on property	2,826,758	2,743,555
Rates, Taxes, Ceases	64,577,286	65,547,520
Taxes on Immovable Property	44,535	227,560
Insurance Charges on Deposits	474,911,065	419,124,626
Interest expense for Leased Assets	28,626,109	31,950,355
	1,355,160,488	**1,271,507,179**

29(a) Consolidated rent, taxes, insurance, lighting etc.

Agrani Bank PLC.	1,355,160,488	1,271,507,179
Agrani Equity & Investment Limited	452,609	404,939
Agrani SME Financing Company Limited	7,098,956	7,071,934
Agrani Exchange House Private Limited, Singapore	7,162,768	10,291,316
Agrani Remittance House SDN. BHD., Malaysia	2,214,331	2,231,623
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,372,089,152	**1,291,506,991**

30 Legal expenses

Court fees	2,042,195	1,378,331
Lawyer's fees	11,404,739	12,271,618
Other legal expenses	14,264,924	22,265,726
	27,711,858	**35,915,675**

30(a) Consolidated Legal Expenses

Agrani Bank PLC.	27,711,858	35,915,675
Agrani Equity & Investment Limited	450,840	50,985
Agrani SME Financing Company Limited	73,893	137,873
Agrani Exchange House Private Limited, Singapore	2,446,342	675,337
Agrani Remittance House SDN. BHD., Malaysia	210,290	411,660
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	30,893,223	**37,191,530**

31 Postage, stamp, telegram & telephone

Postages	32,427,513	35,994,986
Telegram Charges	13,510	4,106
Communication Charge	173,810,097	215,784,858
Stamps	-	15,344
Telephone Charges (Office)	10,802,885	11,001,867
Telephone Charges (Residence)	5,291,207	4,121,475
	222,345,212	**266,922,636**

31(a) Consolidated postage, stamp, telegram & telephone

Agrani Bank PLC.	222,345,212	266,922,636
Agrani Equity & Investment Limited	401,108	385,995
Agrani SME Financing Company Limited	737,417	540,406
Agrani Exchange House Private Limited, Singapore	4,910,384	5,117,508
Agrani Remittance House SDN. BHD., Malaysia	3,772,830	2,381,688
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	232,166,951	**275,348,233**

32 Stationery, printing, advertisement

Printing Stationery	114,643,831	125,121,366
Paper & Table Stationery	45,416,105	41,890,548
Advertisement publicity charge (Tender)	2,673,203	3,214,340
Advertisement publicity charge (Development)	12,790,068	23,037,144
Security Stationery	89,079,422	81,931,115
	264,602,629	**275,194,513**

32(a) Consolidated Stationery, printing, advertisement

Agrani Bank PLC.	264,602,629	275,194,513
Agrani Equity & Investment Limited	231,460	236,087
Agrani SME Financing Company Limited	2,380,144	1,736,419
Agrani Exchange House Private Limited, Singapore	4,312,737	4,031,854
Agrani Remittance House SDN. BHD., Malaysia	1,284,275	874,791
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	272,811,245	**282,073,664**

33 Chief executive's salary and allowances

Basic Salary	3,508,333	3,730,833
House Rent Allowance	900,000	792,500
Festival Bonus	550,000	550,000
Medical Allowance	170,000	105,667
Utility Allowance	350,000	264,167
House Maintenance Allowance	205,000	158,500
	5,683,333	**5,601,667**

33(a) Consolidated Chief executive's salary and allowances

Agrani Bank PLC.	5,683,333	5,601,667
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	1,960,000	905,000
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	7,643,333	**6,506,667**

34 Fees & allowances of Directors

Fees for attending board meetings	3,791,500	1,696,000
Fees for attending executive committee meetings	161,000	480,000
Fees for attending audit committee meetings	299,000	100,000
Fees for attending risk management committee meetings	195,500	152,000
Fees for shariah supervisory committee meetings	1,578,834	591,127
Allowances	600,000	364,290
	6,625,834	**3,383,417**

34(a) Consolidated Fees & allowances of Directors

Agrani Bank PLC.	6,625,834	3,383,417
Agrani Equity & Investment Limited	172,500	312,800
Agrani SME Financing Company Limited	320,000	330,000
Agrani Exchange House Private Limited, Singapore	412,676	343,290
Agrani Remittance House SDN. BHD., Malaysia	6,567,419	5,398,252
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	14,098,429	**9,767,759**

35 Auditors' Fees

Audit Fee (Statutory Audit)	5,000,000	4,250,000
Audit Fee (Others)	-	-
	5,000,000	**4,250,000**

35(a) Consolidated Auditors' Fees

Agrani Bank PLC.	5,000,000	4,250,000
Agrani Equity & Investment Limited	57,500	57,500
Agrani SME Financing Company Limited	370,000	353,500
Agrani Exchange House Private Limited, Singapore	699,715	700,311
Agrani Remittance House SDN. BHD., Malaysia	901,127	981,112
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	7,028,342	**6,342,423**

36 Depreciation & repairs of bank's assets

a. Depreciation of Banks Assets (Annexure-G):		
Buildings	35,608,638	35,009,275
Furniture & fixtures	44,097,435	46,382,480
Motor Vehicles	9,672,035	14,177,417
Office Equipment	26,695,427	25,422,142
Electric material	46,061,603	48,702,519
Computers	227,138,794	178,352,838
Library Books & Others	126,223	125,780
Sub total	**389,400,155**	**348,172,451**
b. Amortization of Intangible Assets		
Amortization of Software Purchase	245,178,327	277,627,753
Sub total	**245,178,327**	**277,627,753**
c. Depreciation of Leased Assets		
Leased Assets Depreciation	105,536,425	94,594,508
Sub total	**105,536,425**	**94,594,508**
d. Repairs & Maintenance of Banks Assets:		
Bank Buildings	6,056,688	8,147,236
Furniture & fixtures	5,996,113	7,394,451
Motor Vehicles	272,960,349	245,903,717
Executive Car Loan	3,294,448	-
Office Equipment	14,129,865	18,589,756
Electric material	24,247,875	26,418,943
Computers	915,642,950	857,566,545
Renovation & Maintenance of Branch Premises	13,427,632	2,018,226
Sub total	**1,255,755,920**	**1,166,038,874**
Total (a+b+c+d)	**1,995,870,827**	**1,886,433,586**

36(a) Consolidated Depreciation & repairs of bank's assets

i. Depreciation		
Agrani Bank PLC.	740,114,907	720,394,712
Agrani Equity & Investment Limited	2,646,009	2,616,724
Agrani SME Financing Company Limited	3,385,921	4,178,330
Agrani Exchange House Private Limited, Singapore	35,347,608	26,728,723
Agrani Remittance House SDN. BHD., Malaysia	14,885,425	12,731,963
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	796,379,870	**766,650,452**
ii. Repairs & Maintenance of Assets:		
Agrani Bank PLC.	1,255,755,920	1,166,038,874
Agrani Equity & Investment Limited	1,283,915	1,808,404
Agrani SME Financing Company Limited	1,907,961	2,127,111
Agrani Exchange House Private Limited, Singapore	2,422,407	1,377,794
Agrani Remittance House SDN. BHD., Malaysia	1,470,715	1,232,363
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,262,840,918	**1,172,584,546**
Total (i+ii)	**2,059,220,788**	**1,939,234,998**

37 Other expenses

Conveyance/Transportation Charges	28,237,773	25,999,809
Petroleum, Oil and Lubricants for vehicles	12,479,450	18,122,541
Petroleum, Oil and Lubricants for generator	81,413,318	82,472,542
Entertainment Charges	52,611,344	43,428,612
Entertainment (Excluding ceiling)	34,583,447	29,945,136
Traveling Expenses	58,886,387	57,675,348
Remittance (Through Bank Exchanges)	3,471,580	3,378,952
Remittance (Cash)	77,996,154	74,518,214
Registration Charges	423,715	716,188
Mortgages Fee of Land/Home of staff house building loan	4,748,300	4,539,252
Bankers Clearing House charges	205,169	215,091
Loss on Amortization of Securities	-	1,229,046,758
Loss on Sale of Other Assets	-	25,680
Newspapers & Periodicals	13,993,508	11,178,866
Upkeep of office premises	50,196,208	48,881,356
Business Development Expenses	24,545,353	867,909,284
Expenses on CSR	-	9,041,455
Training Expenses	4,716,696	4,778,152
Professional Exam Fee Reimbursement	112,159	36,000
Washing Charges	1,005,540	1,248,299
Closing expenditure	39,211,400	28,412,300
Micro Enterprise Development Unit	-	-
Subscription	7,359,000	3,942,746
Donation	-	-
Funeral expenses	10,625,600	9,500,600
Fees and commission	5,730,475	5,238,150
Fees and commission on bond issue	-	-
Loss on Revaluation Of Securities	214,915,929	1,143,258,401
Exchange a/c Charge paid to Foreign Bank	10,496,999	592,720
Innovation Expenses	442,110	801,092
Agent Misc. Expenditure Agent Banking	-	440
Exp. Payment of NID Ver Charge	23,074,527	8,050,112
Smart Banking SMS Alert Service Charges	60,613,252	-
	1,120,111,072	**3,712,954,096**

37(a) Consolidated Other Expenses

Agrani Bank PLC.	1,120,111,072	3,712,954,096
Agrani Equity & Investment Limited	1,178,071	2,614,308
Agrani SME Financing Company Limited	8,665,730	8,348,723
Agrani Exchange House Private Limited, Singapore	44,994,960	36,692,198
Agrani Remittance House SDN. BHD., Malaysia	13,236,459	10,811,398
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,188,186,292	**3,771,420,723**

38 Provision for loans & advances

Provision for Bad & Doubtful Loans & Advances	2,860,526,405	12,750,903,151
Unclassified loans & advances	(96,170,412)	(543,131,632)
Special General Provision - COVID-19	-	(3,841,633,389)
Special Mention Account	2,845,644,007	(366,138,130)
3% General reserve for consumer financing	-	-
Net Charge to Profit & Loss A/C	**5,610,000,000**	**8,000,000,000**

38(a) Consolidated provision for loans & advances

Agrani Bank PLC.	5,610,000,000	8,000,000,000
Agrani Equity & Investment Limited	30,000,000	216,650,275
Agrani SME Financing Company Limited	147,400,000	52,750,658
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	5,787,400,000	**8,269,400,933**

39 Provision for diminution in the value of Investments	**4,027,498,707**	**10,280,025,129**

39.1 Other provision

Superannuation Fund	2,925,500,000	2,925,500,000
Provision for off balance sheet exposures	397,500,000	1,000,000,000
Provision for Other bank & NBFI	3,240,000,000	
Provision for Incentive Bonus	500,000,000	1,100,000,000
Death Relief Grant Scheme	-	250,000,000
Branch Adjustment	(274,177,649)	(192,133,662)
Provision for Refinance Scheme	-	21,200,260
Provision for Non Banking Assets	800,000	2,419,263
Money at Call and Short Notice	(7,300,000)	(15,200,000)
Provision for Other Assets:		
Sundry Debtors - Staff	(2,079)	(158,444)
Sundry Debtors - Others	174,301,820	229,802,527
Sundry Debtor Others-Fgn.Remitt.Ac	5,571,561	(3,514,439)
Sundry Debtors - FRD	(21,115)	72,585
Clearing Adjustment	(1,158,988)	2,538,350
Loan application Form	(154,772)	(118,357)
Defective/Mutilated/Burnt Notes	23,700	(303,800)
Clearing Suspense Account for T-24 Branch	(114,401)	(167,942)
Clearing Suspense	-	(102)
D.D. paid without advice	10,652,769	(3,797,441)
Legal Charges	404,002	33,915
Protested Bills	634,632,712	(1)
Accrued Interest on Loans/Adv.	(92,126)	(3,487,937)
Accrued Interest on other Bond	163,445,947	320,618,054
Accrued Interest on Balance with Other Bank & NBFIs	-	(6,504,383)
Accrued commission & Exchange	4,758,204	12,120,431
Other Accrued Income	(5,830,873)	15,380,946
Advance Rent	-	-
Advance against Postage & Telegram	6,450	(26,480)
Advance against other expenses	(28,214)	(17,260)
Deposit for Electricity, Gas & Water line	257,637	(306,630)
Deposit for T & T line	274,130	(290,530)
Int. Subsidy Payments (COVID-19)	(1,014,177)	608,130
Payment against Sanchyapatra	62,796,875	196,431,286
Wage Earner Bond	18,775,785	4,615,962
Pension Paid (Army)	141,639,370	108,094,880
Pension Paid (Civil)	-	(729,739)
Pension Paid (Staff)	(804,439)	392,101
Advance against VAT	126,219,354	-
Stationary on Hand	4,263,799	3,594,359
Stamps in Hand	26,349	(176,949)
Demonetized Notes	(1)	(2)
Foreign Correspondent Draft-Other	(378,745)	249,849
Income Receivable from Government	147,770	(164,026)
Exempted Loans & Advances	(27,562)	(5,844)
Interest on Exempted Loans & Advances	(12,893)	(107,373)
Receivable/(payable) against sale/buy of share of ICB	-	609,975
Dividend receivable of preferrence share	(63,116,114)	120,000,000
Investment in share of Subsidiary Company	-	4,009,182
Eft settelement account	153,200	422,782
Agrani Exchange Company (Australia) Pty. Limited	-	(4,000,965)
Agrani Remittance House Canada Inc.	-	(8,217)
Isha Garden	-	6,702,000
BJMC (Carpeting Jute)	-	14,703,489
BCCI Bank-London	-	(1)
Sub Total	**1,441,103,938**	**1,017,113,941**
Net Charge to Profit & Loss A/C	**8,223,426,289**	**6,108,899,802**

39(a).1 Consolidated Provision for diminution in the value of Investments

Agrani Bank PLC.	4,027,498,707	10,280,025,129
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	4,027,498,707	**10,280,025,129**

39(a).2 Consolidated Other Provision

Agrani Bank PLC.	8,223,426,289	6,108,899,802
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	7,500,000	22,200,000
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	8,230,926,289	**6,131,099,802**

40 Consolidated Current Tax Expense

Agrani Bank PLC.	3,643,126,252	4,766,392,807
Agrani Equity & Investment Limited	20,527,430	62,636,098
Agrani SME Financing Company Limited	95,275,309	84,362,937
Agrani Exchange House Private Limited, Singapore	6,203,251	2,679,978
Agrani Remittance House SDN. BHD., Malaysia	1,565,318	3,974,216
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	3,766,697,560	**4,920,046,036**

41 Consolidated Deferred Tax Expense

Agrani Bank PLC.	1,449,695,225	(4,682,077,631)
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	(136,956,789)	(268,567)
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,312,738,436	**(4,682,346,198)**

42 Interest Receipts in Cash

Loans & Advances	46,616,843,300	49,959,323,410
Balance with Other Banks & Financial Institutions	3,089,062,456	2,774,157,466
	49,705,905,756	**52,733,480,876**

42(a) Consolidated Interest Receipts in Cash

Agrani Bank PLC.	49,705,905,756	52,733,480,876
Agrani Equity & Investment Limited	251,633,779	378,541,709
Agrani SME Financing Company Limited	511,155,453	455,446,930
Agrani Exchange House Private Limited, Singapore	48,565,890	37,466,660
Agrani Remittance House SDN. BHD., Malaysia	3,180,334	3,550,152
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	50,520,441,212	**53,608,486,327**
Less: Inter-company (Transactions)	(82,182,942)	(82,182,942)
	50,438,258,270	**53,526,303,385**

43 Interest Payments in Cash

Agrani Bank Monthly Deposit Scheme(ABMDS)	54,606,418	45,014,127
Provision for Interest on Agrani Amar Sachay Scheme	9,325,927	-
Provision for Interest on Monthly Income Scheme	2,107,386	-
Agrani Bank Pension Scheme (ABPS)	905,228	1,071,215
Precharged Profit of IBU Bai Inestment	64,691,599	49,410,548
Provision for expense on other Special Deposit IBU	2,487,939	1,542,882
Interest on Agrani NRB Deposit Scheme	38,291,375	25,514,546
Interest on Non-Resident Special Savings Deposit	18,723	155,947
Interest on Student Super Savings Scheme	282,766	298,366
Agrani Bank Special Deposit Scheme (ABS)	2,114,731,728	2,074,858,526
Deposit Pension Scheme (DPS)	6,494,531	2,397,386
Fixed Deposit Receipts	36,353,672,924	29,365,312,370
Interest on ABDBS	528,492	997,152
Interest on ABMIS	(341,634)	(510,351)
Savings Deposit	5,925,653,974	5,641,204,038
Special Notice Deposit	6,399,162,147	6,358,499,784
Staff Provident Fund	1,003,034,727	904,053,738
Millionaire Deposit Scheme	5,311,015	3,930,025
Lakhopoti Deposit Scheme	154,278	231,956
Probashi Income Scheme	371,612	45,318
Monthly Profit Deposit Scheme	792,287,064	824,618,787
Double Benefit Scheme	915,429	-
Deposit Scheme	(52)	6,020
Senior Citizen Saving Scheme	-	54,797
Agrani Bank Sanchay Pension Scheme	1,007,911	926,325
Agrani Bank Wage Earner Deposit Scheme	4,821,885	9,184,804
Agrani Bank Education Scheme	6,359,917	2,925,957
Agrani Bank Supper Saving Scheme	523,300,780	305,373,136
Student Super Sav.Sch	(36,430)	(99,485)
Provision for Expense on Borrowing from Agrani Bank PLC. by IBU	709,812	(709,812)
Account Maintenance Fees Reversed	-	-
Borrowings	4,668,412,455	4,648,094,471
Banks & Other Financial Institutions	1,164,669,631	590,875,035
	59,143,939,557	**50,855,277,608**

43(a) Consolidated Interest Payments in Cash

Agrani Bank PLC.	59,143,939,557	50,855,277,608
Agrani Equity & Investment Limited	266,171,564	238,249,108
Agrani SME Financing Company Limited	134,142,028	113,194,432
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	59,544,253,149	**51,206,721,148**
Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
	59,462,070,207	**51,124,538,206**

44 Cash receipts from other operating activities

Account Closing Charge	6,172,246	7,118,388
Account Maintenance Fee	682,909,000	663,690,899
Annual Charges on deposit A/C	9,798	4,187,836
Annual Charges on Loan A/C	426,804	21,982
Electronic Govt. Procure (e-GP)	2,242,193	1,623,549
Miscellaneous Earnings	-	300
Postage Recoveries	32,408,599	36,416,963
Proceeds realization certificate charges	5,402,749	5,416,436
Profit on sale of other assets	192,623,650	442,686
Rebate received from Foreign bank	19,395,876	46,791,763
Remittance	11,800	10,581
Remuneration received from Sanchaya Patra	10,378,641	13,631,444
Rent on Immovable Properties & Godown	603,732	767,027
Rent on SD Lockers	15,653,558	13,893,225
Sale of LC/Export/Schedule form and tender Schedule	17,759,036	16,584,090
Sales proceeds on loan application form	6,124	11,550
Service charge on Industrial credit	50,820	8,240
Service charge on other credit	210,142,098	297,986,410
Service charge on rural credit	10,375	5,576
Service charge on Weavers/ Hosiery credit	-	26,900
Service Charges on Civil Pension paid	-	137
Service Charges on FSS (Female Student Scholarship)	-	319,232
Insurances Recoveries	-	960
Income Recovery of NID Ver. Charge	2,574,352	272,797
Income A/C SMS Alert Charge	632,817,629	586,035,677
Commission on Investment	-	87
Supervision Charge on Loan & Advances	637,846	3,213,793
Telegram Recoveries	64,868	130,528
Telephone, Telex & Swift charges	54,151,079	58,373,217
Service Charges on Deposit account	5,350,730	7,356,174
Trunk-call Recoveries	-	3,786
	1,891,803,603	**1,764,342,233**

44(a) Consolidated Cash receipts from other operating activities

Agrani Bank PLC.	1,891,803,603	1,764,342,233
Agrani Equity & Investment Limited	6,417	45,600
Agrani SME Financing Company Limited	6,068,852	14,281,729
Agrani Exchange House Private Limited, Singapore	5,835,236	7,932,743
Agrani Remittance House SDN. BHD., Malaysia	30,452,701	48,831,703
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	1,934,166,809	**1,835,434,008**

45 Cash payment for other operating activities

Auditors Fee	3,400,000	4,250,000
Directors' fees and allowances	7,425,834	3,383,417
Legal charges	27,711,858	35,915,675
Other expenses	1,452,358,033	1,752,615,963
Postage, stamps, telegrams and telephone	222,345,212	266,922,636
Rent, taxes, insurance lighting etc.	1,355,160,488	1,271,507,179
Repairs to fixed assets	1,255,755,920	1,166,038,874
	4,324,157,345	**4,500,633,744**

45(a) Consolidated Cash payment for other operating activities

Agrani Bank PLC.	4,324,157,345	4,500,633,744
Agrani Equity & Investment Limited	6,642,552	8,251,655
Agrani SME Financing Company Limited	22,543,378	23,144,377
Agrani Exchange House Private Limited, Singapore	98,397,456	82,963,688
Agrani Remittance House SDN. BHD., Malaysia	43,338,581	36,163,337
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	4,495,079,312	**4,651,156,801**

46 Solo Cash & cash equivalent at the end of the period

Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	76,697,837,038	56,362,301,666
Balance with Other Banks	37,124,640,849	40,503,643,345
Money at Call & Short Notice	982,800,000	1,490,100,000
Prize Bonds	32,433,900	28,361,600
	114,837,711,787	**98,384,406,611**

47 Consolidated Cash & cash equivalent at the end of the period

Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	76,798,435,999	56,541,071,083
Balance with Other Banks	37,404,105,473	40,698,829,972
Money at Call & Short Notice	982,800,000	1,490,100,000
Prize Bonds	32,433,900	28,361,600
	115,217,775,372	**98,758,362,655**

48 Consolidated Shareholder's Equity

Paid up Capital	20,722,940,400	20,722,940,400
Statutory Reserve	11,627,084,432	10,505,960,645
General Reserve	641,161,924	616,273,298
Other Reserve	18,937,663	6,493,350
Risk Fund	100,000,000	100,000,000
Asset Revaluation Reserve	10,485,545,088	10,851,126,288
Revaluation & Amortization Reserve in Govt. Securities	1,114,850,698	82,720,711
Retained profit/(Loss) from profit and loss account	(11,866,899,307)	(11,013,491,484)
Foreign Currency Translation Reserve	105,276,883	134,405,745
Minority Interest	3,027	2,913
	32,948,900,808	**32,006,431,866**

49 Current Ratio

The Bank had the following current assets and current liabilities as on 31 December 2025 & 2024 as per liquidity statement.

Current Assets:		
Cash	12,275,284,607	13,439,060,965
Balance with other banks and financial institutions	29,162,646,349	30,003,864,165
Money at call and short notice	982,800,000	1,490,100,000
Investment	117,656,849,908	95,300,131,525
Loans and advances	382,041,796,002	365,361,647,054
Other Assets	49,884,570,109	41,763,849,613
Total current assets	**592,003,946,975**	**547,358,653,322**
Current liabilities:		
Borrowing from other banks, FI and agents	1,055,670,961	5,173,011,262
Deposits	573,883,617,981	527,146,176,713
Provisions and other liabilities	5,291,821,184	5,491,671,078
Total Current liabilities	**580,231,110,126**	**537,810,859,053**
Current Assets exceeding Current Liabilities	11,772,836,849	9,547,794,269
Current Ratio:		
Current assets	**592,003,946,975**	**547,358,653,322**
Current liabilities	**580,231,110,126**	**537,810,859,053**
	1.02	**1.02**

50 Categories of financial assets and financial liabilities in accordance with International Financial Reporting Standard (IFRS-7) Financial Instruments : Disclosures

(Figure in million BDT)

Particular	Consolidated				Bank			
	2025		2024		2025		2024	
	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value
Financial Assets								
Loans and receivable	1,064,840	1,064,840	1,045,720	1,045,720	1,060,280	1,060,280	1,041,762	1,041,762
Held to maturity	291,611	290,822	168,213	166,859	291,611	290,822	168,213	166,859
Held for trading	52,626	53,848	48,358	49,773	52,626	53,848	48,358	49,773
Available for sale	4,897	2,384	4,897	2,734	4,897	2,384	4,897	2,734
Non-Financial Assets	17,281	17,281	17,958	17,958	17,191	17,191	17,830	17,830
Total Assets	**1,431,255**	**1,429,175**	**1,285,146**	**1,283,044**	**1,426,605**	**1,424,525**	**1,281,060**	**1,278,958**
Financial Liabilities								
Financial Liabilities at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial liabilities measured at amortised cost	1,291,670	1,291,670	1,161,499	1,161,499	1,291,891	1,291,891	1,161,878	1,161,878
Non-Financial Liabilities-provision	106,636	106,636	91,640	91,640	102,695	102,695	87,961	87,961
Total liabilities	**1,398,306**	**1,398,306**	**1,253,139**	**1,253,139**	**1,394,586**	**1,394,586**	**1,249,839**	**1,249,839**

Detailed Classifications of Financial Instruments in Annexure-H.

51 Reconciliation between presentation of Assets & Liabilities in fair value as mentioned in note- 50 and balance sheet:

Particular	Consolidated	Bank
Assets presented at fair value as per note # 50	1,429,175	1,424,525
Add : Fall in Market price of assets	2,080	2,080
Value of assets as per balance sheet	**1,431,255**	**1,426,605**

52 Performance Evaluation

	Consolidated		Bank	
	2025	**2024**	**2025**	**2024**
Average Cost of Deposits (%)	6.00 %	5.34 %	5.42 %	4.78 %
Average Cost of Borrowing (%)	15.92 %	18.26 %	15.71 %	17.88 %
Average Yield on Loans & Advances (performing loan) (%)	9.80 %	10.04 %	9.65 %	9.89 %
Average Yield on Investments (%)	12.91 %	8.51 %	13.19 %	8.71 %
Average Yield on Call loans to Bank (%)	8.27 %	13.73 %	8.27 %	13.73 %
Average Yield on Balance with other Banks (%)	5.62 %	6.85 %	5.66 %	6.89 %
Net Spread (%)	5.19 %	5.38 %	5.19 %	5.38 %
Net Interest Margin (%)	2.43 %	2.18 %	2.41 %	2.14 %
Contribution of non-interest bearing liabilities (%)	2.76 %	3.20 %	2.78 %	3.24 %

Detail of calculations is given in Annexure I.

53 Workers Participation Fund

Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @5% on net profit. Since this requirement contradicts with the 'Section 11' of the Bank Company Act 1991 (as amended up to 2013), banks in Bangladesh took up the issue collectively and sought opinion from the Association of Bankers Bangladesh Limited (ABB) on the same. ABB wrote a letter to the Ministry of Finance of the Government of People's Republic of Bangladesh on 09 March 2016 to draw attention of the honorable Finance Minister regarding relevance and applicability of Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) for the bank companies and to obtain a direction on the issue. The Ministry of Finance revealed their opinion that WPPF should not be relevant for bank companies, and therefore it should not be applied there. They also sought for an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logics and legal opinion collected by the ABB and expressed their consensus with them on 29 November 2016. In this backdrop, the Ministry of Finance has given their instruction, vide letter no. 53.00.0000.311.22.002.17-130 dated 14 February 2017, for not applying Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) in bank companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on 31 December 2025.

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

Dated, Dhaka
30-April-2026

Highlights on the Overall Activities of the Bank

As at and for the year ended at 31 December, 2025 and 2024

SL No	Particulars	Unit	Consolidated		Bank	
			2025	2024	2025	2024
1	Paid up Capital	BDT	20,722,940,400	20,722,940,400	20,722,940,400	20,722,940,400
2	Total Regulatory Capital	BDT	17,542,725,255	18,163,537,304	16,737,903,845	17,519,375,220
3	Capital to Risk Weighted Assets Ratio (CRAR)	Percentage	2.06%	1.91%	1.98%	1.86%
4	Capital surplus/(deficit)	BDT	(67,457,057,245)	(76,719,311,685)	(67,866,870,155)	(76,920,815,920)
5	Total Assets	BDT	1,431,255,751,069	1,285,145,811,809	1,426,605,860,674	1,281,060,329,433
6	Total Deposits	BDT	1,130,472,206,231	992,488,924,097	1,130,292,871,883	992,322,216,115
7	Total Loans and Advances	BDT	807,190,673,117	791,391,813,141	805,733,472,249	790,374,095,378
8	Credit Deposit Ratio	Percentage	71.40%	79.74%	71.29%	79.65%
9	Shareholders' Equity	BDT	32,948,900,808	32,006,431,866	32,019,861,825	31,221,367,774
10	Total Contingent Liabilities and Commitments	BDT	263,376,858,170	301,269,720,046	263,376,858,170	301,269,720,046
11	Amount of classified loans & advances	BDT	310,143,809,073	320,443,535,435	309,399,785,882	320,022,124,151
12	Classified loans against total loans & advances	Percentage	38.42%	40.49%	38.40%	40.49%
13	Amount of classified loans during current year	BDT	74,211,061,651	122,518,213,439	74,211,061,651	122,518,213,439
14	Provisions kept against classified loans	BDT	65,004,406,381	61,673,687,222	64,688,092,976	61,518,777,965
15	Provision surplus/(deficit)	BDT	(153,240,829,347)	(159,519,517,909)	(153,240,829,347)	(159,519,517,909)
16	Profit after tax and provision	BDT	581,227,863	(9,259,470,609)	388,354,326	(9,367,162,054)
17	Interest earning assets	BDT	860,941,873,216	831,872,662,649	859,205,207,724	830,659,758,259
18	Non-interest earning assets	BDT	570,313,877,853	453,273,149,160	567,400,652,950	450,400,571,174
19	Income from investments	BDT	44,801,566,737	23,335,864,658	44,704,938,912	23,171,588,507
20	Cost of fund	Percentage	7.37%	7.42%	7.37%	7.42%
21	Return on investment (ROI)	Percentage	12.91%	8.51%	13.19%	8.71%
22	Return on Assets (ROA)	Percentage	0.04%	-0.72%	0.03%	-0.73%
23	Return on Equity (ROE)	Percentage	1.76%	-28.93%	1.21%	-30.00%
24	Earnings per Share	BDT	2.80	(44.68)	1.87	(45.20)