# রূপালী ব্যাংক পিএলসি
# RUPALI BANK PLC

উত্তম সেবার নিশ্চয়তা

**Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd**

# AUDITED FINANCIAL STATEMENTS 2025

## Independent Auditors' Report
## to the Shareholders of Rupali Bank PLC
## Report on the Audit of the Consolidated and Separate Financial Statements

**Qualified Opinion**

We have audited the consolidated financial statements of **Rupali Bank PLC** and its subsidiaries (the Group) as well as the separate financial statements of Rupali 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 possible effect of the matters described in *Basis for Qualified Opinion* section of our report, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate 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 2.1.

**Basis for Qualified Opinion**

As disclosed in Notes 4, 5, 6, 7 & 13 to the financial statements, the Bank has not recognized required provisions amounting to BDT 14,014.48 crore as at 31 December 2025. The shortfall in provision relates to the following items:

| Sl No. | Line item | Amount in Crore |
|---|---|---|
| 1 | Loans and Advances & Off-balance sheet items | 11,216.62 |
| 2 | Employee's Pension Fund | 1,886.99 |
| 3 | Investment | 493.49 |
| 4 | Other Assets & Inter-Branch Account | 467.49 |
| 5 | Balance With Bangladesh Bank | (0.11) |
| 6 | Balance with Other Banks and Financial Institutions (In Bangladesh) | (50.00) |
| | **Total Shortfall in Provision** | **14,014.48** |

Non-recognition of this shortfall in provision has its consequential impact in the disclosed net profits, liabilities and shareholders' equity of the bank.

The Bangladesh Bank however, through its letter no. BSD-4/Rupali/2026- 263 dated April 30, 2026, has authorized the Rupali Bank PLC to prepare the financial statements without recognizing the provision shortfall of BDT. 14,014.48 crore in absence of sufficient profit which is not consistent with the relevant IFRS Accounting Standards.

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

**Emphasis of Matter**

We draw attention to the following notes to the financial statements:

1. We draw attention to note 2.1 to the financial statements where 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, and required impairment provision.
2. Reference to Note 15.00 to the financial statements, which describes the Share Money Deposit amounting to **BDT 679.99** crore. This amount should be converted into share capital within 6 Months as specified in the FRC Circular No. 146/FRC/ SS/2020/251 dated 11 February 2020.
3. Reference to Note 14.02 to the financial statements, which discloses that the Bank's paid-up capital stood at **BDT 487.93** crore as of 31 December 2025 against the minimum regulatory requirement of BDT 500 crore as per BRPD Circular No. 18 dated 15 June 2023.
4. As disclosed to Notes # 14.04 and 14.05, the Bank has reported the Capital to Risk-Weighted Assets Ratio. As per the BRPD Circular No. 18 dated 21 December 2014, the Bank has to maintain Minimum Total Capital plus Capital Conservation Buffer @ 12.50% both in the cases of Solo and Consolidated basis. But the Bank has maintained Minimum Total Capital 2.88% and 2.94% in the cases of Solo and Consolidated basis respectively.
5. As disclosed to Notes # 29.00, 13.10, and 8.00 of the financial statements, the Bank disclosed lease liabilities of **BDT 172,823,652** and right-of-use assets of **BDT 432,308,436**. Additionally, rent expense of **BDT 510,274,387** was recorded under "Rent." The rental agreements meet the criteria of leases under IFRS 16, as they convey the right to control identified assets for periods exceeding 12 months and are not of low value.
6. As disclosed in Note 3.02.1 to the financial statements, the Bank should retranslate its foreign currency balances held with Bangladesh Bank and in its foreign currency branches using the exchange rate prevailing at the reporting date, as required by IAS 21 – *The Effects of Changes in Foreign Exchange Rates*. Moreover, the bank should also reconcile the suspense balance mentioned in note 9.07 in accordance with the requirements of said IAS.
7. We refer to note- 2.2.3 of the financial statements where the bank states its compliance with Bangladesh Bank circular ref. BRPD circular 15 dated November 27, 2024 for reporting of Classification of Loan (CL). However, the bank is in the process of implementing changes of said circular in CBS regarding record and report of CL. Moreover, the Bank is yet to provide rationale about the manual intervention in CL report and the reason for the changes of CL report data with the time elapsed.

Our opinion is not modified in respect of these matters.

**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.

| Description of Key Audit Matters | Our Response to Key Audit Matters |
|---|---|
| **Interest Income Recognition** | |
| Recognition of interest income has significant and wide influence on financial statements. Recognition and measurement of interest income has involvement of complex IT environments.<br><br>We identify recognition of interest income from loans, advances 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 meet specific targets or expectations of financial results. | We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans, advances and leases.<br><br>We performed test of operating effectiveness on automated control in place to measure and recognize interest income.<br><br>We have also performed substantive procedure to check whether interest income is recognized completely and accurately.<br><br>We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines. |
| See note no. 23 to the financial statements | |
| **Impairment Assessment of Unquoted Investments** | |
| In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds, especially any impairment is calculated using valuation techniques that may take into consideration director indirect unobservable market data and hence require an elevated level of judgment. | We have assessed the processes and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process. We tested a sample of investments valuation as at 31 December 2025 and compared our results to the recorded value.<br><br>Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. |
| See note no. 6 to the financial statements | |
| **Valuation of Treasury Bill and Treasury Bond** | |
| The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.<br><br>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. | We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds.<br><br>We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments.<br><br>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.<br><br>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. |
| See note no. 6 to the financial statements | |
| **Legal and Regulatory Matters** | |
| We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.<br><br>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established as other contingent liabilities.<br><br>Overall, the legal provision represents the Group's and the Bank's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial statement. | We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.<br><br>We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.<br><br>We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.<br><br>We assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information.<br><br>We also assessed the Bank's provisions and contingent liabilities disclosure. |
| **Valuation of Defined Benefits and Pension Obligation** | |
| The Group operates a number of defined benefit schemes which in total are significant in the context of the overall balance sheet. At year end, the Group reported total pension liability of BDT 2,011.48 Crore and provision kept against pension liability of BDT 212 Crore (2024: BDT 179.43 Crore) so the net pension liability of BDT 1,799.46 Crore remain unrecognize.<br><br>The valuations of the retirement benefit liabilities are calculated with reference to a number of actuarial assumptions and inputs including discount rate, rate of inflation and mortality rates. The net pension liability is sensitive to changes in the assumptions. | We tested the controls associated with the actuarial assumptions setting process and the measurement of the fair value of the schemes' assets. We concluded that the key controls were designed, implemented and operated efficiently.<br><br>We tested the employees' data used in calculating obligation.<br><br>We assessed the appropriateness and presentation of disclosure against IAS 19 "Employee Benefits". |
| See note no. 13.09.02 to the financial statements | |
| **IT system 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.<br><br>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. | We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.<br><br>We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems we're appropriately reviewed and authorized.<br><br>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.<br><br>We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit.<br><br>We performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms and segregation of incompatible duties relevant to application and database change management. |

**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 auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's 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 auditor's 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 auditor's 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, except for the possible effect of the matters described in *Basis for Qualified Opinion* section of our report, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) 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;

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

(iv) 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;

*(v)* 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;

*(vi)* Inadequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;

*(vii)* 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;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's 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)* 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 *(other than matters disclosed in these financial statements)*;

*(ix)* financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Rupali Investment Limited and Rupali Bank Securities Limited have been audited by M. J. Abedin & Co, Chartered Accountants and A. Wahab & Co., Chartered Accountants respectively. These accounts have been properly reflected in the consolidated financial statements.

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

(xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 15,000 person hours (estimated);

(xii) Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025; and

(xiii) 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.

For and on behalf of
**G. Kibria & Co.**
Chartered Accountants
FRC Enlistment No.: CAF-001-030

**A. K. Gulam Kibria, FCA**
Partner
Enrolment Number: 0392
**DVC: 2604300392AS161318**

For and on behalf of
**Mahfel Huq & Co.**
Chartered Accountants
FRC Enlistment No.: CAF-001-133

**Wasequl H Reagan, FCA**
Partner
Enrolment Number: 1517
**DVC: 2604301517AS770570**

Place: Dhaka, Bangladesh
Date: April 30, 2026

## Consolidated Balance Sheet
## As at 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | Amount in Taka 2024 |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | 3(a) | | |
| Cash In Hand (Including Foreign Currencies) | | 6,712,006,490 | 6,684,570,691 |
| Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies) | | 36,363,564,258 | 29,604,973,771 |
| | | **43,075,570,748** | **36,289,544,462** |
| **Balance with Other Banks and Financial Institutions** | 4(a) | | |
| In Bangladesh | | 17,619,549,296 | 17,767,787,681 |
| Outside Bangladesh | | 490,863,859 | 2,573,219,517 |
| | | **18,110,413,155** | **20,341,007,198** |
| **Money at Call and Short Notice** | 5(a) | **4,600,000,000** | **7,620,000,000** |
| **Investments** | 6(a) | | |
| Government | | 199,426,093,980 | 161,658,361,880 |
| Others | | 28,103,606,661 | 31,612,753,004 |
| | | **227,529,700,641** | **193,271,114,884** |
| **Loans and Advances** | 7(a) | | |
| Loans, Cash Credit, Overdrafts etc. | | 511,981,144,671 | 512,647,962,298 |
| Bills Purchased and Discounted | | 1,167,229,122 | 1,445,470,233 |
| | | **513,148,373,793** | **514,093,432,531** |
| **Fixed Assets including Land, Building, Furniture and Fixtures** | 8(a) | **14,512,125,128** | **14,605,838,920** |
| **Other Assets** | 9(a) | **26,684,925,240** | **21,697,276,162** |
| **Non-Banking Assets** | 10(a) | - | - |
| **TOTAL PROPERTY AND ASSETS** | | **847,661,108,704** | **807,918,214,157** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Borrowing from Other Banks, Financial Institutions & Agents** | 11(a) | **5,949,971,280** | **13,884,217,335** |
| **Deposits and Other Accounts** | 12(a) | | |
| Current and Other Accounts, etc. | | 49,227,956,558 | 48,779,132,548 |
| Bills Payable | | 2,404,571,994 | 3,187,655,797 |
| Savings Deposits | | 138,700,349,284 | 126,190,482,531 |
| Fixed Deposits | | 530,289,254,390 | 507,741,023,769 |
| Other Deposits | | - | - |
| | | **720,622,132,226** | **685,898,294,645** |
| **Other Liabilities** | 13(a) | **104,003,061,043** | **91,074,517,619** |
| **Total Liabilities** | | **830,575,164,549** | **790,857,029,599** |
| **Capital and Shareholders' Equity** | | | |
| Paid-up Capital | 14 | 4,879,320,650 | 4,879,320,650 |
| Share Money Deposit | 15 | 6,799,953,800 | 6,799,953,800 |
| Statutory Reserve | 16 | 4,258,315,360 | 4,160,965,439 |
| General Reserve | 17(a) | 22,000,000 | 20,000,000 |
| Assets Revaluation Reserve | 18 | 536,611,827 | 555,661,238 |
| Revaluation Reserve for Securities | 19 | 140,664,637 | 145,605,477 |
| Retained Earnings | 20(a) | 449,077,881 | 499,677,954 |
| **Total Shareholders' Equity** | | **17,085,944,155** | **17,061,184,558** |
| **TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** | | **847,661,108,704** | **807,918,214,157** |
| **OFF - BALANCE SHEET EXPOSURE** | 21(a) | | |
| **Contingent Liabilities** | | | |
| Acceptance and Endorsements | | 1,412,704,649 | 3,863,255,731 |
| Letter of Guarantee | | 5,090,777,127 | 8,808,611,768 |
| Irrevocable Letters of Credit | | 145,611,666,638 | 146,995,627,924 |
| Bills For Collection | | 1,660,085,664 | 4,996,633,089 |
| Other Contingent Liability (DC Notes) | | 1,006,850 | 1,006,550 |
| **Total Contingent Liabilities** | | **153,776,240,929** | **164,665,135,062** |
| **Other Commitments** | | | |
| Documentary Credits and Short Term Trade-Related Transaction | | - | - |
| Forward Assets Purchased and Forward Deposit Placed | | - | - |
| Undrawn Note Issuance and Revolving Underwriting Facilities | | - | - |
| Undrawn Formal Standby Facilities, Credit Lines and Other Commitments | | - | - |
| Liabilities Against Forward Purchase and Sale | | - | - |
| Total Off Balance Sheet Exposure Including Contingent Liabilities | | **153,776,240,929** | **164,665,135,062** |
| **Net Asset Value Per Share (NAVPS)** | | **35.02** | **34.97** |
| **Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit)** | | **14.63** | **14.61** |

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

**A.K.Gulam Kibria FCA**
Partner
Enrollment Number: 0392
G. Kibria & Co.
Chartered Accountants
FRC Registration # CFA-001-030
**DVC: 2604300392AS161318**
Dhaka.
Date: 30 April, 2026

**Wasequl H Reagan FCA**
Partner
Enrollment Number: 1517
Mahfel Huq & Co.
Chartered Accountants
FRC Registration # CFA-001-133
**DVC: 2604301517AS770570**
Dhaka.
Date: 30 April, 2026

## Consolidated Profit and Loss Accounts
## For the year ended 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | Amount in Taka 2024 |
|---|---|---|---|
| Interest Income | 23(a) | 31,813,941,723 | 34,007,207,529 |
| Less: Interest Paid on Deposits, Borrowings etc. | 24(a) | 47,519,818,128 | 40,610,600,086 |
| **Net Interest Income** | | **(15,705,876,405)** | **(6,603,392,557)** |
| Investment Income | 25(a) | 22,995,438,319 | 17,983,546,455 |
| Commission, Exchange, Brokerage etc. | 26(a) | 3,698,566,914 | 2,236,183,237 |
| Other Operating Income | 27(a) | 1,384,095,845 | 1,199,119,445 |
| **Total Operating Income** | | **12,372,224,673** | **14,815,456,580** |
| Salary and Allowances | 28(a) | 7,222,735,735 | 7,876,646,166 |
| Rent, Taxes, Insurance, Electricity etc. | 29(a) | 804,729,813 | 853,588,648 |
| Legal and Professional Expenses | | 42,433,948 | 32,029,992 |
| Postage, Stamp, Telecommunication etc. | 30(a) | 51,649,778 | 126,531,646 |
| Stationery, Printing, Advertisement etc. | 31(a) | 179,955,071 | 178,974,888 |
| Managing Director's Salary and Fees | 28.01(a) | 7,200,000 | 4,800,000 |
| Directors' Fees and Expenses | 28.02(a) | 5,168,500 | 4,076,600 |
| Audit Fees | 32(a) | 3,085,250 | 4,187,375 |
| Depreciation and Repairs of Bank's Assets | 33(a) | 768,028,168 | 642,517,611 |
| Other Expenses | 34(a) | 2,125,657,997 | 1,805,589,698 |
| **Total Operating Expenses** | | **11,210,644,260** | **11,528,942,624** |
| **Profit/(Loss) before Provision** | | **1,161,580,413** | **3,286,513,956** |
| Provision for Loans and Advances | 35(a) | 13,500,000 | 262,000,000 |
| Provision for Off-balance Sheet Exposures | 36(a) | 2,200,000 | - |
| Provision for Diminution in Value of Investments | 37(a) | 130,000,000 | 2,035,000,000 |
| Other Provisions | 38(a) | 502,580,000 | 592,389,660 |
| **Total Provisions** | | **648,280,000** | **2,889,389,660** |
| **Total Profit / (Loss) before Tax** | | **513,300,413** | **397,124,296** |
| **Provision for Taxation** | 39(a) | **445,114,899** | **283,200,513** |
| Current tax | 39.01(a) | 594,366,629 | 419,313,360 |
| Deferred tax | 39.02(a) | (149,251,730) | (136,112,847) |
| **Net Profit / (Loss) after Tax for the year** | | **68,185,514** | **113,923,783** |
| **Appropriations** | | | |
| Statutory Reserve | 16 | 94,849,921 | 67,902,328 |
| 1% Start-up Fund | | 498,497 | 829,280 |
| | | **95,348,418** | **68,731,608** |
| Retained Surplus Carried Forward | | **(27,162,904)** | **45,192,175** |
| Basic Earnings Per Share (EPS) | 40(a) | **0.14** | **0.23** |
| Diluted Earnings Per Share (EPS) (Considering Share Money Deposit) | 40(a) | **0.06** | **0.10** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

**A.K.Gulam Kibria FCA**
Partner
Enrollment Number: 0392
G. Kibria & Co.
Chartered Accountants
FRC Registration # CFA-001-030
**DVC: 2604300392AS161318**
Dhaka.
Date: 30 April, 2026

**Wasequl H Reagan FCA**
Partner
Enrollment Number: 1517
Mahfel Huq & Co.
Chartered Accountants
FRC Registration # CFA-001-133
**DVC: 2604301517AS770570**
Dhaka.
Date: 30 April, 2026

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

## Consolidated Cash Flows Statement
For the year ended 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **Cash Flows from Operating Activities** | | | |
| Interest Receipts in Cash | 41(a) | 53,964,349,395 | 52,664,094,597 |
| Interest Payments | 42(a) | (46,264,071,142) | (38,940,630,657) |
| Dividend Receipts | | 87,532,418 | 113,949,510 |
| Fees, Commissions, Brokerage etc. | | 1,632,158,176 | 1,076,202,054 |
| Recoveries of Loans Previously Written off | | 252,000,000 | 442,600,000 |
| Cash Payments to Employees | | (7,244,468,865) | (7,896,148,775) |
| Cash Payments to Suppliers | | (1,033,623,389) | (1,156,469,327) |
| Income Taxes Paid | | (9,730,629) | (2,210,773,397) |
| Receipts from Other Operating Activities | | 1,741,950,845 | 1,974,413,532 |
| Payments for Other Operating Activities | | (2,383,451,062) | (2,199,411,237) |
| **Cash Generated from Operating Activities before changes in Operating Assets and Liabilities** | | **742,645,747** | **3,867,826,299** |
| **Increase / (decrease) in Operating Assets and Liabilities** | | | |
| Loans and Advances to Customers | | 871,643,954 | (35,832,532,607) |
| Other Assets | 44(a) | (6,464,082,451) | 594,003,657 |
| Deposits from Customers | | 34,723,837,582 | 18,580,413,899 |
| Other Liabilities Accounts of Customers | | - | - |
| Trading Liabilities | | - | - |
| Other Liabilities | 45(a) | 13,408,865,589 | 8,856,292,019 |
| | | **42,540,264,673** | **(7,801,823,032)** |
| **Net Cash Flows from Operating Activities** | | **43,282,910,420** | **(3,933,996,733)** |
| **Cash Flows from Investing Activities** | | | |
| Proceeds from Sale of Securities | | 1,421,816,873,148 | 592,829,811,977 |
| Payments for Purchases of Securities | | (1,457,353,611,390) | (579,526,131,590) |
| Purchase of Property, Plant and Equipment | | (383,578,838) | (459,188,881) |
| Payments against Lease Obligation /FDR | | 12,924,661 | - |
| Proceeds from Sale of Property, Plant and Equipment | | 8,270 | 1,180 |
| **Net Cash used in Investing Activities** | | **(35,907,384,149)** | **12,844,492,686** |
| **Cash Flows from Financing Activities** | | | |
| Borrowing from Other Banks and Financial Institutions and Agents | | (7,934,246,056) | (14,314,380,451) |
| Special Loan from Rupali Bank PLC | | 54,014,123 | (46,722,420) |
| Capital Injection | | - | - |
| **Cash Flows from Financing Activities** | | **(7,880,231,933)** | **(14,361,102,871)** |
| **Net Increase / (Decrease) in Cash** | | **(504,705,661)** | **(5,450,606,918)** |
| Effect on Cash & Cash Equivalent Due to Changes in exch. Rate * | | **2,052,313,051** | **1,140,770,383** |
| Cash and Cash Equivalent at the Beginning of the Year | 46(a) | **64,238,376,512** | **68,548,213,047** |
| **Cash and Cash Equivalent at the End of the Year** | 46(a) | **65,785,983,902** | **64,238,376,512** |
| **Net Operating Cash flow Per Share** | | **88.71** | **(8.06)** |
| **Diluted Net Operating Cash flow Per Share (Considering Share Money Deposit)** | | **37.06** | **(3.37)** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 30 April, 2026

## Profit and Loss Accounts
For the year ended 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| Interest Income | 23 | 31,763,676,563 | 33,948,527,618 |
| Less: Interest Paid on Deposits, Borrowings etc. | 24 | 47,518,020,185 | 40,608,636,273 |
| **Net Interest Income** | | **(15,754,343,622)** | **(6,660,108,655)** |
| Investment Income | 25 | 22,920,721,103 | 17,898,057,946 |
| Commission, Exchange, Brokerage etc. | 26 | 3,684,471,227 | 2,216,972,437 |
| Other Operating Income | 27 | 1,382,945,823 | 1,197,517,566 |
| **Total Operating Income** | | **12,233,794,531** | **14,652,439,294** |
| Salary and Allowances | 28 | 7,190,442,938 | 7,843,462,347 |
| Rent, Taxes, Insurance, Electricity etc. | 29 | 803,239,689 | 852,227,439 |
| Legal and Professional Expenses | | 42,412,028 | 31,192,787 |
| Postage, Stamp, Telecommunication etc. | 30 | 50,726,950 | 125,611,356 |
| Stationery, Printing, Advertisement etc. | 31 | 179,656,750 | 178,630,532 |
| Managing Director's Salary and Fees | 28.01 | 7,200,000 | 4,800,000 |
| Directors' Fees and Expenses | 28.02 | 4,233,000 | 3,352,800 |
| Audit Fees | 32 | 2,930,000 | 4,032,125 |
| Depreciation and Repairs of Bank's Assets | 33 | 760,775,942 | 635,449,053 |
| Other Expenses | 34 | 2,114,647,627 | 1,794,779,557 |
| **Total Operating Expenses** | | **11,156,264,924** | **11,473,537,996** |
| **Profit/(Loss) before Provision** | | **1,077,529,607** | **3,178,901,298** |
| Provision for Loans and Advances | 35 | - | 250,000,000 |
| Provision for Off-balance Sheet Exposures | 36 | 2,200,000 | - |
| Provision for Diminution in Value of Investments | 37 | 100,000,000 | 1,998,000,000 |
| Other Provisions | 38 | 501,080,000 | 591,389,660 |
| **Total Provisions** | | **603,280,000** | **2,839,389,660** |
| **Total Profit / (Loss) before Tax** | | **474,249,607** | **339,511,638** |
| **Provision for Taxation** | 39 | **424,399,934** | **256,583,651** |
| Current tax | | 573,534,335 | 392,724,495 |
| Deferred tax | | (149,134,401) | (136,140,844) |
| **Net Profit / (Loss) after Tax for the year** | | **49,849,673** | **82,927,987** |
| **Appropriations** | | | |
| Statutory Reserve | 16 | 94,849,921 | 67,902,328 |
| 1% Start-up Fund | | 498,497 | 829,280 |
| | | **95,348,418** | **68,731,607** |
| Retained Surplus Carried Forward | | (45,498,745) | 14,196,380 |
| Basic Earnings per Share (EPS) | | **0.10** | **0.17** |
| Diluted Earnings per Share (EPS) (Considering Share Money Deposit) | | **0.04** | **0.07** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

**A.K.Gulam Kibria FCA**
Partner
Enrollment Number: 0392
G. Kibria & Co.
Chartered Accountants
FRC Registration # CFA-001-030
**DVC: 2604300392AS161318**
Dhaka.
Date: 30 April, 2026

**Wasequl H Reagan FCA**
Partner
Enrollment Number: 1517
Mahfel Huq & Co.
Chartered Accountants
FRC Registration # CFA-001-133
**DVC: 2604301517AS770570**
Dhaka.
Date: 30 April, 2026

## Cash Flows Statement
For the year ended 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **Cash flows from operating activities** | | | |
| Interest receipts in cash | 41 | 53,943,848,719 | 52,648,379,945 |
| Interest payments | 42 | (46,263,827,738) | (38,942,101,141) |
| Dividend receipts | | 54,200,297 | 62,312,675 |
| Fees, commissions, brokerage etc. | 26 | 1,632,158,176 | 1,076,202,054 |
| Recovery of loans previously written off | | 252,000,000 | 442,600,000 |
| Cash payments to employees | 28 | (7,197,642,938) | (7,848,262,347) |
| Cash payments to suppliers | | (1,033,623,389) | (1,156,469,327) |
| Income taxes paid | | - | (2,145,731,948) |
| Receipts from other operating activities | 27 | 1,382,945,823 | 1,197,517,566 |
| Payments for other operating activities | 43 | (2,068,383,500) | (1,535,173,552) |
| **Cash generated from operating activities before changes in operating assets and liabilities** | | **701,675,448** | **3,799,273,925** |
| **Increase / (decrease) in operating assets and liabilities** | | | |
| Loans and advances to customers | | 895,131,954 | (35,821,057,607) |
| Other assets | 44 | (6,463,989,451) | 594,705,235 |
| Deposits from customers | | 34,723,837,582 | 18,580,413,899 |
| Other liabilities | 45 | 13,409,542,597 | 8,859,561,210 |
| | | **42,564,522,681** | **(7,786,377,263)** |
| **Net Cash flows from operating activities** | | **43,266,198,129** | **(3,987,103,338)** |
| **Cash flows from investing activities** | | | |
| Proceeds from sale of securities | | 1,421,816,873,148 | 592,829,811,977 |
| Payments for purchases of securities | | (1,457,249,223,265) | (579,462,741,665) |
| Purchase of property, plant and equipment | | (383,060,838) | (458,679,280) |
| Proceeds from sale of property, plant and equipment | | 8,270 | 1,180 |
| **Net cash used in investing activities** | | **(35,815,402,685)** | **12,908,392,212** |
| **Cash flows from financing activities** | | | |
| Borrowing from other banks and financial institutions and agents | | (7,934,246,056) | (14,314,380,451) |
| Capital Injection | | - | - |
| **Cash flows from financing activities** | | **(7,934,246,056)** | **(14,314,380,451)** |
| Net increase / (decrease) in cash | | **(483,450,612)** | **(5,393,091,577)** |
| Effect on cash & cash equivalent due to changes in exch. rate | 26 | 2,052,313,051 | 1,140,770,383 |
| Cash and cash equivalent at the beginning of the year | 46 | **63,957,717,716** | **68,210,038,910** |
| **Cash and Cash Equivalent at the End of the Year** | 46 | **65,526,580,156** | **63,957,717,716** |
| **Net Operating Cash Flow per share** | | **88.67** | **(8.17)** |
| **Diluted Net Operating Cash Flow Per Share (Considering Share Money Deposit)** | | **37.05** | **(3.41)** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 30 April, 2026

## Consolidated Statement of Changes in Equity
for the year ended 31 December, 2025

Amount in Taka

| Particulars | Paid Up Capital | Share Money Deposit | Statutory Reserve | General Reserves | Revaluation Reserve/gain/loss: Properties | Investments | Retained Earnings | Total |
|---|---|---|---|---|---|---|---|---|
| **Balance as at 01 January 2025** | 4,879,320,650 | 6,799,953,800 | 4,160,965,439 | 20,000,000 | 555,661,238 | 145,605,477 | 499,677,954 | 17,061,184,558 |
| Dividends (Bonus share) | | - | - | - | - | - | - | - |
| **Restated Balance as at 01 January 2025** | **4,879,320,650** | **6,799,953,800** | **4,160,965,439** | **20,000,000** | **555,661,238** | **145,605,477** | **499,677,954** | **17,061,184,558** |
| 1% Start-up Fund | - | - | - | - | - | - | (498,497) | (498,497) |
| Surplus / (deficit) on revaluation of investments (HTM&HFT) | - | - | - | - | | (4,940,840) | - | (4,940,840) |
| Net profit during the year | - | - | - | - | - | - | 68,185,514 | 68,185,514 |
| Profit recognised as per BB required | | | | | | | 1,800,000 | |
| Excess Profit charged now rectified | - | - | - | - | - | - | - | - |
| Arrear Salary Allowances to employee for past service | - | - | - | - | - | - | (3,113,861) | (3,113,861) |
| Excess Provision transfer to retained earnings | | | | | | | 80,000,000 | |
| Excess profit recognised now rectified with adjustment | | | | | | | (6,672,718) | (6,672,718) |
| RIL General Reserve | | | | 2,000,000 | | | (2,000,000) | - |
| Assets Revaluation Reserve | | | | | (19,049,411) | | 19,049,411 | - |
| Transfer to Provision for Diminution in Value of Investments ** | | | | | | | (110,000,000) | |
| Transferred to statutory reserve | - | - | 97,349,921 | - | - | - | (97,349,921) | - |
| **Balance as at 31 December 2025** | **4,879,320,650** | **6,799,953,800** | **4,258,315,360** | **22,000,000** | **536,611,827** | **140,664,637** | **449,077,882** | **17,085,944,155** |
| **Balance as at 31 December 2024** | 4,879,320,650 | 6,799,953,800 | 4,160,965,439 | 20,000,000 | 555,661,238 | 145,605,477 | 499,677,954 | 17,061,184,558 |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 30 April, 2026

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

Amount in Taka

| Particulars | Paid Up Capital | Share Money Deposit | Statutory Reserve | General Reserves | Revaluation Reserve/gain/loss: Properties | Investments | Retained Earnings | Total |
|---|---|---|---|---|---|---|---|---|
| Balance as at 1st January,2025 | 4,879,320,650 | 6,799,953,800 | 4,132,965,439 | - | 555,661,238 | 145,605,477 | 3,837,290 | 16,517,343,894 |
| Dividends (Bonus share) | | | - | - | - | - | - | - |
| **Restated Balance as at 1st January-2025** | **4,879,320,650** | **6,799,953,800** | **4,132,965,439** | **-** | **555,661,238** | **145,605,477** | **3,837,290** | **16,517,343,894** |
| 1% Start-up Fund | - | - | - | - | - | - | (498,497) | (498,497) |
| Surplus / (deficit) on revaluation of investments (HTM&HFT) | - | - | - | - | | (4,940,840) | - | (4,940,840) |
| Net profit during the year | - | - | - | - | - | - | 49,849,673 | 49,849,673 |
| Profit recognised as per BB required | | | | | | | 1,800,000 | 1,800,000 |
| Excess Profit charged now rectified | | | | | | | - | - |
| Arrear Salary Allowances to employee for past service | - | - | - | - | - | - | (3,113,861) | (3,113,861) |
| Transferred to Retained Earnings | | | | | | | 80,000,000 | 80,000,000 |
| Excess profit recognised now rectified with adjustment | | | | | | | (6,672,718) | (6,672,718) |
| Assets Revaluation Reserve | | | | | (19,049,411) | | 19,049,411 | - |
| Transferred to statutory reserve | - | - | 94,849,921 | - | - | - | (94,849,921) | - |
| **Balance as at 31 December,2025** | **4,879,320,650** | **6,799,953,800** | **4,227,815,360** | **-** | **536,611,827** | **140,664,637** | **49,401,377** | **16,633,767,651** |
| **Balance as at 31 December,2024** | 4,879,320,650 | 6,799,953,800 | 4,132,965,439 | - | 555,661,238 | 145,605,477 | 3,837,290 | 16,517,343,894 |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 30 April, 2026

## Liquidity Statement
### ( Maturity Analysis of Assets & Libilities )
As at 31 December ,2025

Amount in Taka

| Particulars | Upto 01 Month | 01 to 03 Months | 03 to12 Months | 01 to 05 Years | More than 05 years | Total |
|---|---|---|---|---|---|---|
| **Assets** | | | | | | |
| Cash in hand | 13,510,603,091 | - | - | - | 29,413,527,315 | 42,924,130,406 |
| Balance with other banks and financial institutions | 11,493,242,879 | 1,002,729,981 | 5,506,476,890 | - | - | 18,002,449,750 |
| Money at call and short notice | 4,600,000,000 | - | - | - | - | 4,600,000,000 |
| Investments | 12,197,203,265 | 31,487,908,427 | 63,550,305,735 | 53,346,302,326 | 64,564,201,650 | 225,145,921,403 |
| Loans and advances | 48,152,496,470 | 79,858,972,375 | 146,932,267,229 | 114,162,856,154 | 123,420,497,653 | 512,527,089,881 |
| Fixed assets (including premises, furniture and fixture) | - | | | 399,109,018 | 14,098,755,796 | 14,497,864,814 |
| Other assets | - | 6,843,351,868 | 8,977,314,600 | 10,524,156,938 | 2,243,899,692 | 28,588,723,098 |
| Non banking assets | - | - | - | - | - | - |
| **Total assets** | **89,953,545,705** | **119,192,962,651** | **224,966,364,454** | **178,432,424,436** | **233,740,882,106** | **846,286,179,352** |
| **Liabilities** | | | | | | |
| Borrowing from Bangladesh bank, other banks, Financial institutions and agents | 519,578,236 | 474,832,634 | 562,142,875 | 2,424,128,132 | 1,969,289,404 | 5,949,971,281 |
| Deposit accounts | 89,108,685,994 | 174,349,653,967 | 232,580,678,876 | 155,722,439,282 | 68,860,674,107 | 720,622,132,226 |
| Other accounts | - | | | | | - |
| Provision & Other Liabilities | 9,212,922,215 | 20,569,067,239 | 59,007,009,088 | 14,291,309,657 | - | 103,080,308,199 |
| **Total Liablities** | **98,841,186,445** | **195,393,553,840** | **292,149,830,839** | **172,437,877,071** | **70,829,963,511** | **829,652,411,706** |
| **Net Liquidity difference** | **(8,887,640,740)** | **(76,200,591,189)** | **(67,183,466,385)** | **5,994,547,365** | **162,910,918,595** | **16,633,767,646** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

Dhaka.
Date: 30 April, 2026

## Balance Sheet
As at 31 December, 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | 3 | | |
| Cash In Hand (Including Foreign Currencies) | | 6,711,953,238 | 6,684,517,586 |
| Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies) | | 36,212,177,168 | 29,438,078,055 |
| | | **42,924,130,406** | **36,122,595,641** |
| **Balance with Other Banks and Financial Institutions** | 4 | | |
| In Bangladesh | | 17,511,585,892 | 17,641,902,558 |
| Outside Bangladesh | | 490,863,859 | 2,573,219,517 |
| | | **18,002,449,751** | **20,215,122,075** |
| **Money at Call and Short Notice** | 5 | **4,600,000,000** | **7,620,000,000** |
| **Investments** | 6 | | |
| Government | | 199,426,093,980 | 161,658,361,880 |
| Others | | 25,719,827,424 | 29,361,444,203 |
| | | **225,145,921,404** | **191,019,806,083** |
| **Loans and Advances** | 7 | | |
| Loans, Cash Credit, Overdrafts etc. | | 511,359,860,759 | 511,976,751,602 |
| Bills Purchased and Discounted | | 1,167,229,122 | 1,445,470,233 |
| | | **512,527,089,881** | **513,422,221,835** |
| **Fixed Assets including Land, Building, Furniture and Fixtures** | 8 | **14,497,864,814** | **14,585,191,134** |
| **Other Assets** | 9 | **28,588,723,098** | **23,615,531,471** |
| **Non-Banking Assets** | 10 | - | - |
| **TOTAL PROPERTY AND ASSETS** | | **846,286,179,354** | **806,600,468,239** |
| **LIABILITIES AND CAPITAL** | | | |
| **Liabilities** | | | |
| **Borrowing from Other Banks, Financial Institutions & Agents** | 11 | **5,949,971,280** | **13,884,217,335** |
| **Deposits and Other Accounts** | 12 | | |
| Current and Other Accounts, etc. | | 49,227,956,558 | 48,779,132,548 |
| Bills Payable | | 2,404,571,994 | 3,187,655,797 |
| Savings Deposits | | 138,700,349,284 | 126,190,482,531 |
| Fixed Deposits | | 530,289,254,390 | 507,741,023,769 |
| Other Deposits | | - | - |
| | | **720,622,132,226** | **685,898,294,645** |
| **Other Liabilities** | 13 | **103,080,308,197** | **90,300,612,365** |
| **Total Liabilities** | | **829,652,411,703** | **790,083,124,345** |
| **Capital and Shareholders' Equity** | | | |
| Paid-up Capital | 14 | 4,879,320,650 | 4,879,320,650 |
| Share Money Deposit | 15 | 6,799,953,800 | 6,799,953,800 |
| Statutory Reserve | 16 | 4,227,815,360 | 4,132,965,439 |
| General Reserve | 17 | - | - |
| Assets Revaluation Reserve | 18 | 536,611,827 | 555,661,238 |
| Revaluation Reserve for Securities | 19 | 140,664,637 | 145,605,477 |
| Retained Earnings | 20 | 49,401,377 | 3,837,290 |
| **Total Shareholders' Equity** | | **16,633,767,651** | **16,517,343,894** |
| **TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** | | **846,286,179,354** | **806,600,468,239** |
| **OFF - BALANCE SHEET EXPOSURE** | 21 | | |
| **Contingent Liabilities** | | | |
| Acceptance and Endorsements | | 1,412,704,649 | 3,863,255,731 |
| Letter of Guarantee | | 5,090,777,127 | 8,808,611,768 |
| Irrevocable Letters of Credit | | 145,611,666,638 | 146,995,627,924 |
| Bills For Collection | | 1,660,085,664 | 4,996,633,089 |
| Other Contingent Liability (DC Notes) | | 1,006,850 | 1,006,550 |
| **Total Contingent Liabilities** | | **153,776,240,929** | **164,665,135,062** |
| **Other commitments** | | | |
| Documentary credits and short term trade-related transaction | | - | - |
| Forward assets purchased and forward deposit placed | | - | - |
| Undrawn note issuance and revolving underwriting facilities | | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | | - | - |
| Liabilities against forward purchase and sale | | - | - |
| Total off balance sheet exposure including contingent liabilities | | **153,776,240,929** | **164,665,135,062** |
| **Net Asset Value Per Share (NAVPS)** | | **34.09** | **33.85** |
| **Diluted Net Asset Value Per Share (NAVPS) (Considering Share Money Deposit)** | | **14.24** | **14.14** |

The annexed accounting policies and other notes form an integral part of these financial statements.

**Salamun Nessa**
General Manager (CFO)

**Kazi Md. Wahidul Islam**
Managing Director

**Mujib Ahmad Siddiqui**
Director

**A H M Moyeen Uddin**
Director

**Md. Nazrul Huda**
Chairman

As per our separate report of even date annexed.

**A.K.Gulam Kibria FCA**
Partner
Enrollment Number: 0392
G. Kibria & Co.
Chartered Accountants
FRC Registration # CFA-001-030
**DVC: 2604300392AS161318**
Dhaka.
Date: 30 April, 2026

**Wasequl H Reagan FCA**
Partner
Enrollment Number: 1517
Mahfel Huq & Co.
Chartered Accountants
FRC Registration # CFA-001-133
**DVC: 2604301517AS770570**
Dhaka.
Date: 30 April, 2026

## Rupali Bank PLC and its subsidiaries
## Notes to the consolidated and separate financial statements
As at and for the year ended 31 December 2025

**1.00 Corporate profile of the Bank and its activities**

**1.1 Legal status and nature of the reporting entity**

Rupali Bank PLC was incorporated as Public Limited Company on 14 December, 1986, vides Certificate of Incorporation No.C-17063, 467 of 1986-1987 under the Companies Act, 1913 (as amended in Companies Act, 1994). The bank has taken over the business of Rupali Bank (emerged as a nationalized commercial bank in 1972), pursuant to Bangladesh Bank Nationalization Order No. 1972 (P. O. No. 26 of 1972) on a going concern basis through a vendor agreement signed between the Ministry of Finance of the People's Republic of Bangladesh on behalf of Rupali Bank and board of directors on 14 December 1986 with a retrospective effect from 14 December 1986. Shares of the bank are listed in the Dhaka Stock Exchange and Chittagong Stock Exchange. The bank has 587 branches as on 31 December, 2025. the registered office of the company is located at 34 Dilkusha C/A, Dhaka-1000.

**1.2 Principal activities of The Bank**

The principal activities of the Bank are to provide all kinds of commercial banking and related services such as accepting deposits, lending loans to customers, Local and international trade and services, treasury functions & investment including capital market, cash management, securities and custody services, remittance services, Mobile Banking Services etc.

**1.3 Islamic Banking Window/Unit**

The Bank obtained approval to operate Islamic Banking function vide letter no: Ref. BRPD (LS-1)/745(04)/2023-3622 dated 16.05.2023. Soon after getting approval letter from Bangladesh Bank, the bank started its Islamic banking related operational activities and then opened 01 (one) Islamic Banking window with Rupali Sadan Corporate Branch, Motijheel on 11.10.2023. Now, it has 02 (two) branches. The Islamic Banking Window is being governed by Bangladesh Bank in compliance with its rules, regulations and guidelines in terms of sharia based banking. The principal activities of this window are to provide all kinds of Islamic banking related services to its valued customers. Financial statements of Islamic Banking Window are shown in **annexure "K"**

**1.4 The Bank has 2 (Two) Subsidiaries with following detail as presented in the financial Statements in 31 December 2025.**

**1.4.1 Rupali Investment Limited**

Rupali Investment Limited, a 100% owned subsidiary company of Rupali Bank PLC, was incorporated on 31 March 2011 as a public limited company bearing registration No-27899 under the Companies Act 1994 with an authorized share capital of Tk. 500.00 (five hundred) crore. The company is formed to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting, corporate advisory services, etc. Rupali Investment Limited started its commercial operation from February 2012. Financial statements of the company are shown in **annexure "L"**

**1.4.2 Rupali Bank Securities Limited**

Rupali Bank Securities Limited, a 100% owned subsidiary company of Rupali Bank PLC, was incorporated as a public limited company on 29th August, 2013 vide Registrar of Joint Stock Companies and Firms, Dhaka and certificate of incorporation No: C-110969/13 under the Companies Act 1994. The main function of the Company is to act as, and carry on the business of a stock broker & stock dealer and to engage in all types of stock broking business. Financial statements of the company are shown in annexure **"M"**

**2.00 Significant accounting policies and basis of preparation of financial statements**

**2.1 Basis of accounting**

**Separate and consolidated financial statements**

The separate financial statements of the Bank as at and for the year ended 31 December 2024 comprise those of Domestic Banking 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').

There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

**2.1.1 Statement of compliance**

The financial statements of the Bank and its subsidiaries (the "Group") have been made for the year ended on December 31, 2024 and are prepared under the historical cost basis, except for certain investments which are stated at fair/market value and freehold land and Building which are measured at revalued amount, in accordance with the First Schedule (Sec-38) of the Bank Companies Act 1991 (as amended up to 2023), BRPD Circular # 14 dated June 25, 2003 and DFIM Circular # 11, dated December 23, 2009, other Bangladesh Bank Circulars, International Accounting Standards ("IAS") and International Financial Reporting Standards ("IFRS") adopted by the Institute of Chartered Accountants of Bangladesh ("ICAB"), the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchanges' listing regulations and other laws and rules applicable in Bangladesh. In cases where the requirements of Bangladesh Bank differ with those of IAS/IFRS, the requirements of Bangladesh Bank have been applied with appropriate reference.

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The Bank Company Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as issued by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

Accordingly, the financial statements of the Bank continue to be prepared in accordance with International Financial Reporting Standards (IFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by the Bangladesh Bank (BB), the Companies Act 1994. In case any requirement of the Bank Company Act 1991 and its subsequent amendment, and provisions and circulars issued by the Bangladesh Bank differ with those of IFRS, the requirements of the Bank Company Act 1991 and its subsequent amendment, and provisions and circulars issued by the Bangladesh Bank shall prevail.

**2.1.2 Basis of consolidation**

The consolidated financial statements include the financial statements of Rupali Bank PLC and its subsidiaries, i.e. Rupali Investment Limited and Rupali Bank Securities Limited.

The consolidated financial statements have been prepared in accordance with International Accounting Standard (IAS)-27 "Separate Financial Statements" and International Financial Reporting Standard (IFRS)-10: "Consolidated Financial Statements". The consolidated financial statements are prepared to a common financial year ended 31 December, 2025.

Subsidiary is that enterprise which is controlled by the Bank. Control exists when the Bank has the power, directly or indirectly, to govern the financial and operational policies of an enterprise from the date that control commences until the date that control ceases. The financial information of subsidiaries are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases.

**2.1.3 Use of estimates and judgments**

In preparation of the financial statements, management is required to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on a going concern basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

The most significant areas where estimates and judgments have been applied are to calculate provision for loans and advances and investments as per Bangladesh Bank guidelines.

**2.1.4 Foreign currency transaction and Commitments**

**a) Foreign currency**

Items included in the financial statements of each entity in the group are measured using the currency of the primary economic environment in which the entity operates, i e. the functional currency. The financial statements of the group and the Bank are presented in BDT which is the Bank's functional and presentation currency.

**b) Foreign currencies translation**

Foreign currency transactions are converted into equivalent BDT using the prevailing exchange rates on the dates of respective transactions as per IAS-21, "The Effects of Changes in Foreign Exchange Rates". Initially all Monetary and Non-monetary transactions/items are translated at historical rate or spot rate and then subsequently monetary transactions are converted at reporting date at closing rate. If any gain or loss arises from translation of monetary items will be recognized in profit and loss accounts. Foreign currency balances held in US Dollar are converted into BDT at average rate on every closing day.

**c) Commitments**

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at rates mentioned in contracts. Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in BDT terms at the rates of exchange prevailing on the balance sheet date.

**2.1.5 Statement of cash flows**

Statement of cash flows has been prepared in accordance with International Accounting Standard-7: Statement of Cash Flows and the guideline of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003 under Direct Method. The Statement shows the structure of changes in cash and cash equivalents which is rapidly convertible into cash during the financial year.

**2.1.6 Liquidity statement**

The liquidity statement has been prepared in accordance with remaining maturity grouping of assets and liabilities as of the close of the year as per following basis.

a) Balance with other banks and financial institutions, money at call and short notice, etc. are on the basis of their maturity term;
b) Investments are on the basis of their residual maturity term;
c) Loans and advances are on the basis of their repayment/maturity schedule;
d) Fixed assets are on the basis of their useful lives;
e) Other assets are on the basis of their adjustment;
f) Borrowing from other banks & financial institutions is as per their maturity/repayment term;
g) Deposits & other accounts are on the basis of their maturity term and behavioral past trend;
h) Other long term liabilities are on the basis of their maturity term;
i) Provisions and other liabilities are on the basis of their settlement.

**2.1.7 Reporting period**

These financial statements cover one calendar year from 1st January 2025 to 31st December 2025.

**2.1.8 Offsetting**

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

**2.2 Assets and Basis of their valuation**

**2.2.1 Cash and cash equivalents**

Cash and cash equivalents include notes and coins in 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.

**2.2.2 Balance with other Bank and Financial Institutions**

Bank and Non-Banking Financial Institution took license from Bangladesh Bank for operating Money Market Activities. RB PLC has invested to NBFIs as term Deposit (FDR) which is a money market product. It is the most profitable money market product. Non-Banking Financial Institution did not pay off their borrowed money due to liquidity crisis. In the meantime, NBFI had sent letter to RB PLC to renew the Fixed Term Deposit with interest. In this regard, RB PLC sent a letter no: HO/TD/1158 dated 30.09.2019 to Bangladesh Bank informing the situation. RB PLC already has maintained provision of Tk 50.00 crore against Term Deposit (FDR). Details shown in note no: 13.09.

# রূপালী ব্যাংক পিএলসি
# RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

**Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd**

# AUDITED FINANCIAL STATEMENTS 2025

**2.2.3 Loans and advances and Provisions**

Loans and advances are stated in the balance sheet on gross basis. Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest of classified loans and advances is kept in Interest suspense account as per Bangladesh Bank instructions and such interest is not accounted for as income until realised from borrowers. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

Commission and discounts on bills purchased and discounted are recognized at the time of realization. Provision for loans and advances is made on the basis of the following instructions contained in Bangladesh Bank dated 22 December 2022, BRPD Circular 05/2019, BRPD 04/2015, BRPD Circular No:15 dated 27 November 2024. BRPD Circular No:29 dated 21 December 2025. The rates of provision for loans and advances are given below:

| Particulars | Rate |
|---|---|
| General provision on unclassified loans / investments for housing finance (STD-0 , STD-1, STD-2) | 1% |
| General provision on Special Mention Account (SMA) for CMSME | 0.5% |
| General provision on Special Mention Account (SMA) | 5% |
| Specific provision on substandard loans and advances | 20% |
| Specific provision on doubtful loans and advances | 50% |
| Specific provision on bad / loss loans and advances | 100% |

Loans and advances are written-off to the extent that (i) there is no realistic prospect of recovery, and (ii) against which legal cases are pending for more than three years as per BRPD Circular 01, Dated: 06.02.2020 of Bangladesh Bank. This write-off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

**2.2.4 Investments**

All investment securities are initially recognised at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts are credited using the effective yield methods which are considered as discount income. The valuation methods of investments used are:

**Held to maturity (HTM)**

Investments which have fixed or determinable payments and are intended to be held to maturity. These investments are subsequently measured at present value (amortized cost) as per Bangladesh Bank guidelines. Investments in securities have been amortized as per DOS circular letter no:- 05 dated 28 January 2009, DOS circular letter no:- 42 dated 07 October 2021 and circular letter No:27 dated 04 December, 2023 the gain of amortization from the held to maturity securities have been shown in the statement of profit and loss account..

**Held for trading (HFT)**

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. Investments in securities have been revalued mark to market as per DOS circular letter no:- 05 dated 28 January 2009, DOS circular letter no:- 42 dated 07 October 2021 and circular letter No:27 dated 04 December, 2023. After initial recognition,. these investments are subsequently revalued at mark to market value on weekly basis in line with Bangladesh Bank Guideline. Revaluation gain or loss is shown in Profit & Loss account and Other Component of Equity.

**Value of investments has been enumerated as follows:**

| Item | Applicable accounting value |
|---|---|
| Government Treasury Bills-HTM | Amortized value |
| Government Treasury Bills-HFT | Mark to Market |
| Government Treasury Bonds-HTM | Amortized value |
| Government Treasury Bonds-HFT | Mark to Market |
| Prize Bond | At cost |
| Unquoted Shares and Debenture | At cost |

**Investment in listed securities**

These securities are bought and held primarily for the purpose of selling them in future, or held for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment is provided in the financial statements where market price is below the cost price of investments as per Bangladesh Bank guideline.

**Investment in unquoted securities**

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

**Investments in subsidiary**

Investment in subsidiaries is accounted for under the cost method of accounting in the Bank's financial statements in line with IFRS-10. Accordingly, investments in subsidiaries are stated in the Bank's balance sheet at cost less impairment losses (if any).

**Corporate Bond**

Investment in Corporate Bond is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in Corporate Bond.

**Commercial Paper**

Commercial Paper refers to secured/unsecured promissory note with a maturity of not less than 07 (seven) days and not more than 1 (one) year that is sold at a fixed rate of interest as per Bangladesh Bank BRPD Circular no-07 dated September 25, 2016.

**2.2.5 Property, plant and equipment**

Property, plant & equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

All fixed assets are stated at cost less accumulated depreciation as per IAS-16 " Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

The Bank recognises in the carrying amount of an items of property, plant and equipment, the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the company and the cost of the items can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance, is normally charged off as revenue expenditure in the period in which it is incurred.

Revaluation of Land and Building: As per International Accounting Standard (IAS-16) revaluation should be made with sufficient regulatory compliance to ensure that the carrying amount does not differ materially from that which would be determined using the fair value at the end of reporting period. The fair value of Land and Buildings is usually determined from market based evidence by an appraisal that is normally undertaken by professionally qualified Valuers in accordance with IFRS-13 "Fair Value Measurement''. Therefore, any upward increases of the assets will have positive impact on the capital adequacy of the Bank (100% of the asset revaluation is considered as Tier-2 Capital subject to deduction as per roadmap for implementation of BASEL-III). With a view to qualify for higher capital adequacy, the bank revalued at 2014, it's Land and Buildings upon complying with all regulatory requirements.

Diminishing balance method of depreciation is applied on Building and Furniture & fixture from the following month of acquisition and straight line method applied on Mechanical Appliance, Computer Hardware, Motor vehicle, Interior Decoration & Renovation and straight line method of amortization applied on Software. Depreciation has been charged from the following month of acquisition, whereas no depreciation on assets which are disposed off have been charged from the month of disposal. Assets category wise depreciation/amortization rates are as follows:

| Category of fixed assets | Rate |
|---|---|
| Land | Nill |
| Buildings | 2.50% |
| Furniture and fixtures | 10% |
| Mechanical appliance | 20% |
| Motor Vehicles | 20% |
| Computer Hardware | 20% |
| Category of fixed assets (ATM Assets) | 20% |
| Software (Intangible Asset) | 10% |
| Interior Decoration & Renovation | 10% |
| Right-of-Use Asset | ** |

** Depreciation on Right-of-Use Assets are computed following straight line method based on lease contact with lessor and recognized in line with IFRS- 16

For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

Borrowing costs that are directly attributable to the acquisition, construction or production of a qualifying asset will have to be capitalized as part of the cost of the asset as per IAS-23.

RB PLC has decorated working place as per BRPD circular no.02, dated 16 January, 2014 and BRPD circular no.01, dated 8 January, 2019.

**2.2.6 Intangible assets**

An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the assets can be measured reliably.

Software represents the value of computer application software licensed for use of the Bank, other than software applied to the operation software system of computers. Intangible assets are carried at its cost less accumulated amortization and any impairment losses.

Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are incurred in customizing the software for its intended use. Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original specifications and lives and such cost is recognized as capital improvement and added to the original cost of software.

Software is amortized using the straight line method over its estimated useful life of 10 (Ten) years commencing from the date of the application. Software is available for use over the best estimate of its useful economic life.

**2.2.7 Impairment of Assets:**

The policy for all tangible and intangible assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The Bank assesses at the end of each reporting period or more frequently if any events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exits, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account.

Fixed assets are reviewed for impairment whenever events or charges in circumstances indicate that the carrying amount of an asset may be impaired.

**2.2.8 IFRS 16: Leases**

The Bank has applied IFRS-16 Lease for the first time with the date of initial application of 01 January 2020. As IFRS-16 supersedes IAS-17 Lease, the Bank has made recognition, measurement and disclosure in the financial statements-2022 both as Lessee and Lessor as per IFRS-16.

**Bank as lessee:**

The Bank assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the Bank considers the contract as a lease contract.

The Bank as a lessee applies a single recognition and measurement approach for all lease, except for short-term leases, or, and lease of low value of assets. The Bank recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets.

If tenor of a lease contract does not exceed twelve months from the date of initiation /application, the Bank considers the lease period as short term in line with the recognition threshold of ROU (Right of Use) assets as per Fixed Asset Policy of the Bank.

**Right of use assets (RoU):**

The Bank recognizes the right-of-use assets (RoU) at the commencement date of the lease (i.e. the date the underlying asset is available for use). RoU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of RoU assets includes the amount of lease liabilities recognized, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight line basis over the lease term, or remaining period of the lease term.

The Bank assessed all lease contracts live in 2020 and recognized as RoU of assets of all leases, except short term and low value of assets as per IFRS 16. As leases under IFRS 16 has been first time adopted by the Bank, the Bank has followed modified retrospective approach of adoption with the date of initial application of 01 January 2020. Therefore, the Bank considered a cut-off date beginning of the year 2020 and reassessed unadjusted advance payment and remaining lease period of each contract, and recognized those in the financial statements for the year ended 31 December 2020 without giving retrospective impact in earlier presentation. The RoU assets are presented in the note no: 8.00 of these financial statements.

**Lease Liabilities (Bank as a lessee):**

At the commencement of the lease, the Bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the Bank and payment of penalties for terminating the lease. The lease payment has been discounted using the Bank's implicit borrowing rate.

**2.2.9 Other assets**

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

**Provision for other assets**

Other assets have been classified as per BRPD Circular No.04 dated April 12, 2022 of Bangladesh Bank and provisions have been made thereon accordingly.

**2.2.10 Securities purchased under re-sale agreement**

Securities purchased under re-sale agreements are treated as collateralized lending and recorded at the consideration paid and interest accrued thereon. The amount lent is shown as an investment.

The difference between purchase price and re-sale price is treated as interest received and accrued evenly over the life of Repo agreement.

**2.2.11 Receivables**

Receivables are recognised when there is a contractual right to receive cash or another financial assets from another entity.

**2.2.12 Non-banking assets:**

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after receiving the decree from the Court regarding the right and title of the mortgage property. The Bank has been awarded ownership of the mortgage properties according to the verdict of the Honorable Court in accordance with the section 33 (7) of "Artharin Adalat- Ain 2003". As per BRPD Circular No. 22, Dated 20 September 2021 no such assets are acquired in exchange for loans and advances during the year ended 31 December 2025.

**2.2.13 Reconciliation of inter-bank/inter-branch account**

Books of accounts with regard to inter-bank are reconciled on monthly basis and there are no material differences which may affect the financial statements significantly. Provision has been made in respect of un-reconciled entries in case of inter-branch transactions as on the reporting date as considered prudent by the management. Details of un-reconciled entries of inter branch transaction accounts as at 31 December, 2025 are shown in **"Annexure-E**

**2.3 Capital and Share Holders Equity**

**Capital management**

The bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet longer-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 managed in 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 finance and risk management department are key to implementing the bank's capital strategy and managing capital. Capital is managed using both regulatory control measure and internal matrix.

**2.3.1 Authorized Capital**

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association. Details are shown in **(note 14.1).**

**2.3.2 Paid up Capital**

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meeting. In the event of a winding-up of the Bank, ordinary shareholders are ranked after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation. Details are shown in **(note 14.2).**

**2.4 Share Money Deposit**

As per Guideline of Bangladesh Bank the company will have to complete the formalities of issuance of shares within 360 days of receiving money for this purpose &The Government of Peoples Republic of Bangladesh, FRC, Finance Division, Finance Ministry, published circular নং ১৪৬/এফআরসি/প্রশাঃ/প্রজ্ঞাপন/২০২০/০১, তারিখঃ ১১.০২.২০২০, As per section # 8(2) of Financial Reporting Act (FRA) 2015 Share Money Deposit will have to be converted into Share Capital within maximum 6th months. The Govt. has been injected money of Tk. 679.99 Crore in the form of share money deposit for the issuance of share. Rupali Bank PLC has already got a letter from the Ministry of Finance as per (স্মারক নং- ৫৩.০০.০০০.৩১২.৩৫.০০১.১৯৩, তারিখঃ ১৮ সেপ্টেম্বর ২০২৩ ইং) for converting the Share Money Deposit into Share Capital.

**2.5 Statutory reserve**

The statutory reserve has been maintained at the rate of 20% on profit before tax in accordance with provisions of section 24 of the Bank Companies Act, 1991 as amended up to date.

**2.6 Revaluation reserve**

When an asset's carrying amount is increased as a result of a revaluation, the increased amount should be credited directly to equity under the heading of revaluation surplus/ reserve as per IAS-16: Property, Plant and Equipment. The bank revalued the assets of land and buildings during the year 2014 which are absolutely owned by the bank and the increased amount has been recognised under revaluation reserve. The tax effects on revaluation gain are measured and recognised in the financial statements as per IAS-12: Income Taxes.

**2.7 Rupali Bank Sub-ordinated Bond**

Rupali Bank PLC has issued unsecured non-convertible sub-ordinated bond on 12 June, 2018 after obtaining approval from regulatory bodies, i.e. Bangladesh Bank & Bangladesh Securities Exchange Commissions. These bond have been fully redeemed during the year 2025. Furthermore, Additional unsecured non-convertible sub-ordinated bond of Tk 1,000,000,000 has been issued this year.

**2.8 Contingent liabilities**

A contingent liability is a possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

A present obligation that arises from past events but is not recognised because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.
- Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.
- Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised.

**2.9 Deposits and other accounts**

Deposits by customers and banks are recognised when the Bank enters into contractual provisions of the arrangements with the counterparties, which is generally on trade date, and initially measured at the consideration received.

**2.10 Borrowings from other banks, financial institutions and agents**

Borrowed funds include call money deposits, borrowings; re-finance borrowings and other term borrowings from banks, financial institutions and agents. These are stated in the balance sheet at amounts payable. Interest paid/ payable on these borrowings is charged to the profit & loss account.

**2.11 Basis for valuation of liabilities and provisions**

**2.11.1 Taxation**

Income tax assessment and related cases settled up to 2002 and 2007, 2008, 2009, 2012, 2013, 2014, 2020 and 2021 respectively. The assessment year 2023-2024, 2024-2025 and 2025-2026 (Accounting Year 2022, 2023 and 2024) has already been completed at DCT Level.

**2.11.2 Current Tax**

The tax currently payable is based on taxable profit for the year 2023. Taxable profit differs from profit as reported in the Statement of Comprehensive and Other Income because it excludes items of income or expense that are taxable or deductible in other years or are never taxable or deductible. Bank's liability for current tax is calculated using tax rates that has been enacted during the reporting period.

**2.11.3 Provision for current taxation**

Provision for current income tax has been made as per prescribed rate in the Finance Act, 2025 on the taxable income as per income tax Act- 2023 and in line with International Accounting Standard (IAS) -12: "Income Taxes".

**2.11.4 Deferred taxation**

Deferred tax is accounted for in accordance with IAS 12: "Income Taxes". Deferred tax normally results in a liability being recognized within the Statement of Financial Position. IAS 12 defines a deferred tax liability as being the amount of income tax payable in future periods. Deferred tax is recognized on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

**2.11.5 Benefits to the employees**

The bank operates retirement benefit pension schemes for its permanent employees, elements of which are as under:

**a) General provident fund scheme**

Employees under pension scheme are contributing minimum 5% of basic salary (maximum 25%) as per their desire to GPF after permanent of job but any employee can contribute to GPF at the starting of their services. The bank does not contribute any amount against these employees to the GPF. The employees also enjoy 11% to 13% rate of interest on the deposit of GPF amount based on terms and condition. Different interests are applied based on the outstanding amount which are as follows:

| Balance of General Provident fund | Rates |
|---|---|
| 1st Up to 15,00,000 | 13% |
| 2nd 15,00,001 to 30,00,000 | 12% |
| 3rd 30,00,001 to | 11% |

**b) Provision for Pension & Gratuity scheme**

A decision was taken in the Board Meeting No-1186, dated 30.04.2023 that required provision for pension & gratuity of the bank which is calculated by an actuary firm and a required provision of Tk. 2011.48 crore as on 31st December, 2021 which would have to be built up in the bank accounts gradually @ 60% on basic salary every month and an amount of Tk 10.00 crore as provision every year ended from operating profit which started from 2023. But recently as per a decision taken by the Ministry of Finance, pensioners could not surrender 100% of their pension. So requirement of cash outflow for this purpose has been decreased comparing to previous years.

**Eligibility:** while the permanent employees who have accrued 25 years of service before reaching normal retirement will be eligible for a pension.

Those who are declared as unfit by the medical board, the eligibility is considered as five years continued services. These eligibility criteria are also applicable for death before retirements.

The bank (RB PLC) has maintained provision for employee's pension fund of Tk 212.01 crore as on 31st December 2025.

**c) Contributory provident fund**

Presently, there is no employee under Contributory provident fund schemes.

**2.11.6 Other liabilities**

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses. Other liabilities are recognised in the balance sheet according to the guidelines of respective division of Bangladesh Bank, Income Tax Ordinance Act 2023 and internal policy of the Bank.

**2.11.7 Provision for liabilities**

A provision is recognised in accordance with IAS- 37 "Provisions, Contingent Liabilities and Contingent Assets". in the balance sheet when the Bank has a legal or constructive obligation as a result of past event and it is probable that an outflow of economic benefit will be required to settle the obligations and it can be measured reliably,

**2.11.8 Provision for Off-balance sheet exposures**

Off-balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. Banks are maintained provision against Off-balance sheet exposers as per BRPD Circular # 14, dated September 23, 2012 and BRPD Circular # 07 dated June 21, 2018. BRPD Circular No-6, Dated 25.04.2023. The Bank has maintained provision in the books of accounts against off balance sheet exposures.

**2.11.9 Provision for NOSTRO Accounts**

As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-677, dated 13 September, 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank and BRPD Circular No: 04 dated 12 April, 2022 provision is to be maintained for the un-reconciled debit balance of **NOSTRO** accounts more than 6 months as on the reporting date of these entries. Since there is no un-reconciled entries which are outstanding more than 6 months. Therefore, no provision is required to be maintained in this regards.

**2.11.10 Provision for rebate to good borrower**

As per BRPD Circular No. 06 (19 March 2015), BRPD Circular Letter No. 03, (16 February 2016) and BRPD Circular no. 04, dated 16 May, 2019 issued by Bangladesh Banks are required to provide 10% rebate on the interest from "Good Borrowers" subject to some qualifying criteria. Accordingly, the Bank has kept provision in the financial statements. But as BRPD Circular Letter No. 14, dated: 18 June, 2020 good borrower taken 10% rebate up to 30 September 2019 but Bank will continue to identify good borrower.

**2.11.11 Provision for risk fund**

As per BRPD circular No. 07, dated 05 July, 2015 no insurance needed in case of volt limit. Based on board decision no. 996 held on 12 May, 2016 Rupali Bank PLC already has maintained provision for risk fund which will be used for safeguarding cash in safe, cash on counter, cash in transit & cash in ATM booth.

**2.11.12 Provision for shares**

Bank and Financial Institution Division of Finance Ministry has taken decision dated 16 March, 2015, Letter No.53.00.0000.312.35.003.15-63, the share of ***Summit's Bank (Pakistan)*** will be withdrawn by Rupali Bank PLC. According to this letter our bank has taken necessary steps to withdraw the share. As per Board Decision no **1050** date: **30.04.2018** RB PLC is maintaining provision on lump sum basis.

**2.11.13 Worker Profit Participation Fund (WPPF)**

Section 11 of the Banking Companies Act, 1991 states that no Banking Company shall employ or continue the employment of any person whose remuneration or part of whose remuneration takes the form of commission or of a share in the profits of the company.

RB PLC has given incentive bonus to the permanent employee for imperative motivation in lieu of WPPF. This Bonus amount is distributed the amongst employee on annual basis.

**2.11.14 Provision for Start-Up Fund**

As per SMESPD circular No. 04, Dated 29 March, 2021 and Subsequently Circular No. 05, Dated 26 April, 2021 Rupali Bank is maintaining a Fund i.e. Start-Up Fund @1% on Net Operating Profit. This fund was eligible from January, 2022 for distribution among the Start-up entrepreneurs.

**2.12 Revenue recognition**

**2.12.1 Interest income**

Interest income is recognised on accrual basis. Interest on unclassified loans and advances are calculated at the prescribed rates to be taken into income. Interest is ceased to be taken into income when such loans and advances are considered as classified as per criteria prescribed in the circular issued by the Bangladesh Bank. It is then kept in interest suspense account. Interest on classified loans and advances is accounted for on a cash receipt basis.

**2.12.2 Investment income**

Interest income on investments is recognized on accrual basis accept SUKUK. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

- Income on investment in treasury bills, bonds, preference shares and debenture, etc. other than equity shares has been accounted for on accrual basis.
- Govt. securities (HTM) are revalued on accrual basis and effect of such revaluation gain has been credited to Asset Revaluation Reserve Account.
- Dividend on equity shares is recognized during the period in which it is declared and duly approved.
- Net increase in securities held to maturity during the period due to the valuation at mark to market basis has been credited to Asset Revaluation Reserve Account.
- Discounting income on Government treasury bills (HFT)/Bangladesh Bank Bill (HFT) has been transferred to Income Account.

**2.12.3 Fees and commission income**

Fees and commission income arising on services provided by the Bank are recognised when those are realized. Commission charged to customers on letters of credit and letters of guarantee is credited to income at the time of transactions being recorded in the books of accounts.

**2.12.4 Other operating income**

Other operating income is recognized at the time when it is realized except rent of properties.

**2.12.5 Interest paid on deposits and borrowings**

Interest paid on deposits and borrowings are recognized on accrual basis.

**2.12.6 Other expenses**

Expenses incurred by the bank are recognized on accrual basis.

**2.13 Earnings per Share**

**Basic Earnings per Share**

Basic earnings per share have been calculated in accordance with IAS 33: Earnings per Share which has been shown on the face of statement of comprehensive Income. This has been calculated by dividing the Basic earnings by the weighted average number of ordinary shares outstanding during the year.

**Dilution earnings per share**

Dilution earnings per share is calculated when any potential ordinary share arises in accordance with IAS 33 and in line with Financial Reporting Act, 2015 under section 8(2)(Gha), Share Money Deposit has been considered for the calculation of Dilution Earnings per Share.

**2.14 Events after the Reporting Period**

Events after the reporting period that provide additional information about the company's position at the Statements of Financial Position (Balance sheet) date are reflected in the financial statements in note no. 46 as per International Accounting Standards (IAS)-10: Events after the Reporting Period;

**2.15 Credit Rating of the Bank**

| Rating | 2024 | 2023 | 2022 |
|---|---|---|---|
| Standalone (Long term) | BBB+ | A- | A- |
| Standalone (Short term) | ST-3 | ST-3 | ST-3 |
| As Govt. Supported (Long term) | AAA | AAA | AAA |
| As Govt. Supported (Short term) | ST-1 | ST-1 | ST-1 |

**2.16 Litigation**

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The bank, however, provides adequate provisions as per guidelines of IAS- 37.

**2.17 Written Off**

Write-off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus canceled and removed from (written off) the bank's statement of financial position. Recovery against debts written off /provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable. Loans and advances are written off as per BRPD circular No: 01 dated 06 February 2019 and BRPD Circular No:04, dated 18 February 2024.issued by Bangladesh Bank.

**2.18 Risk Management**

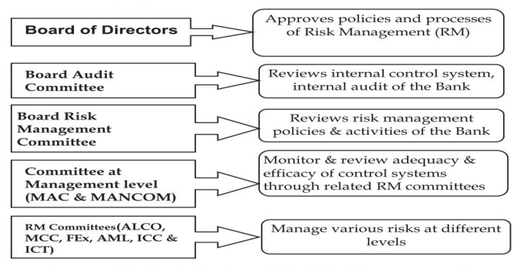
The bank has established effective risk management for steady and stable growth of the bank in accordance with the guidelines of Bangladesh Bank. The risk management of the bank covers the following six core risks areas of banking sector:

a) Credit risk
b) Foreign exchange risk
c) Asset-liability management risk
d) Money laundering & terrorist financing risk
e) Internal control and compliance risk
f) Information and communication technology risk

Risk is the likelihood of an undesirable event to occur or the effect of an adverse outcome. Banking risk is the potentiality of losing asset. Banks face several types of risks. Risk is not just about threats and challenges; it is also about taking advantage of opportunities.

Risk management is the process of measuring or assessing the actual or potential dangers of a particular situation. It focuses on reporting, oversight and segregation of duties within the organization.

The overall focus of risk management of Rupali Bank PLC. in 2024 was on maintaining bank's risk profile in line with bank's risk strategy, strengthening its capital base and supporting the bank's strategic goals. The activity of the risk management is given below:




As per BRPD circular no. 11 dated October 2013 Risk Management Committee of the Board has been formed and the committee has already started its operation.

**a) Credit Risk Management**

Credit risk is one of the prime risks of a bank. It indicates the potential loss arising from any credit approval subject to the banking regulations in force or to be imposed by the regulatory body and to the changes in the banking policy. Data collection check list and limit utilization form are being prepared for regular assessment.

Internal Credit Risk Rating System (ICRRS) has been adapted by RB PLC as Bangladesh bank's instruction. The system defines the risk profile of borrowers to ensure that account management, structure and pricing are commensurate with the risk involved. The ICRRS will be applicable for all exposures save for consumer loans, small enterprises with total loan exposure of less than Tk 50 lakh, short-term loans, microcredit and lending to banks, non-bank financial institutions and insurance. It has given more emphasis on leverage and cash flows. A highly leveraged concern or a firm having poor/negative cash flow is very likely to generate low score in new rating-ICRRS. If a company scores poor, still it can get loan, if the concerned borrower's bank can properly justify the lending. In case of score 75 and above it will be marked 'Excellent', for 65 to 74, it will be 'Good', for 50 to 64, it will be 'Marginal' and for below 50, 'Unacceptable'. If a company scores 'Unacceptable' in ICRRS, borrower bank still can renew their credit facilities for 2 (two) more times. So, a firm has still chanced to improve in its financial and other parameters and can utilize existing credit lines till that time.

**ICRRS have two analysis parts**: quantitative and qualitative. 60 per cent weight is assigned to quantitative part while rest 40 per cent weight is assigned to qualitative part.

**The components of Quantitative part are as follows:**

- Leverage,
- Liquidity,
- Profitability,
- Coverage,
- Operational efficiency,
- Earning quality.

**The components of Qualitative part are as follows:**

- Performance behavior,
- Business and industry risk,
- Management risk,
- Security risk,
- Relationship risk
- Compliance risk

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

**Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd**

# AUDITED FINANCIAL STATEMENTS 2025

**b) Foreign Exchange Risk Management**

Foreign Exchange risk is the risk of declines in cash flows and asset values of a bank due to change in exchange rate. The responsibility of Foreign Exchange Risk Management of RBL is on the Foreign Trade Finance & International Division.

In compliance with the Bangladesh Bank Guidelines, RBL has prepared Foreign Exchange Risk Management Manual. Treasury front office, back office and mid office have been established and are functioning through an independent organizational chain in accordance with the terms and conditions of the manual.

The dealers of the bank are responsible for risk management of its overall Statement of Financial Position and when any unusual/suspicious transaction occurs, it is reported as STR (suspicious transaction report) to CCC (Central Compliance Committee). CCC examines the report properly and sends to Bangladesh Bank with Comments of the CAMLCO, if it is reportable.

**c) Asset Liability Risk Management**

Asset and liability management (ALM) is the ongoing process of formulating, implementing, monitoring the bank's assets and liabilities to achieve its financial objectives within risk appetite, It enables bank to measure and monitor risk and provide suitable strategies for their management. The main objectives of ALM are to manage Statement of Financial Position risk i.e. liquidity risk, interest rate risk, currency risk, settlement risk and to maintain adequate capital.

RBL has its own guideline for asset liability management which is approved by RB PLC's Board of Directors. Considering all risk factors, the bank has established an effective ALM process for assessing, analyzing and reviewing various kinds of risk exposures arising from composition and dynamics of the Statement of Financial Position. Asset Liability Management Committee (ALCO) of RB PLC regularly reviews these risk exposures in the following manners:

- It advises for both the opportunities and threats to its liquidity and Statement of Financial Position as well as positions of maturing assets and liquidity contingency plan.
- It monitors the liquidity management of treasury by-
  - ➢ Setting tolerance for cumulative cash flows mismatches (17% maximum cumulative outflow limit of Statement of Financial Position in assets), LCR limit, NSFR limit and Leverage Ratio.
  - ➢ Setting limit on loans to deposits ratio (87% expected 90% maximum+),
  - ➢ Setting limit on dependence on institutional deposits that are volatile in nature.

**ALCO also monitors the rate sensitive assets and liabilities of the bank.**

ALM desk plays vital role in managing liquidity, interest sensitive assets and interest sensitive liabilities. ALCO paper is the main support for ALCO meeting in taking decision. This paper is prepared by the ALM desk. In RB PLC, ALCO paper contains all the information regarding liquidity based on historical requirements, current liquidity position, anticipated future funding requirement, sources of fund and options for reducing funding needs, present and anticipated asset quality, present and future earning capacity along with capital position. Thus all the decisions are made based on practical scenario.

RB PLC has established a separate Treasury Division to strengthen its asset liability management, implement the Asset Liability Manual of RB PLC as well as managing risk proactively.

**Basel III Liquidity Ratios:**

Bangladesh Bank issued separate note on LCR and NSFR under Basel III. These ratios represent the way forward in ALM through Liquidity measurement and management. These ratios along with the liquidity gap should be central to liquidity measurement and management.

**Liquidity Coverage Ratio (LCR):**

Liquidity Coverage Ratio is a new liquidity standard. This standard is built on the methodology of traditional liquidity coverage ratio used by banks to assess expose to contingent liquidity events.

**Net Stable Funding Ratio (NSFR):**

Net Stable Funding Ratio (NSFR) is another new standard. The NSFR aims to limit over-reliance on short term wholesale funding during the times of abundant market liquidity and encourage better assessment of liquidity risk across all on and off- Statement of Financial Position items.

**Leverage Ratio:**

ALM Committee of RB PLC has to maintain Leverage ratio with the instruction of Bangladesh Bank both at solo and consolidate basis.

**d) Money Laundering & Terrorist Financing Risk Management**

RB PLC has its own guideline, approved by the Board of Directors, for prevention of money laundering in line with Anti Money Laundering (AML) Law and Bangladesh Bank guidelines. Anti-Money Laundering Division of RB PLC is responsible for Money Laundering Risk Management of RB PLC.

RB PLC has a Central Compliance Committee (CCC) headed by the Chief Anti Money Laundering Compliance Officer (General Manager) and Money Laundering Prevention Committee (MLPC) headed by Deputy Managing Director to supervise the overall AML and CFT activities.

Each branch of RB PLC has an Anti-Money Laundering Compliance Officer (BAMLCO) who is responsible for ensuring compliance with Bangladesh Bank instructions relating to AML/CFT (Anti Money Laundering/ Combating financing of Terrorism) activities in the branch. Risk is identified by the branch through analyzing the KYC (know your customer) and TP (Transaction profile). CTR (cash transaction report) is sent to the Head Office on monthly basis for cash transaction of 10 (ten) lac or above in a day. All these reports are sent to Bangladesh Bank through special software within 21st of every month.

- ➢ Customers are graded on the basis of risk and high risk customers are closely monitored and enhanced due diligence is applied.
- ➢ Self-assessment is done by the branches and summary report is prepared and submitted to the management and Bangladesh Bank on half yearly basis.
- ➢ Independent testing procedure is done while conducting audit in the branches. The same is summarized and placed before the management and Bangladesh Bank on half yearly basis.
- ➢ As per Bangladesh Bank's AML circular no.24 dated 03 march 2010 branches have been instructed to apply enhanced due diligence (EDD) in opening & maintaining accounts of politically exposed persons, their family members & close associates.
- ➢ As a part of core risk inspection system check on money laundering has been introduced by CCC at branch level.
- ➢ Monthly meeting of central compliance Committee (CCC) and Branch compliance unit (BCU) are arranged and the decisions are gradually implemented.
- ➢ Before establishing correspondent banking relationship, status on money laundering prevention and combating terrorist financing of the respondent banks are obtained through a questionnaire developed by the Bangladesh Bank. Correspondent banking relationship with any bank is established on receipt of the desired information and subject to our satisfaction.
- ➢ Management Reporting System (MRS) Committee has been formed with a General Manager as its head.
- ➢ Health report of the bank is prepared annually and placed to the audit committee as well as to the Board of Directors.

e) Internal Control and Compliance Risk

Internal control structure and system are essential to the capital assessment process and safeguard the all assets of RBL. The process includes an independent review and, where appropriate, the involvement of internal or external audits. RBL has its own ICC manual.

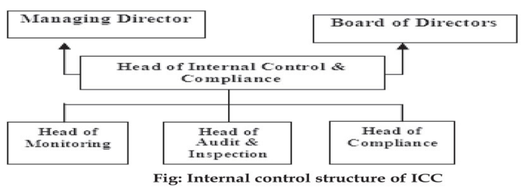



**Fig: Internal control structure of ICC**

The functions of three divisions of ICC (Monitoring, Audit & Inspection and Compliance) are to manage the cross divisional and cross regional operational risk as well as risk concentrations at branch level. These divisions ensure a consistent application of the operational risk management strategy across the bank.

Audit & Inspection division performs risk-oriented reviews of the design and operating effectiveness of RBL's system of internal controls. Internal audit is conducted on periodical intervals to ensure compliance with the policies of the bank and regulatory bodies.
The management Committee (MANCOM) headed by honorable managing director reviews overall control system of the bank and a certificate is provided to the board of directors (BOD) in this regard. As per instruction of audit committee of the Board, compliance division places the quarterly position of internal control and compliance of the bank before the committee on regular basis. As a part of internal control and compliance and as per instruction of Bangladesh Bank, risk management unit was formed headed by deputy managing director where all the divisional heads are the members and division head, Compliance division is the member secretary. The committee is responsible to the managing director for implementation of the decisions. Monthly meeting ofrisk management unit is arranged on regular basis where different risk areas are discussed, minutes and decision are implemented. Minutes of risk management unit meeting along with risk management papers are submitted to Bangladesh Banks Department of Off-Site supervision (DOS) on quarterly basis. Stress testing is conducted on quarterly basis to assess the impact of different risk associated with banking business on asset and liability. As per Bangladesh Bank ICC guideline, management reporting system committee was formed headed by deputy managing director. In the meeting of management reporting system committee banks MIS affairs are discussed, minutes and decisions are gradually implemented. The committee is responsible to the managing director for implementation of the decisions.

**f) Information Communication Technology (ICT) Risk Management**

RBL has its IT Policy prepared in line with the ICT Guidelines of Bangladesh Bank.

Physical security of RB PLC ensures environmental safeguards as well as controlling physical access to equipment and data depending on IT setup. The risk management of physical security involves three tiers:

Tier-1 for data center including disaster recovery site,
Tier-2 for server room and
Tier-3 for standalone computers or ATM.

At the moment, Rupali Bank PLC. does not have the proper infrastructure for all these. Information security measures is applicable to all functional tiers, includes password control, user ID maintenance, input control, network security, data encryption, virus protection, internet and e-mail.

The data center of RB PLC as well as automation is on the process. IT policy regarding physical security and information security for risk management is yet to be fully implemented. Risk is identified by the branch. Internal IT based audit is conducted by Computer and Audit and Inspection Division on yearly/half yearly basis. A limited number of IT professionals are recruited and they have been trained up by expert.

**2.18.1 Liquidity risk**

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance (note-13a). Management of liquidity and funding is carried out by Treasury Department under approved policy guidelines. Treasury front office is supported by a very structured Mid office and Back office. The Liquidity management is monitored by Asset Liability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

**2.18.2 Market risk**

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk and equity risk.

**Foreign exchange risk.**

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements. No foreign exchange dealing on Bank's account was conducted during the year.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. All Nostro Accounts are reconciled on a monthly basis and outstanding entries beyond 30 days is reviewed by the management for its settlement. The position maintained by the bank at the end of day was within the stipulated limit prescribed by the Bangladesh Bank.

**Interest rate risk**

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 28 days maturity. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

**Equity risk**

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee in compliance with a well-designed policy framework. The market value of equities held was, however, lower than the cost price at the balance sheet date (Annexure-B).

**2.18.3 Reputation risk arising from money laundering incidents**

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Chief Compliance Officer at Head Office and Compliance Officers at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manual for prevention of money laundering has been established and transaction profile has been introduced. Training is continuously given to all category of Officers and Executives for developing awareness and skill for identifying suspicious activities / transactions.

**2.18.4 Operational risk**

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management controls operational procedure of the Bank through Internal Control and Compliance Division. Internal Control and Compliance Division undertakes periodical and special audit of the branches, all division and Zonal Office and Division under head Office at the head office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

**2.19 Management Responsibility on Statements**

The Management is responsible for preparation and presentation of the financial statements in compliance with applicable laws, rules and regulations as well as International Accounting Standard and International Financial Reporting standard.

**2.20 Related Party Transactions**

As per International Accounting Standard (IAS) 24 : Related Party Disclosures, parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

During the year the bank has some transactions with the government (majority shareholder of the bank) & Government owned Corporation organization Company in respect of banking business like loans and advances, guarantees and commitments and Inter Company Transaction with subsidiary. Details are shown in "Annexure-I"

**2.21 List of Directors of Rupali Bank PLC during 2025.**

| Sl. No | Name of the Directors | Designation | Appointment/ Reappointment date | Retirement date |
|---|---|---|---|---|
| 1 | Mr.Md. Nazrul Huda | Chairman | 15.08.2024 | 14.08.2027 |
| 2 | Mohammad Delwar Hossain | Director | 23.07.2019 /20.07.2022 | 02.02.2025 (Before retirement date) |
| 3 | Mr. Md. Shafiqul Islam Laskar | Director | 03.05.2021/ 20.06.2023 | 24.06.2025 |
| 4 | Mr. Md. Ashraf Hossain, Bir Muktijoddha | Director | 03.05.2021/ FID 24.04.2023 and BB 17.05.2023 | 30.04.2025 (Before retirement date) |
| 5 | Mr. Shoaeb Ahmed | Director | 23.02.2022/ 23.03.2025 | 22.03.2026 |
| 6 | Mr. Mohd. Ahsan Kibria Siddiqui | Director | 06.02.2022 | 05.02.2025 |
| 7 | Dr. Md. Fardous Alom | Director | 22.09.2022 | 30.04.2025 (Before retirement date) |
| 8 | Mr Md. Rafiqul Alam | Independent Director | 22.09.2022 | 21.09.2025 |
| 9 | Mr.A B M Abdus Sattar | Director | 06.03.2025 | 05.03.2028 |
| 10 | Mr.Md. Shajahan | Director | 26.05.2025 | 25.05.2028 |
| 11 | Mr.Mujib Ahmad Siddiqui | Director | 17.02.2025 | 16.02.2028 |
| 12 | Mr. Md. Abu Yousuf Miah | Director | 26.05.2025 | 25.05.2028 |
| 13 | Mr. AHM Moyeen Uddin | Director | 17.07.2025 | 16.07.2028 |
| 14 | Mr.A.B.M. Showkat Iqbal Shaheen | Director | 04.09.2025 | 03.09.2028 |
| 15 | Mr.Kazi Md. Wahidul Islam | Managing Director | 24.12.2024 | 23.12.2027 |

**2.22 Audit committee disclosures**

Audit Committee (AC) of the Board was formed and its roles and responsibilities were defined in line with Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC) vide BSEC notification BSEC/ CMRRCD/2006-158/Admin/80 dated June 03, 2020 and BRPD Circular no.11 dated October 27, 2013 issued by Bangladesh Bank. The current Audit Committee (AC) was re-constituted by the Board of Directors of the Bank on 10.08.2025.

During the year 2025, the Audit Committee of the Board conducted 11 (Eleven) meetings in which the important issues were discussed / reviewed are presented.

| SL. No | Name of Directors | Position & status | Date of appointment /Re-appointment | Meeting held | Attended |
|---|---|---|---|---|---|
| 1. | 2 | 3 | 4 | 6 | 7 |
| 2. | Mr. Md.Shafiqul Islam Laskar | Director | 03.05.2021/ 20.06.2023 | 11 | 05 |
| 3. | Mohammad Rafiqul Alom | Independent Director and Chairman | 22.09.2022 | 11 | 07 |
| 4. | Mr. Shoaeb Ahmed | Director | 23.02.2022 | 11 | 03 |
| 5 | Mr. AHM Moyeen Uddin | Chairman | 17.07.2025 | 11 | 05 |
| 6 | Mr. Md. Abu Yousuf Miah | Director | 26.05.2025 | 11 | 07 |
| 7 | Mr.Mujib Ahmad Siddiqui | Director | 17.02.2025 | 11 | 09 |

**2.23 Risk management committee disclosures**

The Board of Directors constituted with the following 5 (Five) members Risk Management Committee of the Board, the third Committee of the Board besides the Executive Committee and the Audit Committee in accordance with Banking Company (Amendment) Act 2018 and it does comply with the BRPD Circular no. 11, dated October 27, 2013.

| SL. No | Name of Directors | Position & Status | Appointment/ Reappointment date | Meeting held | Attended |
|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 1. | Mohammed Delwer Hossain | Director and Chairman | 23.07.2019/ 20.07.2022 | 05 | 01 |
| 2. | Mr. Md. Ashraf Hossain, Bir Muktijoddha | Director | 03.05.2021/ FID 24.04.2023 and BB 17.05.2023 | 05 | 01 |
| 3. | Mr Shoaeb Ahmed | Director | 23.02.2022 | 05 | 04 |
| 4. | Dr. Md. Fardous Alom | Director | 22.09.2022 | 05 | 01 |
| 5. | Mr. Mujib Ahmad Siddiqui | Director and Chairman | 18.06.2025 | 05 | 04 |
| 6. | Md.Mr.Doud Mia NDC | Director | 19.01.2025 | 05 | 01 |
| 7. | Mr. AHM Moyeen Uddin | Director | 17.07.2025 | 05 | 03 |
| 8. | Mr. Md Abu Yousuf Miah | Director | 26.05.2025 | 05 | 04 |
| 9. | Mr Md. Shajahan | Director | 25.05.2025 | 05 | 04 |

The Risk Management Committee of the Board has been formed after the Central Bank's instruction issued in August 10, 2015. The Committee conducted 05 (Five) meeting during the year where the following important issues were discussed / reviewed:

- Discussion of Sustainable Finance Activities
- Review of restructured Large loans
- Review of Information Security Policy and Procedures of the Bank
- Review of Fraud Detection and Management Process
- Review of Comprehensive Risk Management Report
- Review of Borrower Rating and Capital Management status
- Review of Stress Testing of the Bank
- Review of Green Banking Policy
- Risk Appetite Statement of the Bank
- Internal Capital Adequacy Assessment Process of the Bank
- Review of Quarterly Risk Management Report
- Discussion on Annual Report of AML/CFT activities of last year

**2.24 Memorandum items**

Memorandum items are maintained to have control overall items of importance and for such transactions where the Bank has only a business responsibility and no legal commitment. Bills for collection, savings certificates, wage earners bonds etc. fall under the memorandum items. However, Bills for Collection is shown under contingent liabilities as per Bangladesh Bank's format of reporting.

**2.25 Compliance report on International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS)**

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, Rupali Bank PLC applied all the applicable IAS and IFRS as adopted by ICAB. Details are given below:

**International Accounting Standards (IAS)**

| Name of the IAS | IAS 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 and Equipment | 16 | Applied |
| Employee Benefits | 19 | Applied |
| Accounting for Government 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 and Reporting by Retirement Benefit Plans | 26 | N/A ** |
| Separate Financial Statements | 27 | Applied |
| Interests in Joint Ventures | 31 | N/A |
| Financial Instruments: Presentation | 32 | Applied * |
| Earnings per share | 33 | Applied |
| Interim Financial Reporting | 34 | Applied *** |
| 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 |

**International Financial Reporting Standards (IFRS)**

In order to comply with certain specific rules and regulations of the local Central Bank (Bangladesh Bank) which is different to IAS/IFRS, some of the requirements specified in these IAS/IFRSs are not applied. Refer to note-2.26 for such recognition and measurement differences that are most relevant and material to the Bank and the Group.

This Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in completion or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity both in Dhaka and Chittagong Stock Exchanges. The bank publishes Interim Financial Report in compliance with IAS 34 regularly.

**New accounting standards not yet adopted:**

The Bank has consistently applied the accounting policies as set out in Note 2 to all periods presented in these financial statements. The various amendments to standards, including any consequential amendments to other standards, with the date of initial application of 1 January, 2023 have been considered. However, these amendments have no material impact in all respect on the financial statements of the Bank.

A number of standards and amendments to standards are effective for annual periods beginning after 1 January, 2023 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements.

**2.26 Departures from IAS/IFRS**

The consolidated financial statements of the Group and the financial statements of the Bank as at and for the year ended 31 December 2021 have been prepared under the historical cost convention except investments and in accordance with the "First Schedule" (section 38) of the Bank Companies Act 1991, as amended by Bangladesh Bank (the Central Bank of Bangladesh) through BRPD Circular No. 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations. In this case, any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

| Name of the IFRS | IFRS no. | Status |
|---|---|---|
| First time adoption of Bangladesh Financial Reporting Standards | 1 | N/A |
| Shares based Payment | 2 | N/A |
| Business Combinations | 3 | Applied |
| Insurance Contract | 4 | N/A |
| Non-current Assets Held for Sale and Discontinued Operations | 5 | N/A |
| Exploration for and Evaluation of Mineral Resources | 6 | N/A |
| Financial Instruments: Disclosure | 7 | Applied |
| Operating Segments | 8 | Applied |
| Financial Instrument | 9 | Applied |
| Consolidated Financial Statements | 10 | Applied |
| Joint Arrangement | 11 | N/A |
| Disclosure of Interest in other entities | 12 | N/A |
| Fair Value Measurement | 13 | Applied |
| Regulatory deferral accounts | 14 | N/A |
| Revenue from contractors with customers | 15 | Applied |
| Lease | 16 | Applied |
| N/A= Not Applicable | | |

**Investment 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 changes 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 Banking Regulation and Policy Department (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.

**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 in 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.

T-bills and T-Bonds designated as "held to maturity" are measured at amortized cost 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 are recognized 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 any gain on amortization is recognized in other reserve as a part of equity or if any lose arise is recognized in profit or loss accounts. Revaluation reserve on treasury bond- HFT & HTM in accordance with the DOS Circular no. 05, dated 26 May 2008 and DOS Circular no. 05, dated 28 January 2009. DOS circular letter no:- 42 dated 07 October 2021 and circular letter No:27 dated 04 December, 2023.

**Provision on 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 BRPD Circular No:15 dated 27 November 2024,. BRPD Circular No:29 dated 21 December 2025 General provision on unclassified loans/investments for housing finance (STD-0, STD-1, STD-2) a general provision at 1%, General provision on Special Mention Account (SMA) for CMSME 0.5%, SMA at 5%, DF at 20% and BL at 100% Bangladesh Bank BRPD Circular 05/2019, and BRPD 04/2015 also applied for loan provision. Such provision policies are not specifically in line with those prescribed by IFRS 9.

**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.

**Other comprehensive income**

**IAS:** As per IAS 1 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 (OCI) statement.

**Bangladesh Bank:** Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income. the elements of Other Comprehensive Income do not allow to include in a Single 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.

**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.

**Repo and Reverse Repo transactions**

**IFRS:** As per IFRS 9 when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortized cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

**Bangladesh Bank:** As per DOS Circular letter no. 6 dated 15 July 2010 and subsequent clarification in DOS circular no.2 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book. The banks may enter repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

**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 fails 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 loss 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 14, June 25, 2003 financial guarantees such as letters of credit, letters of guarantee will be treated as Off-Balance Sheet items. No liability is recognized for the guarantee except cash margin.

**Cash and cash equivalent**

**IAS:** Cash and cash equivalents items should be reported as cash item as per IAS 7.

**Bangladesh Bank:** Some highly liquid assets such as money at call and short notice, T-bills, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flows statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

**Non-banking asset**

**IAS/IFRS:** No indication of Non-banking asset is found in any IAS/IFRS.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003, there must have a line items on the face of balance sheet mentioning named as Non-banking asset.

**Cash flow statement**

**IAS:** Cash flows statement can be prepared either in direct method or in indirect method in accordance with IAS. 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 flows statement is prepared the mixture of direct and indirect method.

**Balance with Bangladesh Bank: (CRR)**

**IAS:** 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.

**Bangladesh Bank:** As per BRPD circular no. 14, dated 25 June, 2003, Balance with Bangladesh Bank is treated as cash and cash equivalents.

**Presentation of intangible asset**

**IAS:** If an intangible asset is identified and separated then it must be recognized and disclosed in the financial statements in line with IAS 38.

**Bangladesh Bank**: There is no requirement for regulation of intangible assets in BRPD Circular No.14, dated June 25, 2003.

**Off-balance sheet exposures**

**IAS/IFRS:** There is no concept of off-balance sheet exposures in any IAS/IFRS; hence there is no requirement of disclosure of off-balance sheet exposures. But it can be treated in line with IAS-37 Provisions, Contingent liabilities and Contingent Assets.

**Bangladesh Bank:** As per BRPD circular no. 14, dated 25 June 2003, off balance sheet items (e.g. Irrecoverable Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of balance sheet.

**Disclosure of appropriation of profit**

**IAS/IFRS:** There is no requirement to show appropriation of profit on the face of statement of Profit and Loss and other comprehensive income.

**Bangladesh Bank:** As per BRPD circular no. 14, dated 25 June, 2003, an appropriation of profit should be disclosed on the face of profit and loss account.

**Loans and advances net off provision**

**IFRS:** Loans and advances should be presented net off provisions in accordance with IFRS-9, if any Expected Credit Loss arises should be considered in this regard.

**Bangladesh Bank**: As per BRPD circular no. 14, dated 25 June 2003, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

**2.27 The Bank's compliance with related pronouncements by Bangladesh Bank:**

**Internal Control**

The objective of internal control is to ensure that management has reasonable assurance that (i) operations are effective, efficient and aligned with strategy, (ii) financial reporting and management information is reliable, complete and timely accessible, (iii) the entity is in compliance with applicable laws and regulations as well as its internal policies and ethical values including sustainability, and (iv) assets of the company are safeguarded and frauds & errors are prevented or detected.

Rupali Bank PLC has established an effective internal control system whose primary aim is to ensure the overall control of risks and provide reasonable assurance that the objectives set by the Bank will be met. It has designed to develop a high level risk culture among the personnel of the Bank, establish efficient and qualified operating model of the Bank, ensure reliability of internal and external information including accounting and financial information, secure the Banks operations and assets, and comply with laws, regulatory requirements and internal policies.

The Board of Directors of Rupali Bank PLC, through its Audit Committee, periodically reviews the effectiveness of Bank's internal control system covering all the material controls, including financial, operational and compliance controls, risk management systems, the adequacy of resources, qualifications and experience of staff of the accounting and financial reporting function, training programs, budget, etc. Audit Committee of the Board reviews the actions taken on internal control issues identified by the Internal & External Auditors and Regulatory Authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of Compliance Division of Head Office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

**Internal Audit**

Internal Audit is the continuous and systematic process of examining and reporting on the activities of an organization undertaken by the specially assigned staff(s). Internal Auditor works as the Eyes & Ears of the management. It may therefore be used to bridge the gap between management & shop floor. It can assure the management that the Internal Controls are adequate and in operations, the policies and systems laid down are being adhered to and accounting records provided by the lower level are corrected.

Internal Audit Mechanism is used as an important element to ensure good governance of Rupali Bank PLC. Internal Audit Activity of Rupali Bank PLC is effective and it provides senior management with a number of important services. These include detecting and preventing fraud, testing internal control, and monitoring compliance with own policies & procedures, applicable rules & regulations, instructions/ guidelines of regulatory authority etc.

During the year 2023, internal audit conducted inspection on many of the Branches, Divisional Office, Zonal Office and all Divisions under Head Office of the Bank and submitted reports presenting the findings of the audits/ inspections. Necessary control measures and corrective actions have been taken on the suggestions or observations made in these reports. The reports or key points of the Reports have also been discussed in the meetings of the Audit Committee of the Board and necessary steps have been taken according to the decision of the said Committee for correct functioning of Internal Controls & Compliance.

**Fraud and Forgeries**

The increasing wave of fraud and forgery cases in the banking sector in recent time calls for concerted steps in identifying ways for reducing or preventing frauds and forgeries by analyzing the causes and effect of frauds and forgeries, and prescribing effective control strategies for salvaging frauds in the banking sector. Rupali Bank PLC does always pay due attention on anti-fraud internal controls for prevention of fraud and forgery. The Bank has already implemented some strategies like Financial Control Strategy, Personnel Control Strategy, Accounting Control Strategy, Credit Control Strategy, Cost Control Strategy, Administrative Control strategy, Process and system Control Strategy etc. in order to strengthening the control system further. Although it is not possible to eliminate all frauds because of the inherent limitations of Internal Control System, the Board of Directors and Management have taken all the measures to keep the operational risk in a very minimum level. internal audit assesses and evaluates the effectiveness of Bank's anti-fraud internal control measures, recommends for further improvement in implementation of aforesaid strategies and reports to the Bangladesh Bank on effectiveness of controls at the end of each quarter following their prescribed format.

**2.28 The financial statements were approved by the Board of Directors in its 1286th meeting held on 30 April 2026.**

**2.29 Shareholders' Equity (Consolidated):**

Amount in Taka

| Particulars | 2025 | 2024 |
|---|---|---|
| Paid up capital | 4,879,320,650 | 4,879,320,650 |
| Share Money Deposit | 6,799,953,800 | 6,799,953,800 |
| Statutory reserve | 4,258,315,360 | 4,160,965,439 |
| General Reserve | 22,000,000 | 20,000,000 |
| Assets Revaluation reserve | 536,611,827 | 555,661,238 |
| Revaluation reserve gain / (loss) on investments | 140,664,637 | 145,605,477 |
| Surplus in profit and loss account / Retained earnings | 449,077,881 | 499,677,954 |
| | **17,085,944,155** | **17,061,184,558** |

**2.30** Earnings Per Share (EPS) has been calculated in accordance with IAS-33: "Earnings Per Share (EPS)". Previous year/period figures have been adjusted for the issue of Bonus Shares during the year.

**Amount in Taka**

| Calculation of EPS: | 2025 | 2024 |
|---|---|---|
| Profit after tax for the year (Solo) | 49,849,672 | 82,927,987 |
| Profit after tax for the year (Consolidated) | 68,185,513 | 113,923,783 |
| Weighted average number of share | 487,932,065 | 487,932,065 |
| Earnings per share (Solo) | 0.10 | 0.17 |
| Earnings per share (Consolidated) | 0.14 | 0.23 |

Government of Peoples Republic of Bangladesh, FRC, Finance Division, Finance Ministry, published circular নং ১৪৬/এফআরসি/প্রশাঃ/প্রজ্ঞাপন/২০২০/০১, তারিখ: ১১.০২.২০২০, as per section # 8(2) of Financial Reporting Act (FRA) 2015 related to Share Money Deposit. According to this circular instruction মূলধন রূপান্তরের পূর্ব পর্যন্ত উক্ত তহবিল সম্ভাব্য শেয়ার (Potential Share) হিসাবে বিবেচিত হবে এবং সেই মোতাবেক ইপিএস (EPS) গণনায় অন্তর্ভুক্ত করিতে হবে। So, DEPS Calculation given below as follows:

**Amount in Taka**

| Calculation of EPS: | 2025 | 2024 |
|---|---|---|
| Profit after tax for the year (Solo) | 49,849,672 | 82,927,987 |
| Profit after tax for the year (Consolidated) | 68,185,513 | 113,923,783 |
| Weighted average number of share considering Share Money | 1,167,927,445 | 1,167,927,445 |
| Diluted Earnings per share (Solo) | 0.04 | 0.07 |
| Diluted Earnings per share (Consolidated) | 0.06 | 0.10 |

**2.31 Compliance of Document Verification System (DVS)**

As per BRPD Circular No. 4 issued by Bangladesh Bank dated 4 January 2021, The financial statements audited by The Chartered Accountants and updated statutory audit report of loan applicants need to be maintained in the loan files mandatorily for the sanction/renewal of the loan. During the year 2023, the bank collected and maintained updated audited financial statements and audit report in the loan files at the time of renewal/sanction of loans for big borrowers.

As per BRPD Circular No.35 issued by Bangladesh Bank dated July 2021, the bank uses the Document Verification System (DVS) which developed by The Institute of Chartered Accountants of Bangladesh (ICAB) to verify whether the audit report and the Audited Financial Statements submitted by the loan applicants/borrowers are audited by the Chartered Accountants and also to ensure the information is consistent with the information provided in the DVS system. The Bank has an access to the DVS system of the ICAB. Now, the concerned Person can easily verify audited financial statements with the information provided in the DVS system of ICAB at the time of Loan Approval and/or renewal of loans.

**2.32 General**

These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

The expenses, irrespective of capital or revenue nature, accrued/due but not paid have been provided for in the books of the Bank.

Figures of previous year have been rearranged whenever necessary to conform to the current year's presentation.

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **3.00 Cash** | | | |
| Cash in hand (including foreign currencies) | 3.01 | 6,711,953,238 | 6,684,517,586 |
| Balance with Bangladesh Bank and it's agent banks (including foreign currencies) | 3.02 | 36,212,177,168 | 29,438,078,055 |
| | | **42,924,130,406** | **36,122,595,641** |
| **3.01 Cash in hand** | | | |
| Local currency | 3.01.01 | 6,688,257,811 | 6,671,300,096 |
| Foreign currency | | 23,695,427 | 13,217,491 |
| | | **6,711,953,238** | **6,684,517,586** |
| **3.01.01** Local currency | | | |
| Cash in hand | | 6,489,346,411 | 6,526,521,196 |
| Cash with ATM | | 195,357,500 | 143,939,700 |
| Islamic Banking Window | | 3,553,900 | 839,200 |
| | | **6,688,257,811** | **6,671,300,096** |
| **3.02 Balance with Bangladesh Bank and it's agent banks** | | | |
| **Balance with Bangladesh Bank** | | | |
| Local currency | | 34,504,109,647 | 27,652,380,455 |
| Foreign currency | 3.02.01 | 63,930,083 | 13,667,423 |
| Islamic Banking Window | | 2,056,694 | 2,000,000 |
| | | **34,570,096,423** | **27,668,047,878** |
| Balance with Sonali Bank as agent of Bangladesh Bank | | 1,642,080,745 | 1,770,030,177 |
| | | **36,212,177,168** | **29,438,078,055** |
| | | **42,924,130,406** | **36,122,595,641** |
| **3.02.01 Balance with Bangladesh Bank (Foreign currencies)** | | | |
| USD | | 35,113,364 | - |
| Pound | | 757,687 | 681,076 |
| CNY | | 28,059,032 | 12,986,347 |
| | | **63,930,083** | **13,667,423** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **3(a) Consolidated Cash in Hand** | | | |
| **Cash in hand** | | | |
| Rupali Bank PLC (Note - 3.01) | | 6,711,953,238 | 6,684,517,586 |
| Rupali Investment Limited | | 25,000 | 25,000 |
| Rupali Bank Securities Limited | | 28,252 | 28,105 |
| | | **6,712,006,490** | **6,684,570,691** |
| **Balance with Bangladesh Bank and its agent banks (including foreign currencies)** | | | |
| Rupali Bank PLC (Note - 3.02) | | 36,212,177,168 | 29,438,078,055 |
| Rupali Investment Limited | | 47,103,385 | 34,220,819 |
| Rupali Bank Securities Limited | | 104,283,705 | 132,674,897 |
| | | **36,363,564,258** | **29,604,973,771** |
| | | **43,075,570,748** | **36,289,544,462** |

**3.03 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)**

Cash Reserve Requirement and Statutory Liquidity Ratio have been calculated and maintained in accordance with section 25 and 33 of Bank Companies Act, 1991( amended upto date) and MPD circular nos.01 & 02, dated June 23, 2014 and December 10, 2013 & DOS circular no.1 dated 19 January 2014 and MPD Circular no.01 dated April 03, 2018, MPD Circular 03 Dated 09 April 2020.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 4% has been calculated and maintained with Bangladesh Bank Current Account and 13% Statutory Liquidity Ratio for conventional banking and 5.50% Statutory Liquidity Ratio for Islamic banking. Same liabilities has also been maintained in the form of Cash in hand, Treasury Bills, Treasury Bonds including excess balance of CRR with Bangladesh bank . Both the reserves maintained by the Bank are in excess of the statutory requirements as shown below:

| | | | |
|---|---|---|---|
| **3.03.1 a) Cash Reserve Requirement (CRR)** | | | |
| **Average demand and time liabilities** | | **735,339,178,000** | **680,181,975,000** |
| Required reserve 4% of demand and time liabilities | | 29,413,567,120 | 27,207,279,000 |
| Actual reserve held with Bangladesh Bank (bi-weekly basis)* | | 30,668,046,176 | 28,024,566,882 |
| **Surplus/(shortfall)** | | **1,254,479,056** | **817,287,882** |
| **b) Statutory Liquidity Ratio (SLR)** | | | |
| **Average demand and time liabilities** | | **735,339,178,000** | **680,181,975,000** |
| Required reserve (13%) | | 95,594,093,140 | 88,423,656,750 |
| Actual reserve held | 3.03.2 | 200,784,073,136 | 160,383,925,862 |
| **Surplus/(shortfall)** | | **105,189,979,996** | **71,960,269,112** |
| Total required reserve | | 125,007,660,260 | 115,630,935,750 |
| Actual reserve held | | 230,197,640,256 | 187,591,204,862 |
| **Total surplus** | | **105,189,979,996** | **71,960,269,112** |
| **3.03.2 Held for Statutory Liquidity Ratio** | | | |
| Cash in hand | | 6,513,000,000 | 6,539,739,000 |
| Excess of CRR | | 1,254,479,056 | 817,287,882 |
| Balance with agent of Bangladesh Bank (Sonali Bank PLC.) | | 120,731,000 | 108,132,000 |
| Unencumbered approved securities (HFT)** | | 76,827,793,250 | 38,800,075,080 |
| Unencumbered approved securities (HTM) | | 116,068,069,830 | 114,118,691,900 |
| | | **200,784,073,136** | **160,383,925,862** |
| **3.03.3 a) Cash Reserve Requirement (CRR) for Islamic Banking Window** | | | |
| **Average demand and time liabilities** | | **6,194,000** | **1,197,000** |
| Required reserve (4%) | | 247,760 | 47,880 |
| Actual reserve held with Bangladesh Bank (bi-weekly basis)* | | 1,626,588 | 2,000,000 |
| **Surplus/(Shortfall)** | | **1,378,828** | **1,952,120** |
| **b) Statutory Liquidity Ratio (SLR) for Islamic Banking** | | | |
| **Average demand and time liabilities** | | 6,194,000 | 1,197,000 |
| Required reserve (5.5%) | | 340,670 | 65,835 |
| Actual reserve held | 3.03.4 | 14,082,728 | 2,791,320 |
| **Surplus/(shortfall)** | | **13,742,058** | **2,725,485** |
| **3.03.4 Held for Statutory Liquidity Ratio of Islamic Banking** | | | |
| Cash in hand | | 3,553,900 | 839,200 |
| Excess of CRR | | 1,378,828 | 1,952,120 |
| Balance with agent of Bangladesh Bank (Sonali Bank Ltd.) | | - | - |
| Unencumbered approved securities (HFT)** | | 1,350,000 | - |
| Unencumbered approved securities (HTM) | | 7,800,000 | - |
| | | **14,082,728** | **2,791,320** |
| Total required reserve | | 588,430 | 113,715 |
| Actual reserve held | | 15,709,316 | 4,791,320 |
| Total surplus | | **15,120,886** | **4,677,605** |

*(As per Bangladesh Bank statement (Motijheel Branch), actual balance as of 31 December, 2025 was Tk.33,79,90,73,747.92 which is more than minimum requirement of 3.00% on daily basis.)

| | | | |
|---|---|---|---|
| **4.00 Balance with other banks and financial institutions** | | | |
| In Bangladesh | 4.01 | 17,511,585,892 | 17,641,902,558 |
| Outside Bangladesh | 4.02 | 490,863,859 | 2,573,219,517 |
| | | **18,002,449,751** | **20,215,122,076** |
| **4.01 In Bangladesh** | | | |
| Current accounts | | - | - |
| Short-term deposit accounts | | - | - |
| Savings accounts | | - | - |
| Fixed deposits | 4.01.01 | 17,511,585,892 | 17,641,902,558 |
| | | **17,511,585,892** | **17,641,902,558** |
| **4.01.01 Fixed deposit accounts** | | | |
| **With Banks (Local Currency)** | | | |
| RAKUB | | - | 500,000,000 |
| The Padma Bank Ltd. | | 1,100,000,000 | 1,100,000,000 |
| Meghna Bank Ltd. | | 1,000,000,000 | |
| Union Bank Ltd | | 1,029,701,389 | 1,029,701,389 |
| AB Bank Ltd | | 500,000,000 | 500,000,000 |
| ICB Islamic Bank Ltd. (Oriental Bank Ltd.) | | 198,900,000 | 198,900,000 |
| | | **3,828,601,389** | **3,328,601,389** |
| **With Banks (Foreign Currency)** | | **-** | **-** |
| **With Non Banking Financial Institutions ****** | | | |
| Peoples Leasing & Finance Services | | 1,200,000,000 | 1,200,000,000 |
| FAS Finance and Investment Ltd. | | 1,031,600,000 | 1,031,600,000 |
| Union Capital Ltd. | | 200,000,000 | 200,000,000 |
| International Leasing & Finance | | 1,067,000,000 | 1,067,000,000 |
| First Lease Finance Limited | | 546,380,000 | 546,380,000 |
| Phoenix Finance & Investment Ltd. | | 200,000,000 | 200,000,000 |
| Fareast Finance | | 400,000,000 | 400,000,000 |
| Premier Leasing | | 550,000,000 | 550,000,000 |
| Investment Corporation of Bangladesh (ICB) | | 5,767,500,000 | 6,397,816,667 |
| Aviva Finance Ltd. | | 2,221,888,889 | 2,221,888,889 |
| Bangladesh Industrial Finance Co. Ltd (BFIC) | | 498,615,614 | 498,615,614 |
| | | **13,682,984,503** | **14,313,301,169** |
| | | **17,511,585,892** | **17,641,902,558** |

****(As per Bangladesh Bank Instruction Ref.No: BRPD (P)/661/13 /2024-97, Dated: 03.01.2024 there was an exemption for keeping provision against deposits (FDR) with NBFI in 2023. Bank already has maintained provision of Tk.50.00 crore against FDR in Bangladesh Industrial Finance Co. Ltd.

| | | | |
|---|---|---|---|
| **4.02 Outside Bangladesh** | | | |
| **WES:** | | | |
| USD | | 641,610 | 641,610 |
| GBP | | 43,940 | 43,940 |
| | | **685,550** | **685,550** |
| **Regular:** | | | |
| Pound | | 3,377,729 | 29,192,286 |
| USD | | 104,503,524 | 1,762,778,173 |
| ACU | | 261,626,183 | 686,472,405 |
| EURO | | 41,573,549 | 22,160,824 |
| JPY | | 48,783,716 | 62,890,303 |
| SR | | 152,519 | 14,711 |
| AED | | 9,856,680 | 1,684,547 |
| AUD | | 2,547,144 | 5,110,998 |
| SGD | | 16,712,860 | 487,546 |
| CHF | | 172,395 | 970,819 |
| ACUEURO | | 872,008 | 771,356 |
| | | **490,178,309** | **2,572,533,967** |
| | | **490,863,859** | **2,573,219,517** |

**For details of foreign currency's amounts and rates thereof shown in 'Schedule' -A**

| | | |
|---|---|---|
| **4.03 Balance with Others Bank & NBFI Provision Required & Maintained** | | |
| Required Provision for Balance with Others Bank & NBFI | - | 8,727,500,000 |
| Provision Maintained for Balance with Others Bank & NBFI | 500,000,000 | 500,000,000 |
| **Total Provision surplus / (shortfall)** | **500,000,000** | **(8,227,500,000)** |
| **4.04 Maturity grouping of Balance with other banks and financial institutions** | | |
| Payable on demand | 5,333,600,000 | 5,493,000,000 |
| Up to 1 month | 6,159,642,879 | 7,652,915,433 |
| Over 1 month but not more than 3 months | 1,002,729,981 | 3,092,729,782 |
| Over 3 months but not more than 1 year | 5,506,476,890 | 3,976,476,860 |
| Over 1 year but not more than 5 years | - | - |
| More than 5 years | - | - |
| | **18,002,449,750** | **20,215,122,075** |

| | | | |
|---|---|---|---|
| **4(a) Consolidated Balance with other banks and financial institutions** | | | |
| **In Bangladesh** | | | |
| Rupali Bank PLC (Note - 4.01) | | 17,511,585,892 | 17,641,902,558 |
| Rupali Investment Limited * | | - | 12,175,148 |
| Rupali Bank Securities Limited | | 107,963,404 | 113,709,975 |
| | | **17,619,549,296** | **17,767,787,681** |
| **Outside Bangladesh** | | | |
| Rupali Bank PLC (Note - 4.02) | | 490,863,859 | 2,573,219,517 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **490,863,859** | **2,573,219,517** |
| | | **18,110,413,154** | **20,341,007,198** |

* Note: Investment in FDR of Rupali Investment Ltd had been considered in line with Investment upon consolidation in Note No: 6 (a). Now, this year it has been reported under this head with previous year restated.

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **5.00 Money at call and short notice** | | | |
| In Bangladesh | 5.01 | 4,600,000,000 | 7,620,000,000 |
| Outside Bangladesh | 5.02 | - | - |
| | | **4,600,000,000** | **7,620,000,000** |
| **5.01 In Bangladesh** | | | |
| Local Currency | 5.01.01 | 4,600,000,000 | 7,620,000,000 |
| Foreign Currency | 5.01.02 | - | - |
| | | **4,600,000,000** | **7,620,000,000** |
| **5.01.01 In Bangladesh (Local Currency)** | | | |
| **With Bank** | | | |
| FIS Bank PLC | | 1,000,000,000 | 1,000,000,000 |
| FIS Bank PLC | | 330,000,000 | 330,000,000 |
| FIS Bank PLC | | 500,000,000 | 500,000,000 |
| Islami Bank Bangladesh PLC | | - | 1,000,000,000 |
| Union Bank PLC | | 500,000,000 | 500,000,000 |
| Social Islami Bank PLC | | 500,000,000 | 500,000,000 |
| Global Islami Bank PLC | | 470,000,000 | 470,000,000 |
| Islami Bank Bangladesh PLC | | - | 850,000,000 |
| Islami Bank Bangladesh PLC | | - | 1,000,000,000 |
| Union Bank PLC | | 500,000,000 | 500,000,000 |
| Islami Bank Bangladesh PLC | | - | 500,000,000 |
| Exim Bank PLC | | 470,000,000 | 470,000,000 |
| | | **4,270,000,000** | **7,620,000,000** |
| Investment Corporation of Bangladesh (ICB) | | 330,000,000 | - |
| **With Non-Bank financial institutions** | | **330,000,000** | **-** |
| | | **4,600,000,000** | **7,620,000,000** |
| **5.01.02 Lent to other Bank (Foreign Currency)** | | | |
| **In Bangladesh (Foreign Currency)** | | | |
| Midland Bank PLC. | | - | - |
| NCC Bank PLC. | | - | - |
| | | **-** | **-** |
| **5.02 Outside Bangladesh** | | **-** | **-** |
| **5(a) Consolidated Money at call and short notice** | | | |
| Rupali Bank PLC | 5.00 | 4,600,000,000 | 7,620,000,000 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **4,600,000,000** | **7,620,000,000** |
| **6.00 Investment** | | | |
| Government securities | 6.01 | 199,426,093,980 | 161,658,361,880 |
| Other investment | 6.02 | 25,719,827,424 | 29,361,444,203 |
| | | **225,145,921,403** | **191,019,806,083** |
| **6.01 Government (Investment in government securities)** | | | |
| Treasury bill | 6.01.01 | 73,262,907,500 | 42,287,849,900 |
| Treasury Bonds | 6.01.02 | 122,129,752,480 | 119,344,688,180 |
| Reverse REPO With BB | | 4,000,000,000 | - |
| Prize bonds | | 24,284,000 | 25,823,800 |
| Islamic Banking Window | | 9,150,000 | - |
| | | **199,426,093,980** | **161,658,361,880** |
| **6.01.01 Treasury bill** | | | |
| 91 Days Treasury Bill | | 21,652,533,600 | 14,791,653,100 |
| 182 Days Treasury Bill | | 29,244,429,000 | 13,887,124,200 |
| 364 Days Treasury Bill | | 22,365,944,900 | 13,609,072,600 |
| | | **73,262,907,500** | **42,287,849,900** |
| **6.01.02 Treasury bond** | | | |
| 2 years Treasury Bonds | | 11,612,255,100 | 16,106,187,550 |
| 3 years Treasury bonds | | 402,337,200 | - |
| 5 years Treasury Bonds | | 43,666,778,850 | 44,207,081,300 |
| 7 years Special Treasury Bond | | 4,871,700,000 | 4,871,700,000 |
| 10 years Treasury Bond | | 24,061,784,610 | 20,243,215,310 |
| 15 years Treasury Bond | | 18,060,237,780 | 16,069,120,070 |
| 20 years Treasury Bond | | 19,454,658,940 | 17,847,383,950 |
| | | **122,129,752,480** | **119,344,688,180** |

**Investment in government securities classified as per Bangladesh Bank circular No. DOS-05,dated 26.05.2008 and all Circulars Letter issued by Bangladesh Bank subsequently.**

| | | |
|---|---|---|
| **6.01.03 Held for trading (HFT)** | | |
| **Treasury bill** | | |
| 91 Days Treasury Bill | 21,652,533,600 | 14,791,653,100 |
| 182 Days Treasury Bill | 29,244,429,000 | 12,402,509,800 |
| 364 Days Treasury Bill | 19,999,441,300 | 12,672,141,500 |
| | **70,896,403,900** | **39,866,304,400** |
| Bangladesh Bank Bill | - | - |
| | **70,896,403,900** | **39,866,304,400** |
| **Details are in Schedule- 'B-2'** | | |
| **Held to maturity (HTM)** | | |
| **Treasury bill** | | |
| 182 Days Treasury Bill | - | 1,484,614,400 |
| 364 Days Treasury Bill | 2,366,503,600 | 936,931,100 |
| | **2,366,503,600** | **2,421,545,500** |
| **Held to maturity (HTM)** | | |
| **Bonds** | | |
| 2 years Treasury Bond | 10,597,648,500 | 15,104,981,700 |
| 5 years Treasury Bond | 40,177,240,330 | 38,433,201,300 |
| 10 years Treasury Bond | 23,714,335,100 | 19,931,300,100 |
| 15 years Treasury Bond | 18,025,444,700 | 16,039,046,500 |
| 20 years Treasury Bond | 18,811,994,500 | 17,816,916,800 |
| | **111,326,663,130** | **107,325,446,400** |
| 7 years Special Treasury Bond | 4,871,700,000 | 4,871,700,000 |
| | **4,871,700,000** | **4,871,700,000** |
| **Details are in Schedule- 'B'** | **116,198,363,130** | **112,197,146,400** |
| **Held for trading (HFT)** | | |
| 2 years Treasury Bond | 1,014,606,600 | 1,001,205,850 |
| 3 years Treasury Bond | 402,337,200 | - |
| 5 years Treasury Bond | 1,985,858,520 | - |
| 5 years Treasury Bond (Sukuk) | 1,503,680,000 | 5,773,880,000 |
| 10 years Treasury Bond | 347,449,510 | 311,915,210 |
| 15 years Treasury Bond | 34,793,080 | 30,073,570 |
| 20 years Treasury Bond | 642,664,440 | 30,467,150 |
| | **5,931,389,350** | **7,147,541,780** |
| **Details are in Schedule- 'B-1'** | **122,129,752,480** | **119,344,688,180** |
| **6.02 Others** | | |
| Ordinary shares 6.02.01 | 7,106,342,774 | 7,106,342,774 |
| Preference shares 6.02.02 | 1,987,800,000 | 1,987,800,000 |
| Debenture 6.02.03 | 2,583,200 | 2,583,200 |
| Subordinated Bond 6.02.04 | 7,800,000,000 | 10,950,000,000 |
| Mutual Fund 6.02.05 | 1,660,261,211 | 1,660,261,211 |
| Commercial Paper 6.02.06 | 18,702,963 | 22,702,743 |
| Corporate Bond 6.02.07 | 5,087,500,000 | 5,575,000,000 |
| Bridge Finance 6.02.08 | 2,056,637,275 | 2,056,754,275 |
| | **25,719,827,424** | **29,361,444,203** |
| **6.02.01 Ordinary Shares** | | |
| Quoted | 5,300,301,134 | 5,300,301,134 |
| Unquoted | 1,806,041,640 | 1,806,041,640 |
| | **7,106,342,774** | **7,106,342,774** |
| **Share cost price and market price** | | |
| **Cost price** | | |
| Quoted | 5,300,301,134 | 5,300,301,134 |
| Unquoted | 3,793,841,640 | 3,793,841,640 |
| | **9,094,142,774** | **9,094,142,774** |
| **Market price** | | |
| Quoted | 2,659,694,968 | 3,770,001,218 |
| Unquoted | 3,793,841,640 | 3,793,841,640 |
| | **6,453,536,608** | **7,563,842,858** |
| **Details are in Schedule- 'B-3' & 'B-3-1** | | |
| **6.02.02 Preference shares** | | |
| OIL redeemable preference share | 1,482,800,000 | 1,482,800,000 |
| OIL convertible preference share | 500,000,000 | 500,000,000 |
| Disaster Recovery Site | 5,000,000 | 5,000,000 |
| | **1,987,800,000** | **1,987,800,000** |
| **Details are in Schedule - 'B-3.01'** | | |
| **6.02.03 Debentures** | | |
| Approved | 2,583,200 | 2,583,200 |
| Un-approved | - | - |
| | **2,583,200** | **2,583,200** |
| **Details are in Schedule- 'B-4'** | | |
| **6.02.04 Subordinated Bond** | | |
| Dutch Bangla Bank PLC | 200,000,000 | - |
| Al-arafa Islamic Bank PLC Sub ordinated Bond | 400,000,000 | |
| NCC Bank PLC Subordinated Bond | 500,000,000 | 200,000,000 |
| Prime Bank PLC Sub ordinated Bond-III | - | 300,000,000 |
| Dhaka Bank PLC Sub ordinated Bond-III | - | 200,000,000 |
| Southeast Bank PLC Sub ordinated Bond-III | - | 150,000,000 |
| Farmers Bank PLC Sub ordinated Bond | - | 500,000,000 |
| Trust Bank PLC Sub ordinated Bond-IV | 900,000,000 | 150,000,000 |
| Shahajalal Bank PLC Sub ordinated Bond-II | 400,000,000 | 150,000,000 |
| Islamic Bank Bangladesh PLC Sub ordinated Bond | 300,000,000 | 200,000,000 |
| Dutch Bangla Bank PLC Sub ordinated Bond-II | - | 150,000,000 |
| Al-arafa Islamic Bank PLC Sub ordinated Bond-II | - | 150,000,000 |
| ICB | 800,000,000 | 900,000,000 |
| FSIBL III | 400,000,000 | 400,000,000 |
| Union Bank PLC | 400,000,000 | 300,000,000 |
| Exim Bank-II | 300,000,000 | 300,000,000 |
| Pubali Bank PLC | 1,200,000,000 | 600,000,000 |
| Dutch Bangla Bank | 1,000,000,000 | 1,200,000,000 |
| Southeast Bank PLC | 1,000,000,000 | 600,000,000 |
| Islamic Bank PLC | - | 600,000,000 |
| IFIC Bank PLC | - | 1,500,000,000 |
| Standard Bank PLC | - | 400,000,000 |
| EBL III | - | 1,000,000,000 |
| UCBL-V | - | 1,000,000,000 |
| | **7,800,000,000** | **10,950,000,000** |

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **Details are in Schedule- 'B-5'** | | | |
| | | Long Term | Long Term |
| Dutch Bangla Bank PLC | | AAA | AAA |
| Al-arafa Islami Bank PLC( Sub ordinated Bond) | | AA- | AA |
| NCC Bank PLC. (Subordinated Bond) | | AA+ | AA |
| Premir Bank PLC (Sub ordinated Bond) | | AAA | AAA |
| Dhaka Bank PLC ( Sub ordinated Bond-III) | | AA | AA |
| Southeast Bank PLC ( Sub ordinated Bond-III) | | A+ | AA |
| Farmers Bank PLC ( Sub ordinated Bond) | | A- | A- |
| Trust Bank PLC ( Sub ordinated Bond-IV) | | AA1 | AA1 |
| Shahjalal Islamic Bank | | AA3 | AA+ |
| Islamic Bank Bangladesh Sub ordinated Bond | | AAA | AAA |
| Dutch Bangla Bank PLC (Sub ordinated Bond-II) | | AAA | AAA |
| Al-arafa Islami Bank PLC( Sub ordinated Bond-II) | | AA- | AA |
| ICB | | AAA | AAA |
| First Security Islami Bank PLC. (Sob Bpnd- III) | | BB+ | A+ |
| Union Bank PLC. | | BB+ | A+ |
| Exim Bank-II | | A+ | AA |
| Pubali Bank PLC. | | AAA | AA+ |
| Dutch Bangla Bank | | AAA | AAA |
| Southeast Bank PLC. | | A+ | AA |
| Islami Bank PLC. | | AAA | AAA |
| IFIC Bank PLC. | | BBB+ | AA |
| Standard Bank PLC | | AA+ | AA+ |
| EBL III | | AAA | AAA |
| UCBL-V | | AA | AA |
| **6.02.05 Mutual Fund** | | | |
| Investment in Bangladesh Fund | | 1,060,000,000 | 1,060,000,000 |
| Vanguard AML Rupali Bank Balanced Fund | | 400,000,000 | 400,000,000 |
| Candle Stone Rupali Bank Growth Fund | | 150,000,000 | 150,000,000 |
| Shahjalal Assets Management Ltd. (Mutul Fund) | | 50,000,000 | 50,000,000 |
| ICB 7th | | 3,100 | 3,100 |
| ICB 8th | | 2,100 | 2,100 |
| ICB 3rd NRB | | 256,011 | 256,011 |
| **Details shown in Schedule- 'B-6'** | | **1,660,261,211** | **1,660,261,211** |
| As per instruction of regulatory authorities (Bangladesh Bank and BSEC), the board of directors of Rupali Bank PLC invested Tk.106 crore Investment in Bangladesh Fund in according to the decision of the board meeting No. 852, dated 22 March, 2011 and No.910, dated 15 May, 2013 respectively. | | | |
| **6.02.06 Commercial Paper** | | | |
| Hashem Foods Ltd | | 18,702,963 | 22,702,743 |
| | | **18,702,963** | **22,702,743** |
| **6.02.07 Corporate Bond** | | | |
| Ashugonj Power | | 187,500,000 | 375,000,000 |
| Beximco Comm.Ltd | | 2,500,000,000 | 2,500,000,000 |
| Pran Agro Bond | | 100,000,000 | 200,000,000 |
| Beximco Green Sukuk | | 2,000,000,000 | 2,000,000,000 |
| North-West Power Generation Company Limited | | 300,000,000 | 500,000,000 |
| | | **5,087,500,000** | **5,575,000,000** |
| **6.02.08 Bridge Finance** | | | |
| Energon BD Ltd. | | - | - |
| Orion Infucion | | 2,050,000,000 | 2,050,000,000 |
| Other Bridge Finance | | 6,637,275 | 6,754,275 |
| | | **2,056,637,275** | **2,056,754,275** |
| **Details shown in Schedule- 'B-6'** | | | |
| **6.02.09 Required Provision for Investment** | | | |
| Debentures | | 2,583,200 | 2,583,200 |
| Share investment (Quoted Share) | | 2,359,276,441 | 1,220,453,820 |
| BCCI Bank London | | 1,177,245 | 1,177,245 |
| Mutual Fund | | 440,600,000 | 555,400,000 |
| Provision for Un-quoted Share) | | 4,173,100,000 | 1,314,800,000 |
| Bridge Finance | | 2,056,600,000 | 1,920,200,000 |
| Provision for Commercial Paper | | 18,700,000 | 22,702,743 |
| Provision for Sub ordinated Bond | | - | 250,000,000 |
| Bank Al Makramah (Ex Summit S Bank) (Quoted Share) | | 281,329,715 | 309,846,096 |
| Corporate Bond | | 1,298,700,000 | - |
| Provision for paper Shares | | 3,476,750 | 3,476,750 |
| **Total Required Provision against Investment** | | **10,635,543,351** | **5,600,639,854** |
| **Provision Maintained for Investment** | | | |
| Provision Maintained for investment in debentures | | 2,583,200 | 2,583,200 |
| Provision Maintained for investment in share | | 1,320,453,820 | 1,220,453,820 |
| BCCI Bank London | | 1,177,245 | 1,177,245 |
| Mutual Fund | | 555,400,000 | 555,400,000 |
| Provision for Un-quoted Share | | 1,314,800,000 | 1,314,800,000 |
| Bridge Finance | | 1,920,200,000 | 1,920,200,000 |
| Provision for Commercial Paper | | 22,702,743 | 22,702,743 |
| Provision for Sub ordinated Bond | | 250,000,000 | 250,000,000 |
| Bank Al Makramah (Ex Summit S Bank) (Quoted Share) | | 309,846,096 | 309,846,096 |
| Provision for paper Shares | | 3,476,750 | 3,476,750 |
| **Total Provision Maintained for Investment** | | **5,700,639,854** | **5,600,639,854** |
| **Total Provision surplus / (shortfall)** | | **(4,934,903,497)** | **(0)** |
| | | 4,934,903,497 | 0 |
| **Provision excess / (shortfall)** | | **-** | **-** |

* Investment in quoted share has been valued at the fair value as on reporting date. As per Bangladesh Bank's DOS circular No. 04, Dated 24 November, 2011 provision of investment in shares have been maintained on difference between cost and market price. Details are given in Schedule - 'B-3'

In response to our Letter No: প্রকা/এফএডি/২০২৬/১৩৩ dated 29/04/2026 , Bangladesh Bank approved forbearance facilities for shortfall provision against Investments vide letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখঃ ৩০ এপ্রিল, ২০২৬.

| | | | |
|---|---|---|---|
| **6.08 Maturity grouping of investments** | | | |
| Payable on demand | | 12,197,203,265 | 4,503,802,633 |
| Below 3 months | | 31,487,908,427 | 8,254,453,333 |
| Over 3 months but below 1 year | | 63,550,305,735 | 28,524,647,408 |
| Over 1 Year but below 5 years | | 53,346,302,326 | 99,068,911,565 |
| Over 5 Years | | 64,564,201,650 | 50,667,991,144 |
| | | **225,145,921,403** | **191,019,806,083** |
| **6(a) Consolidated Investments** | | | |
| **Government** | | | |
| Rupali Bank PLC | 6.01 | 199,426,093,980 | 161,658,361,880 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **199,426,093,980** | **161,658,361,880** |
| **Others** | | | |
| Rupali Bank PLC | 6.02 | 25,719,827,424 | 29,361,444,203 |
| Rupali Investment Limited | | 1,390,836,331 | 1,339,620,377 |
| Rupali Bank Securities Limited ** | | 992,942,906 | 911,688,424 |
| | | **28,103,606,661** | **31,612,753,004** |
| | | **227,529,700,640** | **193,271,114,884** |
| **7.00 Loans and advances** | | | |
| Loans, cash credits and overdrafts etc. | 7.01 | 511,359,860,759 | 511,976,751,602 |
| Bills purchased and discounted | 7.02 | 1,167,229,122 | 1,445,470,233 |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.01 Loans, cash credit, overdrafts, etc.** | | | |
| **In Bangladesh** | | | |
| Loan- general | | 193,771,037,085 | 208,073,317,045 |
| Cash credit | | 48,921,326,605 | 65,218,343,214 |
| Overdrafts | | 17,148,039,627 | 16,745,127,198 |
| Other loans | 7.01.01 | 251,519,457,441 | 221,939,964,144 |
| | | **511,359,860,759** | **511,976,751,602** |
| Outside Bangladesh: | | **-** | **-** |
| | | **511,359,860,759** | **511,976,751,602** |
| **7.01.01 Other loans** | | | |
| Loan payment against documents (PAD) | | 1,799,841,424 | 3,363,724,618 |
| Loan against imported merchandise (LIM) | | 1,319,892,326 | 1,456,408,635 |
| Packing credit | | 422,599,226 | 473,149,393 |
| Loans against trust receipt (LTR) | | 13,188,850,364 | 35,753,383,865 |
| SME Loan | | 58,268,528,029 | 54,282,027,746 |
| Staff Loan | 7.01.01.a | 40,380,374,938 | 38,240,941,124 |
| Rural credit | | 8,356,264,960 | 8,822,529,054 |
| Government Employees Loans | | 4,916,828,309 | 4,938,728,412 |
| Forced loan | | 21,450,064,180 | 17,840,881,161 |
| Foreign Currency Loans | | 2,564,294,193 | - |
| Reschedule Loan | | 89,883,535,282 | 54,573,615,196 |
| Reschedule Term Loan | | 8,968,384,209 | 2,194,574,940 |
| | | **251,519,457,441** | **221,939,964,144** |
| **7.01.01.a Staff Loan** | | | |
| Staff House Building Loan ( SHBL) | | 39,454,277,898 | 37,584,120,022 |
| Executive Car Loan | | 437,642,640 | 299,568,225 |
| Staff Motorcycle Loan | | 394,740,287 | 245,331,355 |
| Provident Fund Loan (PF) | | 2,625,216 | 2,577,520 |
| Employee Housing Loan (EHL) | | 86,130,030 | 104,568,131 |
| Staff Bicycle Loan | | 4,958,867 | 4,775,871 |
| | | **40,380,374,938** | **38,240,941,124** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **7.02 Bills purchased and discounted** | | | |
| **Payable in Bangladesh** | | | |
| Inland bill purchased and discounted | | 173,276,081 | 268,889,286 |
| **Payable outside Bangladesh** | | | |
| Foreign bill purchased and discounted | | 993,953,042 | 1,176,580,947 |
| | | **1,167,229,122** | **1,445,470,233** |
| **7.02.01 Maturity grouping of bills purchased and discounted** | | | |
| Repayable within 1 month | | 116,722,912 | 144,547,023 |
| Over 1 month but less than 3 months | | 233,445,824 | 289,094,047 |
| Over 3 months but less than 6 months | | 256,790,407 | 318,003,451 |
| 6 months or more | | 560,269,979 | 693,825,712 |
| | | **1,167,229,122** | **1,445,470,233** |
| **7.03 Maturity grouping of loans and advances including bill purchased and discounted** | | | |
| Repayable on demand | | 48,152,496,470 | 48,312,195,423 |
| Not more than 3 months | | 79,858,972,375 | 80,062,796,113 |
| More than 3 months but not more than 1 year | | 146,932,267,229 | 147,281,986,792 |
| More than 1year but not more than 5 years | | 114,162,856,154 | 114,351,296,134 |
| More than 5 years | | 123,420,497,653 | 123,413,947,373 |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.04 Disclosure for significant concentration** | | | |
| Advance to allied concerns of Directors | | - | - |
| Advance to Managing Directors | | - | - |
| Advance to Other Executives | | 40,380,374,938 | 38,240,941,124 |
| Advance to Customers' Group | | 248,837,814,943 | 238,789,780,710 |
| Industrial Credits * | | 223,308,900,000 | 236,391,500,000 |
| | | **512,527,089,881** | **513,422,221,835** |

**7.05 Top-20 Defaulters according to outstanding amount (Excluding Write-off )**

| Name of the borrower | Outstanding Balance | Outstanding Balance |
|---|---|---|
| Blue Planet Group | 6,043,700,000 | 10,293,800,000 |
| Beximco Group | 9,942,900,000 | 9,867,100,000 |
| BD Sugar & Food Industries Corporation | 9,076,200,000 | 9,076,200,000 |
| Crony Group | 9,105,900,000 | - |
| Jute Textile Mills Ltd | 7,236,400,000 | 7,205,800,000 |
| Nurjahan Group | 6,297,300,000 | 6,298,600,000 |
| Unitex Group | 6,203,600,000 | - |
| Madaharipur Spinning Mills Ltd. | 6,177,300,000 | 6,177,200,000 |
| AA Knit Spin Ltd | - | 6,049,300,000 |
| Mother Textile Mills Ltd. | - | 5,495,000,000 |
| Dolly Construction Ltd. | 5,916,900,000 | 5,061,600,000 |
| Sattar Group | 4,034,100,000 | 4,046,000,000 |
| M/S Benetex Industries Ltd | 3,707,800,000 | 3,723,400,000 |
| MSA Textile Limited | | 3,300,600,000 |
| Crycant Jute Mills | 3,250,200,000 | 3,250,300,000 |
| S Alam Group | 3,163,000,000 | 3,218,000,000 |
| Bashundhara Group | 3,092,500,000 | 3,172,800,000 |
| H S Composite Taxtile Ltd. | - | 3,142,000,000 |
| Tharmax Group | 3,024,400,000 | 3,078,900,000 |
| Galcho Steel Bangladesh Ltd | 2,866,400,000 | - |
| Rashid Group | - | 3,055,700,000 |
| Noman Spening | - | 3,000,000,000 |
| Universel Medical College Hospital Ltd. | 2,848,600,000 | 2,753,800,000 |
| Bengal Lather Complex | 2,746,000,000 | - |
| Japan Bangladesh Securities Paper Ltd | 2,701,900,000 | - |
| M/S Vergo Media Ltd | 2,400,300,000 | - |
| | **99,835,400,000** | **101,266,100,000** |

| | | | |
|---|---|---|---|
| **7.06 Sector wise Loans** | | | |
| Agriculture | | 8,356,300,000 | 8,407,400,000 |
| Industry | 7.06.a | 223,308,900,000 | 236,391,500,000 |
| Trade & Commerce | | 142,886,800,000 | 131,360,000,000 |
| Construction | | 15,701,500,000 | 16,028,100,000 |
| Transport | | 2,730,100,000 | 1,407,900,000 |
| Consumer finance | | 41,373,800,000 | 57,640,700,000 |
| Miscellaneous | | 78,169,689,881 | 62,186,621,835 |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.06.a Industry wise Loans** | | - | |
| RMG | | 35,655,400,000 | 39,098,200,000 |
| Textile | | 72,584,200,000 | 89,854,300,000 |
| Food & allied Industries | | 11,296,200,000 | 11,109,700,000 |
| Pharmaceutical Industries | | 9,025,800,000 | 4,920,200,000 |
| Chemical Fertilizer etc. | | 7,972,600,000 | 6,322,200,000 |
| Cement & Ceramic Industry | | 6,878,000,000 | 5,974,900,000 |
| Ship Building | | 4,231,200,000 | 289,700,000 |
| Ship Breaking | | 3,571,000,000 | 4,116,800,000 |
| Power, Gas | | 10,942,800,000 | 9,453,200,000 |
| Other Manufacturing Industry | | 22,015,600,000 | 40,851,700,000 |
| Service | | 18,847,900,000 | 22,333,700,000 |
| Others | | 20,288,200,000 | 2,066,900,000 |
| | | **223,308,900,000** | **236,391,500,000** |

| Particulers | Notes | 31-Dec-25 Funded | Non-funded | Total Outstanding |
|---|---|---|---|---|

**7.06.b Advance to customer group (Details of large loan advance)**

Number of clients with amount of outstanding and classified loans to whom loans and advances sanctioned more than 10% of total Regulatory capital of the Bank. Total Regulatory capital of the Bank was Taka.17,160,027,175 as at 31 December 2025.

| | |
|---|---|
| Number of client | **20** |
| Amount of outstanding Loans & Advance | 162,569,500,000 |
| Classified amount thereon | 69,718,454,000 |

| | Name of the large loan borrower | Status | Funded | Non-funded | Total Outstanding |
|---|---|---|---|---|---|
| 1 | Mother Textile Mills Ltd. | UC | 12,411,600,000 | 50,900,000 | 12,462,500,000 |
| 2 | M/S Blue planet Group | UC, BL | 13,026,300,000 | - | 13,026,300,000 |
| 3 | Trading Corporation of Bangladesh (TCB) | UC | 11,652,200,000 | 4,288,900,000 | 15,941,100,000 |
| 4 | M/s Beximco Ltd. | BL | 9,939,000,000 | 3,900,000 | 9,942,900,000 |
| 5 | BD Sugar & Food Industries Corporation | BL | 9,076,200,000 | - | 9,076,200,000 |
| 6 | Multazim Group | UC | 9,754,800,000 | - | 9,754,800,000 |
| 7 | Crony Apparels Ltd. | BL | 8,588,600,000 | 517,300,000 | 9,105,900,000 |
| 8 | S Alam Group | UC, BL | 7,786,800,000 | 798,100,000 | 8,584,900,000 |
| 9 | Orion Group | UC, BL | 4,939,800,000 | 409,100,000 | 5,348,900,000 |
| 10 | M/S Jute Textile Mills Ltd. | BL | 7,236,400,000 | - | 7,236,400,000 |
| 11 | MSA Textile Limited | UC | 7,302,300,000 | - | 7,302,300,000 |
| 12 | Unitex Group | UC,BL | 6,865,700,000 | - | 6,865,700,000 |
| 13 | Nurjahan Group | BL | 6,297,300,000 | - | 6,297,300,000 |
| 14 | M/S A A Knit Spin Ltd | UC | 6,890,000,000 | 924,600,000 | 7,814,600,000 |
| 15 | Madaripur Spinning Mills Ltd. | BL | 6,177,300,000 | - | 6,177,300,000 |
| 16 | Dolly Construction Ltd. | BL | 5,355,500,000 | 561,400,000 | 5,916,900,000 |
| 17 | Noman Spinning Mills Ltd. | UC,BL | 4,207,400,000 | 50,000,000 | 4,257,400,000 |
| 18 | Salma Group | UC | 6,902,100,000 | 116,300,000 | 7,018,400,000 |
| 19 | M/S Uttara Pat Sangstha. | UC | 5,687,100,000 | - | 5,687,100,000 |
| 20 | Dhaka Trading House Ltd | UC | 4,752,600,000 | - | 4,752,600,000 |
| | **Amount of outstanding advances** | | **154,849,000,000** | **7,720,500,000** | **162,569,500,000** |

| Particulers | Notes | 31-Dec-24 Funded | Non-funded | Total Outstanding |
|---|---|---|---|---|

**7.06.b Advance to customer group (Details of large loan advance)**

Number of clients with amount of outstanding and classified loans to whom loans and advances sanctioned more than 10% of total Regulatory capital of the Bank. Total Regulatory capital of the Bank was Taka.1663,66,13,593 as at 31 December 2024.

| | |
|---|---|
| Number of client | **20** |
| Amount of outstanding Loans & Advance | 157,586,700,000 |
| Classified amount thereon | 85,755,500,000 |

| | Name of the large loan borrower | Status | Funded | Non-funded | Total Outstanding |
|---|---|---|---|---|---|
| 1 | Mother Textile Mills Ltd. | UC,BL | 12,486,700,000 | 90,100,000 | 12,576,800,000 |
| 2 | M/s Blue planet Group | UC, BL | 12,231,100,000 | - | 12,231,100,000 |
| 3 | M/s Beximco Ltd. | BL | 9,867,200,000 | 3,900,000 | 9,871,100,000 |
| 4 | BD Sugar & Food Industries Corporation | BL | 9,076,200,000 | - | 9,076,200,000 |
| 5 | Multazim Group | UC | 5,100,300,000 | 4,290,600,000 | 9,390,900,000 |
| 6 | Crony Apparels Ltd. | BL | 7,907,700,000 | 852,700,000 | 8,760,400,000 |
| 7 | Orion Group | UC | 7,705,900,000 | 2,367,200,000 | 10,073,100,000 |
| 8 | M/S Jute Textile Mills Ltd. | BL | 7,205,800,000 | - | 7,205,800,000 |
| 9 | MSA Textile Limited | BL | 6,715,900,000 | - | 6,715,900,000 |
| 10 | Unitex Group | UC | 5,494,100,000 | 890,800,000 | 6,384,900,000 |
| 11 | Nurjahan Group | BL | 6,298,200,000 | - | 6,298,200,000 |
| 12 | M/S A A Knit Spin Ltd | BL | 6,049,400,000 | 980,600,000 | 7,030,000,000 |
| 13 | Madaripur Spinning Mills Ltd. | BL | 6,177,300,000 | - | 6,177,300,000 |
| 14 | Dolly Construction Ltd. | BL | 5,322,700,000 | 561,400,000 | 5,884,100,000 |
| 15 | Noman Spinning Mills Ltd. | UC,BL | 6,367,800,000 | 47,400,000 | 6,415,200,000 |
| 16 | SS Power | UC,SS,DF | 7,196,300,000 | 755,400,000 | 7,951,700,000 |
| 17 | Salma Group | UC | 5,050,300,000 | 597,800,000 | 5,648,100,000 |
| 18 | M/S Uttara Pat Sangstha. | UC | 5,276,600,000 | - | 5,276,600,000 |
| 19 | Dhaka Trading House Ltd | UC | 4,418,500,000 | - | 4,418,500,000 |
| 20 | Dabiruddin Spinning Mills Ltd. | UC | 5,204,300,000 | 950,900,000 | 6,155,200,000 |
| 21 | Sattar Group | SMA | 4,045,600,000 | - | 4,045,600,000 |
| | **Amount of outstanding advances** | | **145,197,900,000** | **12,388,800,000** | **157,586,700,000** |

**7.07 Geographical location-wise loans and advances including bill purchased and discounted**

| | | |
|---|---|---|
| **In Bangladesh** | | |
| **Divisions Name** | | |
| **Urban** | | |
| Local Office | 192,659,568,944 | 186,048,432,477 |
| Dhaka North | 47,953,063,163 | 68,631,484,549 |
| Dhaka South | 70,979,983,607 | 63,534,750,570 |
| Faridpur | 6,675,460,401 | 6,610,413,667 |
| Chottagram | 28,530,567,990 | 27,827,401,505 |
| Khulna | 54,567,548,643 | 50,783,226,678 |
| Barishal | 12,518,119,458 | 12,391,928,229 |
| Cumilla | 5,179,237,981 | 5,076,376,414 |
| Rajshahi | 12,117,491,064 | 12,323,962,499 |
| Rangpur | 17,926,977,178 | 17,574,639,685 |
| Mymensingh | 10,164,716,548 | 10,286,087,156 |
| Sylhet | 3,195,406,444 | 3,323,665,494 |
| | **462,468,141,423** | **464,412,368,923** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **Rural** | | | |
| Local Office | | - | - |
| Dhaka North | | 2,428,601,898 | 2,649,878,025 |
| Dhaka South | | 713,335,766 | 341,368,958 |
| Faridpur | | 4,224,486,364 | 4,161,580,119 |
| Chottagram | | 1,660,775,164 | 1,657,035,078 |
| Khulna | | 7,250,355,042 | 7,060,248,074 |
| Barishal | | 7,776,837,795 | 7,785,568,815 |
| Cumilla | | 3,976,764,087 | 3,885,488,322 |
| Rajshahi | | 7,046,714,537 | 6,667,944,892 |
| Rangpur | | 6,881,276,046 | 6,825,990,357 |
| Mymensingh | | 6,049,308,553 | 5,886,210,278 |
| Sylhet | | 2,050,493,206 | 2,088,539,994 |
| | | **50,058,948,458** | **49,009,852,911** |
| **Out side Bangladesh** | | - | - |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.08 Sector-wise loans and advances** | | | |
| Government sector | | 366,035,093 | 366,035,093 |
| Other public sector | | 24,664,553,996 | 12,673,315,899 |
| Private sector | | 487,496,500,792 | 500,382,870,843 |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.09 Sector-wise classified loans and advances** | | | |
| **Government** | | | |
| Standard | | - | - |
| SMA | | - | - |
| Sub-standard | | - | - |
| Bad/Loss | | 366,035,093 | 366,035,093 |
| | | **366,035,093** | **366,035,093** |
| **Other public** | | | |
| Standard | | 12,107,691,139 | 9,193,101,188 |
| SMA | | - | - |
| Sub-Standard | | - | - |
| Doubtful | | - | - |
| Bad/Loss | | 12,556,862,857 | 3,480,214,711 |
| | | **24,664,553,996** | **12,673,315,899** |
| **Private** | | | |
| Standard | | 280,859,301,275 | 282,883,483,105 |
| SMA | | 19,409,788,576 | 7,767,532,593 |
| Sub-standard | | 2,016,502,637 | 12,816,566,188 |
| Doubtful | | 4,885,943,233 | 20,236,134,489 |
| Bad/Loss | | 180,324,965,071 | 176,679,154,468 |
| | | **487,496,500,792** | **500,382,870,843** |
| | | **512,527,089,881** | **513,422,221,835** |
| **7.10 Classification of loans and advances including bill purchased and discounted** | | | |
| **Unclassified** | | - | |
| Standard (including staff loan) | | 292,966,992,414 | 292,076,584,293 |
| Special mention account (SMA) | | 19,409,788,576 | 7,767,532,593 |
| | | **312,376,780,990** | **299,844,116,886** |
| **Classified** | | | |
| Sub-standard | | 2,016,502,637 | 12,816,566,188 |
| Doubtful | | 4,885,943,233 | 20,236,134,489 |
| Bad/Loss | | 193,247,863,021 | 180,525,404,272 |
| | | **200,150,308,891** | **213,578,104,949** |
| | | **512,527,089,881** | **513,422,221,835** |
| **Percentages of classified loans and advances** | | **39.05%** | **41.60%** |
| **Details are in Schedule- 'C'** | | | |
| **7.11 Particulars of required provision for loans and advances** | | | |
| **Required provision for loans and advances:** | | | |
| **For unclassified** | | | |
| Standard | | 2,232,862,107 | 2,602,503,742 |
| Special mention account (SMA) | | 940,497,690 | 64,400,181 |
| Staff Loan | | 402,767,165 | 381,297,397 |
| | | **3,576,126,962** | **3,048,201,320** |
| **For classified** | | | |
| Sub-standard | | 311,723,776 | 1,824,924,408 |
| Doubtful | | 2,010,675,819 | 5,016,461,147 |
| Bad/Loss | | 110,100,876,081 | 115,360,337,651 |
| | | **112,423,275,675** | **122,201,723,206** |
| **Special provision** | | | |
| Special required provision*(Under BRPD Circular 05/2019) | | 22,815,568 | 165,801,373 |
| Special Provision for Writt | | 12,751,300,000 | 12,751,300,000 |
| Special Provision for Restructure loans (BRPD 04/2015) | | 96,600,000 | 96,600,000 |
| | | **12,870,715,568** | **13,013,701,373** |
| **Required provision for loans and advances** | | **128,870,118,205** | **138,263,625,899** |
| **Off balance sheet Items** | | | |
| Required provision for Off-balance sheet items | | 1,421,057,712 | 2,687,555,370 |
| **Total Required provision for loans and advances & Off Balance Sheet items** | | **130,291,175,917** | **140,951,181,269** |
| **Provision maintained** | | | |
| **For unclassified (General )** | | | |
| **Standard** | | | |
| Opening provision balance | | - | 1,200,811,029 |
| Less: Transfer to Investment in Share | | - | (196,365,540) |
| Less: Transfer to Mutual Fund | | - | (434,245,489) |
| Less: Transfer to Bridge Finance | | - | (570,200,000) |
| | | **-** | **-** |
| **Special mention account (SMA)** | | | |
| Opening provision balance | | - | 211,548,058 |
| Less: Transfer to Mutual Fund | | - | (121,154,511) |
| Less: Transfer to Sub-ordinated Bond | | - | (90,393,547) |
| | | **-** | **-** |
| **Special provision maintained*(Under BRPD Circular 05/2019)*** | | | |
| Opening provision balance | | 166,600,000 | 188,600,000 |
| Less: Transfer to Provision against Writ loans | | (45,000,000) | (22,000,000) |
| Less: Transfer to Special Provision for Restructure loans (BRPD 04/2015) | | (96,600,000) | - |
| | | **25,000,000** | **166,600,000** |
| **Special provision maintained ** (For Rescheduled Loans)** | | | |
| Opening provision balance | | 1,900,000 | 1,900,000 |
| Add: Transfer from Standard loans during the year | | - | - |
| Less: Transfer to Provision maintained (Off Balance Sheet Item) | | (1,900,000) | |
| Provision maintained (Off Balance Sheet Item) | | **-** | **1,900,000** |
| **Special provision maintained ** (For Restructure Loans)** | | | |
| Opening provision balance | | - | 100,000,000 |
| Less: Transfer to Provision against Writ loans | | - | (100,000,000) |
| | | **-** | **-** |
| **Special provision maintained (COVID-19)** (Under BRPD Circular 19/2021 & 50/2021)** | | | |
| Opening provision balance | | - | 1,938,300,000 |
| Less: Transfer to Provision against Writ loans | | - | (588,300,000) |
| Less: Transfer to Provision against Standard loans | | - | (1,350,000,000) |
| | | **-** | **-** |
| **Special provision Bangladesh Sugar and food Industry** | | | |
| Opening provision balance | | - | 2,992,000,000 |
| Less: Transfer to provision for Bad/Loss | | - | (2,992,000,000) |
| | | **-** | **-** |
| **Special provision Writt** | | | |
| Opening provision balance | | 955,600,000 | 245,300,000 |
| Add: Transfer from Special provision (COVID-19)** (Under BRPD Circular 19/2021 & 50/2021) | | - | 588,300,000 |
| Add: Transfer from Special provision (Under BRPD Circular 05/2019)* | | 45,000,000 | 22,000,000 |
| Add: Transfer from Special provision (For Restructure Loans) | | - | 100,000,000 |
| Add: Transfer from SMA | | - | - |
| | | **1,000,600,000** | **955,600,000** |
| **Special Provision for Restructure loans (BRPD 04/2015)** | | | |
| Add: Made during the year | | | |
| Add: Transfer from Special provision maintained*(Under BRPD Circular 05/2019)* | | 96,600,000 | - |
| | | **96,600,000** | **-** |
| **Total Provision maintained for unclassified (General )** | | **1,122,200,000** | **1,124,100,000** |

*General provision is kept @ 1% on general loans and advances, @ 0.50% on Special Mention Account (SMA) for CMSME and 5% on Special Mention Account (SMA).

| | | |
|---|---|---|
| **For classified (Specific)** | | |
| **Sub-Standard** | | |
| Opening provision balance | 178,451,566 | 178,451,566 |
| Less: Transfer to Bad/Loss during the year | - | - |
| Add: Made during the year | - | - |
| | **178,451,566** | **178,451,566** |
| **Doubtful** | | |
| Opening provision balance | 248,500,000 | 248,500,000 |
| Add: Transfer from Sub-standard Loans | - | - |
| Add: Made during the year | - | - |
| | **248,500,000** | **248,500,000** |
| **Bad/Loss** | | |
| Opening Previous balance | 16,571,735,432 | 12,629,335,432 |
| Add: Made during the year | - | 250,000,000 |
| Add: Transfer from Special provision Bangladesh Sugar and food Industry | - | 2,992,000,000 |
| Add: Transfer from Off Balance Sheet Items | - | 700,400,000 |
| | **16,571,735,432** | **16,571,735,432** |
| **Total Provision maintained for classified Loan (Specific)** | **16,998,686,998** | **16,998,686,998** |
| **Total Provision maintained for Loan & Advance (General & Specific)** | **18,120,886,998** | **18,122,786,998** |
| **Provision maintained (Off Balance Sheet Item)** | | |
| Opening Previous balance | **5,601** | **938,458,150** |
| Less: Transfer to Sub-ordinated Bond 13.09.15 | - | (159,606,453) |
| Add: Transfer from Bad & Loss loans during the year | - | (700,400,000) |
| Add: Transfer from Special provision maintained ** (For Rescheduled Loans) | 1,900,000 | |
| Less: Transfer to Sumit S Bank 13.09.10 | - | (78,446,096) |
| Add: Provision made during this year (transferred from note. 13.07) | 2,200,000 | - |
| **Total Provision maintained for Off Balance Sheet Item** | **4,105,601** | **5,601** |
| **Total Provision maintained (loans and advances & Off Balance Sheet Exposure)** | **18,124,992,599** | **18,122,792,599** |
| **Total Provision surplus / (shortfall) (provision for loans and advances & Off Balance Sheet Exposure)** | **(112,166,183,318)** | **(122,828,388,669)** |
| In response to our Letter No: প্রকা/এফএডি/২০২৬/১৩৩ dated ২৯/০৪/২০২৬ , Bangladesh Bank approved forbearance facilities for shortfall provision against Loans & Advances and Off Balance Sheet Exposure vide letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখঃ ৩০ এপ্রিল, ২০২৬. | **112,166,183,318** | **122,828,388,669** |
| **Provision surplus / (shortfall) this year** | **-** | **-** |

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

"Bangladesh Bank has ascertained required provisions of the bank through classification of some loans and advances based on their qualitative judgment, considering objective criteria and other applicable guidelines and also against some other carried forward assets of the financial statements. Accordingly, total required provision of Rupali Bank PLC is TK. 17,087.75 crore (loans & advance of TK. 12,887.02 crore, Off balance sheet exposure of Tk. 142.10 crore, Investment of Tk. 1063.55, Balance with Bangladesh Bank of Tk. 0.53 crore, others assets of Tk. 888.87 crore, Unreconciled entry of Tk. 6.69 crore & Employees Superannution fund of Tk. 2098.99 crore) as at 31 December, 2025. However, the Bank has been maintained provision of Tk. 3,073.27 Crore (Loans and advances of TK. 1,812.09 crore, Off balance sheet exposure of Tk. 0.41 crore, Investment of Tk. 570.06, Balance with Other Bank of Tk. 50.00 crore, Balance with Bangladesh Bank of Tk. 0.64 crore, Other Assets of Tk. 421.38 Crore, Unreconciled entry of Tk. 6.69 crore & Employees Superannution fund of Tk. 212.00 crore) as against the required provisions. Hence, total shortfall of provisions disclosed by the bank is TK. 14,014.48. As per letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখ: ৩০ এপ্রিল, ২০২৬. Bangladesh Bank has given deferral advantage/ regulatory forbearance to the Bank for the shortfall amounts of TK. 14,014.48 crore against the required provisions.

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **7.12 Loans & Advance (Category wise)** | | | |
| **A. Inside Bangladesh** | | | |
| **I) Continues loan (CL-2)** | | | |
| Small & Medium Enterprise Financing | | 57,597,123,965 | 50,207,772,017 |
| Agriculture Credit | | 200,428,884 | |
| Other than Small & Medium Enterprise Financing | | 66,002,332,735 | 87,513,403,574 |
| | | **123,799,885,584** | **137,721,175,591** |
| **II) Demand Loan (CL-3)** | | | |
| Small & Medium Enterprise Financing | | 173,078,108 | 6,224,606 |
| Agriculture Credit | | 17,374,772 | |
| Other than Small & Medium Enterprise Financing | | 44,837,787,251 | 58,503,425,272 |
| | | **45,028,240,131** | **58,509,649,878** |
| **III) Term Loan (CL-4)** | | | |
| Small & Medium Enterprise Financing (SMEF) | | 11,664,197,092 | 8,947,690,405 |
| Consumer Financing (CF) | | 41,302,154,926 | 36,980,460,375 |
| Housing Finance (HF) | | 9,028,778,624 | 7,532,624,449 |
| Agriculture Credit | | 7,462,609,630 | - |
| Industrial Credit | | 152,931,352,296 | - |
| Service Sector Credit | | 535,191,116 | - |
| Trade & Commerce Sector Credit | | 16,102,850,119 | - |
| Other Credit | | 55,935,190,465 | - |
| Loans for Professionals to set up Business (LP) | | - | 3,368,176,398 |
| Loans to BHs/MBs/SDs | | - | 5,012,072,352 |
| Others than SMEF,CF,BHs/MBs/SDs | | - | 208,290,638,308 |
| | | **294,962,324,268** | **270,131,662,287** |
| **IV) Short term Agri. Credit and Microcredit (CL-5)** | | | |
| Short term Agri. Credit | | 8,356,264,960 | 3,423,669,051 |
| Microcredit | | - | 5,395,123,903 |
| | | **8,356,264,960** | **8,818,792,954** |
| **Total (I+II+III+IV)** | | **472,146,714,943** | **475,181,280,710** |
| **V) Staff Loan** | | **40,380,374,938** | **38,240,941,124** |
| **Total Loans & Advance** | | **512,527,089,881** | **513,422,221,834** |
| **7.13 Net loans and advance** | | | |
| Caring Amount | | 512,527,089,881 | 513,422,221,835 |
| Less: Interest Suspense & Penal Interest | | (55,601,735,176) | (43,696,494,875) |
| Provision for loans & advance (Note-7.11) | | (18,120,886,998) | (18,122,786,998) |
| **Net Loans & Advance** | | **438,804,467,707** | **451,602,939,961** |

**7.14 Suit Filed by the Bank**

| Types of suit | 2025 No. of suit filed | Amount |
|---|---|---|
| Arthurian | 2548 | 111,710,370,000 |
| Writ petition | 149 | - |
| Appeal & Revision | 75 | 1,755,279,000 |
| Criminal | 1098 | 7,074,303,000 |
| Others | 326 | 9,047,222,000 |
| | **4196** | **129,587,174,000** |

**7.14.a Suit Filed by the Bank**

| Types of suit | 2024 No. of suit filed | Amount |
|---|---|---|
| Arthurian | 2497 | 91,805,637,000 |
| Writ petition | 115 | 1,820,617,000 |
| Appeal & Revision | 90 | 1,754,763,000 |
| Criminal | 542 | 4,263,187,000 |
| Others | 260 | 6,652,031,000 |
| | **3504** | **106,296,235,000** |

**7.15 Movement of classified loan/ Non performing loan**

| | | |
|---|---|---|
| Balance at the beginning of the year | 213,578,104,949 | 100,437,700,000 |
| Addition during the year | 53,483,903,942 | 125,867,704,949 |
| Cash recovery during the year | (12,979,400,000) | (4,256,800,000) |
| Adjustment during the year | (53,932,300,000) | (8,470,500,000) |
| Written off loan | - | - |
| | **200,150,308,891** | **213,578,104,949** |

**7.16 Particulars of loans and advances**

| | | |
|---|---|---|
| i) Loans considered good in respect of which the bank is fully secured | 481,006,673,853 | 481,846,755,192 |
| ii) Loans considered good against which the bank holds no other security other than the debtors personal guarantee. | 17,425,921,056 | 17,456,355,542 |
| iii) Loans considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors. | 14,094,494,972 | 14,119,111,100 |
| iv) Loans adversely classified; provision not maintained there against | - | - |
| | **512,527,089,881** | **513,422,221,835** |
| v) Loans due by directors or officers of the bank or any of them either jointly or separately with any other person | 40,380,374,938 | 38,240,941,124 |
| vi) Loans due by companies and firms in which the directors of the bank have interests as directors, partners or managing agent or in case of private companies as members | - | - |
| vii) Maximum total amount of advances, including temporary advances made at any time during the period to the directors or manager or officers of the bank or any of them either separately or jointly with any other persons | 40,380,374,938 | 38,240,941,124 |
| viii) Maximum total amount of advances including temporary advances granted during the period to the company or firms in which the directors of the bank have interest as directors, partners or managing agents or in case of private companies as members. | - | - |
| ix) Due from other banking companies | - | - |
| x) Information in respect of classified loans and advances | | |
| a) Classified loans for which interest not credited to income | 193,247,863,021 | 180,525,404,272 |
| (i) Decrease / (Increase) of provision (bad and loss) | (5,259,461,570) | 66,224,787,521 |
| (ii) Cumulative amount of written off loans: | 10,191,900,000 | 10,191,900,000 |
| (iii) Amount of debt recovered against the debt which was previously written off | 252,000,000 | 442,600,000 |
| b) Amount of provision kept against loans classified as bad/ loss as at the reporting date | 16,571,735,432 | 16,571,735,432 |
| c) Interest creditable to the interest suspense account | 11,905,240,301 | 7,380,681,859 |
| d) Interest suspense account | 55,601,735,176 | 43,696,494,875 |
| xi) Written off loans balance: | 4,938,873,808 | 5,178,966,703 |
| Xii) Amount written off during the year | - | - |
| The amount of written off loan for which lawsuit has been filed. | 4,938,873,808 | 5,178,966,703 |

**7(a) Consolidated loans and advances**

| | | | |
|---|---|---|---|
| **Loans, cash credits and overdrafts etc.** | | | |
| Rupali Bank PLC | 7.01 | 511,359,860,759 | 511,976,751,602 |
| Rupali Investment Limited * | | 303,273,212 | 297,697,800 |
| Rupali Bank Securities Limited | | 475,533,064 | 477,020,636 |
| | | **512,138,667,035** | **512,751,470,038** |
| Less: Inter Company Loan | 7.a.1 | 157,522,364 | 103,507,740 |
| | | **511,981,144,671** | **512,647,962,298** |
| **Bills Purchased and Discounted** | | | |
| Rupali Bank PLC | | 1,167,229,122 | 1,445,470,233 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **1,167,229,122** | **1,445,470,233** |
| | | **513,148,373,793** | **514,093,432,531** |

**7.a.1 Inter Company Loan**

| | | |
|---|---|---|
| Rupali Investment Limited | 92,206,186 | 52,885,319 |
| Rupali Bank Securities Limited | 65,316,178 | 50,622,421 |
| | **157,522,364** | **103,507,740** |

The Parent (Rupali Bank PLC ) Company disburses Loan to its two Subsidiary Company (Rupali Bank Investment Limited and Rupali Bank Securities Ltd) of Tk 157,522,364. Now the said amount has been eliminated upon Consolidation as per IFRS-10.

**8.00 Fixed assets including land, building, furniture and fixtures**

| | | |
|---|---|---|
| Land | 10,011,039,466 | 10,011,039,466 |
| Building | 4,308,756,323 | 4,299,135,794 |
| Furniture and fixture | 1,333,873,929 | 1,212,324,829 |
| Mechanical equipment | 1,432,581,834 | 1,390,896,944 |
| Vehicles | 565,388,799 | 565,388,801 |
| Computer | 1,486,449,767 | 1,395,999,356 |
| CC Camera and Others | 153,740,769 | 133,950,231 |
| Right -of-Use Assets | 432,308,436 | 380,875,868 |
| | **19,724,139,323** | **19,389,611,289** |
| **Interior Decoration & Renovation** | 169,679,184 | 164,606,576 |
| **Software (Intangible Asset's )** | 249,520,345 | 209,371,171 |
| | **20,143,338,851** | **19,763,589,035** |
| Accumulated depreciation & Amortization | 5,645,474,038 | 5,178,397,902 |
| **Written down value at 31 December,2025** | **14,497,864,814** | **14,585,191,134** |

**Details in schedule- 'D'**

The fixed assets recognition and measurement policy are described in note No.2.2.05

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

| | | | |
|---|---|---|---|
| Rupali Bank PLC | 8.00 | 14,497,864,814 | 14,585,191,134 |
| Rupali Investment Limited | | 7,296,281 | 11,329,834 |
| Rupali Bank Securities Limited | | 6,964,033 | 9,317,952 |
| | | **14,512,125,128** | **14,605,838,920** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **9.00 Other assets** | | | |
| **Income generating other assets** | | | |
| Investment in shares of subsidiary company | 9.01 | 2,000,000,000 | 2,000,000,000 |
| Receivable from Orion Infrastructure Ltd. | | - | - |
| | | **2,000,000,000** | **2,000,000,000** |
| **Non Income generating other assets** | | | |
| Advance rent and advertisement | 9.02 | 221,914,701 | 224,431,578 |
| Interest accrued on Investment | 9.03 | 7,406,296,824 | 6,957,549,218 |
| Interest Receivable on COVID-19 | | 37,226,243 | 51,625,199 |
| Interest Receivable (Block Interest) | | 75,390,362 | 75,390,362 |
| Supervision Charge Receivable | | 152,150,218 | 385,780,545 |
| Interest Receivable (Others) | | - | 116,017,956 |
| Accrued income on property | | 4,907,003 | 4,907,003 |
| Prepaid Expenses | 9.04 | 10,866,986 | 27,751,208 |
| Stationary and stores, Stock, stamps and forms | 9.05 | 87,403,028 | 103,418,188 |
| Branch adjustment account | 9.06 | 1,686,705,507 | - |
| Security deposits | | 1,309,182 | 968,845 |
| Suspense accounts | 9.07 | 1,747,743,093 | 1,913,648,093 |
| Others | 9.08 | 15,156,809,954 | 11,754,043,279 |
| Islamic Banking Window | | - | - |
| | | **26,588,723,098** | **21,615,531,471** |
| | | **28,588,723,098** | **23,615,531,471** |

**9.01 Investment in share in subsidiary company**

| | | |
|---|---|---|
| Rupali investment limited | 1,000,000,000 | 1,000,000,000 |
| Rupali Bank Securities limited | 1,000,000,000 | 1,000,000,000 |
| | **2,000,000,000** | **2,000,000,000** |

**9.02 Advance rent and advertisement etc.**

| | | |
|---|---|---|
| Advance rent | **221,914,701** | **224,431,578** |

**9.03 Interest accrued on investment**

| | | |
|---|---|---|
| Balance with other Bank and Financial Institution | 754,133,629 | 333,605,434 |
| Call money | 110,070 | - |
| Government treasury bonds | 2,119,235,506 | 2,213,487,498 |
| Accrued Interest on Government treasury Bonds | 17,553,310 | - |
| Corporate bonds | 529,996,595 | 550,204,916 |
| Debenture | - | 17,553,310 |
| Subordinated Bond | 438,137,836 | 231,566,915 |
| Accrued income from Redeemable preference share | - | 402,782,093 |
| Accrued income from preference share | 3,186,701,931 | 2,776,511,622 |
| Interest Receivable from placement Share | - | 99,667,188 |
| Interest Receivable on Branch | 3,379 | - |
| Commission Receivable on A Challan | 27,842,539 | - |
| Over due FDR | 121,919,296 | 121,919,296 |
| Accrued Interest Received from Bridge Finance | 210,249,996 | 210,249,996 |
| Interest accrued on Commercial paper | 412,737 | 950 |
| | **7,406,296,824** | **6,957,549,218** |

**9.04 Prepaid Expenses**

| | | |
|---|---|---|
| Renovation Development Expenses | - | 264,966 |
| Advances on head Office Division & Others | 10,866,986 | 27,486,242 |
| | **10,866,986** | **27,751,208** |

**9.05 Stationary and stores, Stock, stamps and forms**

| | | |
|---|---|---|
| Stationary and stores | 72,484,918 | 88,773,135 |
| Stock, stamps and forms | 14,918,110 | 14,645,053 |
| | **87,403,028** | **103,418,188** |

**9.06 Branch adjustment accounts**

| | | |
|---|---|---|
| **Debit balance** | | |
| Head office account | 4,993,673,483,215 | |
| Branch account | 39,511,534 | |
| | **4,993,712,994,748** | **-** |
| **Credit balance** | | |
| Head office account | 4,992,022,986,745 | |
| Branch account | 3,302,496 | |
| | **4,992,026,289,241** | **-** |
| | **1,686,705,507** | **-** |

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

**9.07 Suspense account**

| | | |
|---|---|---|
| Demand drafts paid without advice | 2,718,440 | 36,180,775 |
| Foreign drafts paid from suspense account | 316,641 | 316,641 |
| Advance Legal Expenses | 639,233 | 1,075,193 |
| Advance paid to Rupali Securities Ltd. | 119,995 | 119,995 |
| Advanced Dividend paid to Govt. | 1,500,000 | 1,500,000 |
| WES fund purchased | 9,921,905 | 9,921,905 |
| Suspense A/C (Sanchaypatra) | 29,267,248 | 173,674,317 |
| Sundry Deposit (EURO) | 31,806,987 | 31,806,987 |
| Advanced Against TADA | 77,000 | 77,000 |
| Suspense A/C Treasury | 1 | 1 |
| Susp. Account - 5% Special Benefit paid to RBL Retired Employees | 296,125 | 564,379 |
| Suspense (US Dollar) | 1,457,315,669 | 1,457,315,669 |
| Suspense (Pound Sterling) | 106,953 | 106,953 |
| Advance on Pre-Funding (bKash) | 142,965,560 | - |
| Suspense A/C Incentive Bonus | 52,598 | - |
| Susp.A/C-10% Special Benefit Paid to RBL Retired Employees | 239,570 | - |
| Susp.A/C-15% Special Benefit Paid to RBL Retired Employees | 217,768 | - |
| Sundry debtors | 70,181,399 | 200,988,277 |
| | **1,747,743,093** | **1,913,648,093** |

**9.08 Others**

| | | | |
|---|---|---|---|
| Pension paid to Rupali Bank Ltd. employees | | 9,491,429 | 11,043,145 |
| Pension paid to retired Govt. servants | | 1,624,923 | 1,624,923 |
| Medical All. Paid to RBL Ret. Employee | | 1,801,274 | 2,729,907 |
| Eid Ul Azha Paid to RBL Ret. Employee | | 1,502,849 | 1,803,646 |
| Nababarsa Bhata Paid to RBL Ret. Employee | | 175,361 | 181,132 |
| Jute, sector corp, agri. credit and others | | 1,454,042,946 | 1,454,042,946 |
| Protested bills | | 496,730,274 | 360,373,240 |
| Agricultural loan transferred to BKB & RAKUB | | 302,492,619 | 302,492,619 |
| Remission of rural house building loan | | 731,181 | 731,181 |
| Remission of agri loans | | 236,567,189 | 236,567,189 |
| Exchange equalization | | 42,893,697 | 42,893,697 |
| WEB Remittance Payment | | 30,313,585 | 37,047,998 |
| Receivable from Summit S Bank - related party * | | 36,118,569 | 36,118,569 |
| Printing Materials | | 343,218 | 239,866 |
| Advance paid to Rupali Branch Agent (MFS) | | 5,063,605 | 7,541,605 |
| Cash incentive on FR (Branch) | | 44,355 | 53,220 |
| Miscellaneous Advance | | 3,838,692 | 3,936,858 |
| Cash Incentive on FR from Exchange House | | 2,273,525,186 | 1,374,920,888 |
| Cash Incentive COBA | | 22,634 | 33,211 |
| 1% Cash Incentive (Branch & R. House) | | 78,143 | 79,856 |
| Brac Bank (ATM) | | 605,318 | 605,318 |
| IBASS Automated Challan | | 13,269,547 | - |
| Deferred tax assets | 9.08.01 | 796,647,934 | 674,598,193 |
| Advance tax | 9.08.02 | 9,448,885,425 | 7,204,384,071 |
| | | **15,156,809,954** | **11,754,043,279** |

* This amount represents receivable in respect of share of Head office Ex. Rupali Bank PLC Karachi Branch.

**9.08.01 Deferred tax assets**

| | | | |
|---|---|---|---|
| Opening balance on 01 January | | 674,598,193 | 551,699,630 |
| Less: Adjustment during the year | 39.02.02 | 122,049,741 | 122,898,563 |
| Closing balance on 31st December | | **796,647,934** | **674,598,193** |

**9.08.02 Advance tax**

| | | |
|---|---|---|
| Opening balance on 1 January | 7,204,384,071 | 8,346,194,275 |
| Add: Paid during the year | 2,244,501,355 | 1,003,921,744 |
| Less Adjustment during the year | - | 2,145,731,948 |
| Closing balance on 31st December | **9,448,885,425** | **7,204,384,071** |

**Tax deducted at source for the year**

| | | |
|---|---|---|
| 2003 | 223,304,594 | 223,304,594 |
| 2005 | 93,376,676 | 93,376,676 |
| 2006 | 88,693,685 | 88,693,685 |
| 2010 | 34,846,322 | 34,846,322 |
| 2011 | 39,054,194 | 39,054,194 |
| 2014 | 207,740,099 | 207,740,099 |
| 2015 | 419,594,550 | 419,594,550 |
| 2016 | 1,098,809,693 | 1,098,809,693 |
| 2017 | 835,243,413 | 835,243,413 |
| 2018 | - | 653,433,169 |
| 2019 | - | 940,928,286 |
| 2020 | - | 551,370,493 |
| 2021 | 860,997,893 | 860,997,893 |
| 2022 | 1,262,172,834 | 1,262,172,834 |
| 2023 | 1,036,628,375 | 1,036,628,375 |
| 2024 | 1,003,921,744 | 1,003,921,744 |
| 2025 | 2,244,501,355 | - |
| **Total (A)** | **9,448,885,425** | **9,350,116,019** |
| **Less: Advance tax adjustment during the Year:** | | |
| 2014 | - | - |
| 2018 | - | 653,433,169 |
| 2019 | - | 940,928,286 |
| 2020 | - | 551,370,493 |
| **Total (B)** | **-** | **2,145,731,948** |
| **Grand Total (A-B)** | **9,448,885,425** | **7,204,384,071** |

**9.09 Classification of other assets**

| | | |
|---|---|---|
| Unclassified | 19,678,023,098 | 16,778,231,471 |
| Doubtful | 56,100,000 | 38,600,000 |
| Bad/Loss | 8,854,600,000 | 6,798,700,000 |
| | **28,588,723,098** | **23,615,531,471** |
| Required Provision for other assets | 8,955,600,000 | 6,883,400,000 |
| Provision Maintained for other assets | 4,280,708,841 | 3,881,920,170 |
| **Total Provision surplus / (shortfall)** | **(4,674,891,159)** | **(3,001,479,830)** |
| In response to our Letter No: প্রকা/এফএডি/২০২৬/১৩৩ dated 29/04/2026 , Bangladesh Bank approved forbearance facilities for shortfall provision against other assets vide letter no. বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখ ৩০ এপ্রিল, ২০২৬. | 4,674,891,159 | 3,001,479,830 |
| **Provision excess / (shortfall)** | **-** | **-** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **9.10 Other assets classified by generating of income** | | | |
| Income generating | | 2,000,000,000 | 2,000,000,000 |
| Non-income generating | | 26,588,723,098 | 21,615,531,471 |
| | | **28,588,723,098** | **23,615,531,471** |
| **9(a) Consolidated other assets** | | | |
| Rupali Bank PLC | **9.00** | 28,588,723,098 | 23,615,531,471 |
| Rupali Investment Limited | | 31,357,037 | 26,461,051 |
| Rupali Bank Securities Limited | | 64,845,105 | 55,283,640 |
| | | **28,684,925,240** | **23,697,276,162** |
| Less: Investment in subsidiary company** | | 2,000,000,000 | 2,000,000,000 |
| | | **26,684,925,240** | **21,697,276,162** |

**The Investment of parent Company (RB PLC) in subsidairy companies have been eliminated upon consolidation as per IFRS -10.

| | | | |
|---|---|---|---|
| **10.00 Non banking assets:** | | - | - |
| **11.00 Borrowing from other banks, financial institutions and agents** | | | |
| In Bangladesh | 11.01 | 5,832,532,888 | 13,838,825,805 |
| Outside Bangladesh | 11.02 | 117,438,392 | 45,391,530 |
| | | **5,949,971,280** | **13,884,217,335** |
| **11.01 In Bangladesh** | | | |
| Local Currency | 11.01.01 | 5,824,978,693 | 13,700,063,616 |
| Foreign Currency | 11.01.02 | 7,554,196 | 138,762,189 |
| | | **5,832,532,888** | **13,838,825,805** |
| **11.01.01 Local Currency** | | | |
| Refinance against jute scheme | | 173,525,000 | 205,075,000 |
| RBL Subordinated Bond * | | - | 1,200,000,000 |
| RBL Subordinated Bond II* | | 1,000,000,000 | - |
| Borrowing against BB (ALS) | | - | 7,140,000,000 |
| Borrowing against BB Repo | | 1,850,000,000 | - |
| Refinance for LIPS School F S Business | | 14,763,377 | 11,238,225 |
| Refinance for Return Home People (500 Cr.Covid-19) | | 45,336,000 | 35,913,500 |
| Refinance Against Green Transformation Fund (GTF) | | 2,193,080,061 | 2,596,050,812 |
| Refinance Against Export Development Fund (EDF) | | 114,341,088 | 2,115,290,946 |
| CMSME Pre-Finance Scheme (25000 Crore) | | 116,666,667 | 163,333,333 |
| Refinance Scheme of Wheat and Corn | | 44,355,000 | 27,694,800 |
| Refinance Scheme for Ensuring Food Safety | | 270,911,500 | 203,467,000 |
| Islamic Banking Window | | 2,000,000 | 2,000,000 |
| | | **5,824,978,693** | **13,700,063,616** |
| *** RB PLC Subordinated Bond** | | | |
| Sonali Bank PLC | | - | 400,000,000 |
| Agrani Bank PLC | | - | 400,000,000 |
| Janata Bank PLC | | - | 400,000,000 |
| Megna Bank PLC (Subordinated Bond II) | | 1,000,000,000 | - |
| | | **1,000,000,000** | **1,200,000,000** |
| **11.01.02 Foreign Currency** | | | |
| Balance With Bangladesh Bank (USD) | | 0 | 129,427,868 |
| Balance With Bangladesh Bank (EURO) | | 7,554,196 | 9,334,321 |
| | | **7,554,196** | **138,762,189** |
| **11.02 Outside Bangladesh** | | | |
| NOSTRO Accounts Credit Balance | 11.02.01 | 97,490,014 | 22,725,240 |
| Vostro Accounts | 11.02.02 | 19,948,378 | 22,666,290 |
| | | **117,438,392** | **45,391,530** |
| **11.02.01 Outside Bangladesh ( NOSTRO Accounts Credit Balance)** | | | |
| **Regular:** | | | |
| JPY | | 563,033 | 23,447 |
| ACU | | 94,029,954 | - |
| CNY | | 2,897,027 | 3,906,629 |
| EURO | | - | 18,795,164 |
| | | **97,490,014** | **22,725,240** |
| **Details are in schedule- 'A'** | | | |
| **11.02.02 Outside Bangladesh ( Vostro Accounts)** | | | |
| Summit Bank Ltd. Karachi-Vostro | | 17,617,873 | 22,615,074 |
| Bank Al Habib Ltd. Vostro | | 2,330,305 | 50,991 |
| | | 19,948,378 | 22,666,290 |
| **11.03 Borrowings from other banks, financial institutions and agents** | | | |
| Secured by demand promissory (DP) notes and agreement | | 188,288,377 | 216,313,225 |
| Unsecured borrowing | | 5,761,682,902 | 13,667,904,110 |
| | | **5,949,971,280** | **13,884,217,335** |
| **11.04 Term grouping** | | | |
| **11.04.01 Short term borrowing** | | | |
| Borrowing from other banks and agents | | - | 7,140,000,000 |
| Foreign currency Borrowing from other banks and agents | | 105,044,210 | 161,487,429 |
| | | **105,044,210** | **7,301,487,429** |
| **11.04.02 Long term borrowing** | | | |
| RBL Subordinated Bond | | 1,000,000,000 | 1,200,000,000 |
| Refinance against Brick | | - | - |
| Refinance for LIPS School F S Business | | 14,763,377 | 11,238,225 |
| Refinance against jute scheme | | 173,525,000 | 205,075,000 |
| Re-finance against Low Income Professionals (Covid19) | | - | - |
| | | **1,188,288,377** | **1,416,313,225** |
| | | **1,293,332,587** | **8,717,800,654** |
| **11.05 Maturity wise grouping of Borrowing from Bangladesh bank, other banks, Financial institutions and agents** | | | |
| Repayable on demand | | - | - |
| Payable within one month | | 519,578,236 | 5,597,320,718 |
| Over 1 month but within 3 months | | 474,832,634 | 572,487,102 |
| Over 3 months but within 1 year | | 562,142,875 | 778,436,653 |
| Over 1 year but within 5 years | | 2,424,128,132 | 4,131,882,539 |
| Over 5 year but within 10 years | | 1,969,289,404 | 2,804,090,323 |
| | | **5,949,971,281** | **13,884,217,335** |
| **11(a) Consolidated borrowing from other banks, financial institutions and agents** | | | |
| Rupali Bank PLC | 11.00 | 5,949,971,280 | 13,884,217,335 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **5,949,971,280** | **13,884,217,335** |
| **12.00 Deposit and other accounts of the Bank** | | | |
| Current and other accounts | 12.01 | 49,227,956,558 | 48,779,132,548 |
| Bills payable | 12.02 | 2,404,571,994 | 3,187,655,797 |
| Saving deposits | 12.03 | 138,700,349,284 | 126,190,482,531 |
| Term / Fixed deposits | 12.04 | 530,289,254,390 | 507,741,023,769 |
| Other deposits | | - | - |
| | | **720,622,132,226** | **685,898,294,645** |
| **12.01 Current and other accounts** | | | |
| Current deposits | | 24,186,699,130 | 24,594,993,163 |
| Call deposits | | 26,525,764 | 27,481,470 |
| Other accounts | 12.01.01 | 23,405,801,208 | 22,554,388,723 |
| Deposit in Mobile Banking | 12.01.02 | 1,608,927,455 | 1,602,267,191 |
| Al-Wadeeah Current deposits Islamic Banking Window | 12.05 | 3,000 | 2,000 |
| | | **49,227,956,558** | **48,779,132,548** |
| **12.01.01 Other deposit & sundry deposit** | | | |
| Hajj deposits | | 2,585,395 | 4,445,395 |
| Margin on LC | | 7,628,082,654 | 8,536,715,011 |
| Margin on guarantee | | 250,909,243 | 272,181,819 |
| Special margin WES | | 2,735,619 | 2,735,619 |
| Other margin | | 26,186,391 | 79,355,269 |
| Key deposit | | 3,663,808 | 2,934,278 |
| Staff security deposit | | 5,112,636 | 5,612,136 |
| Security deposit (general) | | 40,291,945 | 31,918,608 |
| Sundry creditor | | 1,841,902,271 | 2,713,943,843 |
| Overdue fixed deposit | | 38,650,158 | 39,630,334 |
| Cash credit (Hypo) Credit Balance | | 4,839,803 | 39,779 |
| Bank Contribution Pension Fund | | 544,420 | 2,568 |
| Staff contributory provident fund | | 6,979,079,909 | 6,072,573,654 |
| Bank contributory provident fund | | 179,159 | 148,379 |
| Collection Account ( School,College,Madrasha and Others | | 3,519,339,799 | 2,525,947,996 |
| Sundry Deposits (Treasury)** | | 1,315,758,057 | 1,314,560,409 |
| Foreign bank accounts Taka (USD) | | 1,265,932,137 | 599,118,988 |
| Foreign bank accounts Taka | | 12,109,225 | 12,109,225 |
| Insurance premium on locker deposit | | 434,132 | 409,636 |
| Non- Resident F.C deposits A/C (TK,USD,EUR,GPB) | | 437,623,159 | 315,030,798 |
| Income Tax Account For Employees Salary | | 6,878 | - |
| Excess Paid Salary Recovery | | 66,951 | - |
| Sale Proceeds from Lottery Ticket | | 66,939 | - |
| BEFTN Sundry Deposit | | 9,707,378 | 5,109,445 |
| Sundry Deposit -Due Income Tax Collection AC | | 19,993,142 | 19,865,536 |
| | | **23,405,801,208** | **22,554,388,723** |

** Net Foreign Currency Adjustment of Tk.8,64,16,929 included in Sundry Deposits (Treasury), now this amount has been transferred to other liability under Note No: 13.

**12.01.02 Deposit in Mobile Banking**

| | | |
|---|---|---|
| Agent Wallet Deposit (TCSA) | 30,049,976 | 33,310,977 |
| Customer Wallet Deposit (TCSA) | 1,557,313,826 | 1,558,281,688 |
| Merchant Wallet Deposit (TCSA) | 4,593,999 | 8,041,410 |
| Distributors Wallet Deposit (TCSA) | 1,870,157 | 2,619,716 |
| DSR Wallet Deposits (TCSA) | 88,610 | - |
| Education Merchant Wallet Deposits (TCSA) | 15,010,887 | - |
| Rupali Distributor Wallet Deposit (TCSA) | - | 13,400 |
| | **1,608,927,455** | **1,602,267,191** |

**12.02 Bills payable**

| | | |
|---|---|---|
| Pay order payable | 2,307,574,164 | 3,065,915,726 |
| Foreign draft payable | 191,461 | 191,461 |
| Local draft payable | 57,616,653 | 56,792,311 |
| Mail transfer payable | 226,422 | 226,622 |
| Telegraphic transfer payable | 90,020 | 91,000 |
| Bills Payable (MFS) | 2,363,020 | - |
| Foreign bill receivable (BTOB) | 36,510,254 | 64,438,677 |
| | **2,404,571,994** | **3,187,655,797** |

**12.03 Saving deposits**

| | | |
|---|---|---|
| Saving Bank Deposit | 137,454,681,898 | 125,007,662,598 |
| Savings Account ( Pothoful) | 756,717 | 765,423 |
| Rupali Student Savings A/C (RSSA) | 1,088,327,198 | 1,053,011,575 |
| Krishaker Jannya Savings Bank Deposit | 99,317,859 | 62,555,241 |
| Rupali Senior Citizen Savings Scheme (RSCSS) | 55,633,445 | 65,683,709 |
| Blocked Savings Bank Deposit (10 - BSB) | 46,395 | - |
| Poor Rehabilitation Under Religion MinistryAccount | 1,517 | - |
| Old Chitmahal Dwellers Account (411 - CHITD) | 2,010 | - |
| Islamic Banking Window (Mudaraba Saving Deposits) | 1,582,244 | 803,986 |
| | **138,700,349,284** | **126,190,482,531** |

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **12.04 Term / fixed deposit** | | | |
| Fixed deposits | 12.04.01 | 333,451,271,381 | 339,076,957,031 |
| Special notice deposit (SND) | | 143,195,584,177 | 135,962,562,343 |
| Deposit pension scheme (DPS) | | 566,104 | 663,064 |
| Rupali deposit scheme etc. | 12.04.02 | 53,630,732,729 | 32,700,841,330 |
| Islamic Banking Window (Fixed &Term Deposits) | | 11,100,000 | |
| | | **530,289,254,390** | **507,741,023,769** |
| **12.04.01 Fixed deposits** | | | |
| Government Organizations | | 3,698,149,077 | 2,546,288,664 |
| Autonomous & Semi Autonomous Organizations | | 39,908,846,929 | 39,611,003,853 |
| Deposit money Bank | | 3,808,568,726 | 11,650,483,774 |
| Non Financial Public Enterprise | | 123,042,245,283 | 141,567,945,856 |
| Local Authorities | | 1,433,723,828 | 1,358,143,977 |
| Insurance Company & Pension Funds-Public | | 30,174,464,657 | 33,491,982,268 |
| Other Financial Public Enterprise | | 2,713,063,850 | 1,872,586,104 |
| Other non Financial Corporation Private | | 3,230,904,803 | 5,172,786,830 |
| Non-Bank Depository Corporations Private | | 13,143,687,262 | 2,381,705,149 |
| Non-Bank Depository Corporations Public | | 7,979,899,723 | 1,382,815,000 |
| Individuals & Others (Household Resident) | | 104,317,717,243 | 98,041,215,556 |
| - | | **333,451,271,381** | **339,076,957,031** |
| **12.04.02 Rupali deposit scheme** | | | |
| Rupali monthly profit scheme (RMPS) | | 2,593,150 | 2,693,000 |
| Rupali double benefit scheme (RDBS) | | 3,244,017,289 | 3,584,242,895 |
| Rupali triple benefit scheme (RTBS) | | 40,914,254 | 55,257,109 |
| Rupali deposit pension scheme (1) | | 9,942 | 9,942 |
| Rupali deposit scheme (RDS) | | 193,677,770 | 362,753,508 |
| Rupali monthly saving scheme (RMSS) | | 12,059,627,896 | 13,336,658,511 |
| Rupali millinior deposit scheme (RMDS) | | 11,975,627,873 | 10,716,747,533 |
| Rupali quarterly profit scheme (RQPS) | | 2,305,774 | 4,924,422 |
| Rupali Monthly Benefit for Senior Citizen (RMBSC) | | 1,515,881,312 | 2,295,883,544 |
| Rupali lackpoti deposit scheme (RLDS) | | 43,612,684 | 52,866,914 |
| Rupali kotipoti deposit scheme (RKDS) | | 64,910,346 | 67,748,112 |
| Rupali Deposit Pension Scheme (RDPS) - Shimul | | 3,398,786,346 | 754,945,710 |
| Rupali Kotipoti Deposit Scheme (RKDS) - Polash | | 232,201,889 | 72,189,141 |
| Rupali Monthly Profit for Women (RMPW)- Shuli | | 1,049,855,086 | 1,393,892,489 |
| Rupali Monthly Earning Scheme - RMES (Rupali Astha) | | 6,635,240,670 | - |
| Rupali Monthly Benefit for senior Citizen -RMBSC | | 2,525,179,506 | - |
| Rupali Dauble Benefit Scheme - RDBS 02 | | 10,089,657,263 | - |
| Rupali Celebration Deposit Scheme (RCDS) | | 115,341,961 | - |
| Rupali Deposit Pension Scheme (RDPS - 3) | | 441,058,528 | - |
| Rupali Monthly Scheme for Women (RMSW) - Sukonna | | 125,689 | - |
| Islamic Banking Window (Monthly Scheme Deposits) | | 107,500 | 28,500 |
| | | **53,630,732,729** | **32,700,841,330** |
| **12.05.1 Deposits in Islamic Banking Window** | | | |
| Al-Wadeeah Current Account | | 3,000 | 2,000 |
| Mudaraba Saving Accounts | | 1,582,244 | 803,986 |
| Term / Fixed deposits | | 11,100,000 | |
| Rupali Monthly Deposits Scheme | | 107,500 | 28,500 |
| | | **12,792,744** | **834,486** |
| **12.05 Deposit and other accounts** | | | |
| Deposit from bank | | 8,056,900,143 | 13,316,432,066 |
| Other organization / clients deposits | | 712,565,232,083 | 672,581,862,579 |
| | | **720,622,132,226** | **685,898,294,645** |
| **12.06 Sector wise deposit including bills payable** | | | |
| Presidency, prime minister office and judiciary | | 16,813,990,556 | 20,331,461,476 |
| Autonomous and semi-autonomous bodies | | 53,344,316,689 | 52,733,236,058 |
| Other public sector | | 274,375,394,349 | 285,115,780,623 |
| Bank and financial institutions (public) | | 16,384,317,042 | 14,882,366,440 |
| Private sector | | 359,704,113,590 | 312,835,450,048 |
| | | **720,622,132,226** | **685,898,294,645** |
| **12.07 Geographical location-wise deposit** | | - | - |
| **Urban** | | | |
| Local Office | | 16,847,939,071 | 26,731,690,199 |
| Dhaka North | | 116,337,011,116 | 105,293,744,417 |
| Dhaka South | | 128,863,282,831 | 130,574,412,184 |
| Faridpur | | 9,350,937,828 | 8,782,253,986 |
| Chottagram | | 134,649,693,055 | 130,713,285,051 |
| Khulna | | 15,805,794,839 | 15,311,613,301 |
| Barishal | | 16,700,889,613 | 14,527,255,054 |
| Cumilla | | 21,320,979,585 | 18,099,133,082 |
| Rajshahi | | 35,699,361,355 | 35,225,741,808 |
| Rangpur | | 15,715,550,854 | 13,305,709,875 |
| Mymensingh | | 20,727,291,538 | 18,829,742,804 |
| Sylhet | | 14,285,193,645 | 12,768,432,229 |
| Head Office | | 10,552,502,081 | 9,484,151,445 |
| | | **556,856,427,410** | **539,647,165,435** |
| **Rural** | | | |
| Local Office | | - | - |
| Dhaka North | | 13,362,625,791 | 14,473,113,616 |
| Dhaka South | | 8,041,947,427 | 5,341,985,115 |
| Faridpur | | 7,810,819,045 | 7,030,824,387 |
| Chottagram | | 9,650,025,719 | 9,069,189,438 |
| Khulna | | 12,222,376,859 | 10,329,182,748 |
| Barishal | | 14,445,517,070 | 12,698,742,272 |
| Cumilla | | 36,080,759,968 | 31,042,999,557 |
| Rajshahi | | 17,654,853,259 | 15,410,386,409 |
| Rangpur | | 8,329,452,079 | 8,041,723,427 |
| Mymensingh | | 19,494,979,840 | 17,961,515,035 |
| Sylhet | | 16,664,373,690 | 14,851,467,206 |
| | | **163,757,730,749** | **146,251,129,209** |
| | | **720,614,158,159** | **685,898,294,645** |
| **12.08 Maturity grouping of deposits** | | | |
| Payable on demand | | 19,011,600,000 | 15,345,500,000 |
| Payable within one month | | 70,097,085,994 | 69,469,402,331 |
| Over 1 month but within 3 months | | 174,349,653,967 | 165,948,456,174 |
| Over 3 months but within 1 years | | 232,580,678,876 | 221,373,565,803 |
| Over 01 Year but within 5 years | | 155,722,439,282 | 148,218,810,893 |
| Over 5 years but within 10 year | | 68,860,674,107 | 65,542,559,444 |
| | | **720,622,132,226** | **685,898,294,645** |
| **12(a) Consolidated deposit and other accounts** | | | |
| Rupali Bank PLC | 12.00 | 720,622,132,226 | 685,898,294,645 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **720,622,132,226** | **685,898,294,645** |
| **Categoriwise deposit** | | | |
| Current and other accounts | | 49,227,956,558 | 48,779,132,548 |
| Bills payable | | 2,404,571,994 | 3,187,655,797 |
| Saving deposits | | 138,700,349,284 | 126,190,482,531 |
| Term / Fixed deposit | | 530,289,254,390 | 507,741,023,769 |
| Other deposit | | - | - |
| | | **720,622,132,226** | **685,898,294,645** |
| **13.00 Other liabilities** | | | |
| Guarantee cover banking reserve | | 33,034,636 | 33,034,636 |
| Net foreign currency adjustment | | 86,416,929 | 86,416,929 |
| Unpaid dividend | | 50,992 | 50,992 |
| Reserve for Other Liabilities | | 7,646 | 7,646 |
| Interest payable | 13.01 | 11,320,447,992 | 10,066,255,544 |
| Other accounts | 13.02 | 3,006,832,010 | 2,788,005,986 |
| Provision for other assets | 13.03 | 4,280,708,841 | 3,881,920,170 |
| Provision for current tax | 13.04 | 755,380,336 | 181,846,001 |
| Deferred tax liabilities | 13.05 | 582,256,273 | 609,340,933 |
| Provision for off-balance sheet exposure | 13.06 | 4,105,601 | 5,601 |
| Provision for loans and advances | 13.07 | 18,120,886,999 | 18,122,786,999 |
| Interest suspense accounts | 13.08 | 55,601,735,176 | 43,696,494,875 |
| Other provision | 13.09 | 9,101,476,973 | 8,754,277,808 |
| Lease Liabilities | 13.10 | 172,823,652 | 167,535,327 |
| 1% Start-up fund | 13.11 | 14,038,669 | 13,540,173 |
| Branch adjustment accounts (Credited Balance) | 13.12 | - | 1,899,088,032 |
| Islamic Banking Window | | 105,474 | 4,714 |
| | | **103,080,308,197** | **90,300,612,365** |
| **13.01 Interest payable** | | | |
| Fixed deposits | | 11,133,692,947 | 9,802,879,295 |
| Interest Payable on FDR (Money Market) Block | | 118,458,000 | 118,458,000 |
| Interest Payable on Call Deposit (MM) | | 121,528 | 121,528 |
| Interest Payable on Borrowing (BB) | | 262,349 | 116,028,294 |
| Interest Payable on Borrowing (BB ALS) | | - | 3,912,329 |
| All scheme deposit | | 57,041,935 | 18,280,756 |
| Sub-ordinated Bond | | 10,871,233 | 6,575,342 |
| | | **11,320,447,992** | **10,066,255,544** |
| **13.02 Other accounts** | | | |
| Excess pay recovery | | 121,106 | 191,617 |
| Excise duty (Adv. & Investment) | | 55,144 | 67,066 |
| Excise duty payable | | 30,000 | 30,000 |
| Source tax deducted from depositor and other | | 1,719,404,837 | 1,468,554,917 |
| WES fund purchase (Dollar & pound ) | | 891,984 | 891,984 |
| Withheld salary | | 619,051 | 619,051 |
| Excise duty on deposits | | 850,204,708 | 872,589,746 |
| Tran tahabeel | | 139,164 | 139,164 |
| Tran Punarbashan | | 828,044 | 828,044 |
| VAT | | 266,850,251 | 172,208,175 |
| S/Dep. A/C BACH Charge | | 3,195,560 | 4,208,839 |
| Levy Deposit | | 385,107 | 385,107 |
| Service Charge | | 2,872 | 2,340 |
| Death Relief | | 10,000 | 10,000 |
| Fund Held | | 675,616 | 675,616 |
| Unclaimed A/C | | 5,644 | 5,644 |
| Income Tax | | 6,322,416 | 2,694,357 |
| Q-Cash Commission Accounts | | 141,231 | 2,850 |
| ATM Cash Retracted Account | | 1,059,380 | 741,980 |
| Income Tax Payable (Mobile Banking) | | 90,615 | 670,022 |
| Remission on Crops Loan | | 10,180 | 10,180 |
| Remission on Panel Interest | | 3,033 | 3,033 |
| Service Charge (BB) | | 30,919 | 36,320 |
| Revenue Fee / Inspection Fee | | 760,418 | 512,981 |
| Worker Fund | | 1,127,346 | 1,267,486 |
| Sundry Creditor (Swift Charge) | | 88,784 | 1,693,105 |
| CIB | | 233,729 | 233,729 |
| Cashier Cum LDA | | 2,429,856 | 2,429,856 |
| Pakistani Bill | | 2,388,821 | 2,388,821 |
| Impress Fund | | 706,819 | 706,819 |
| Risk Fund for ICT Assets | | 3,842,210 | 3,842,210 |
| Provision for Others | | 36,145,551 | 141,246,111 |
| BACH Charge | | 28,786 | 35,077 |
| ATM Payable | | 45 | - |
| Cash Incentive COBA | | 347 | 347 |
| Cash Reserve on Export | | 182,281 | 625,535 |
| Financial Assistance (One Day Basic Salary/Lunch) | | 563,574 | 153,084 |
| Miscellaneous other accounts | | 107,256,580 | 107,304,772 |
| | | **3,006,832,010** | **2,788,005,986** |
| **13.03 Provision for other assets** | | | |
| Provision for unforeseen losses (protested bill) | 13.03.01 | 500,373,240 | 360,373,240 |
| Provision for rural credit fund | 13.03.02 | 230,768,745 | 230,960,074 |
| Provision for sundry debtors | 13.03.03 | 309,368,870 | 309,368,870 |
| Provision for reconciled entries | 13.03.04 | 66,914,424 | 66,014,424 |
| Provision for demand draft paid without advice | 13.03.05 | 11,671,570 | 11,671,570 |
| Advanced Dividend paid to Govt. | 13.03.06 | 1,500,000 | 1,500,000 |
| Provision against accrued interest in FDR (NBFI) | 13.03.07 | 66,888,888 | 66,888,888 |
| Provision for Orion Infrastucture Limited | 13.03.08 | 1,290,400,000 | 1,032,320,000 |
| Provision for rural house building | | 731,181 | 731,181 |
| Provision for exchange adjustment | | 42,893,697 | 42,893,697 |
| Provision for transfer of BKB & RAKUB | | 305,155,280 | 305,155,280 |
| Provision for jute, sector corp. and Agri. Cr. | | 1,454,042,946 | 1,454,042,946 |
| | | **4,280,708,841** | **3,881,920,170** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **13.03.01 Provision for unforeseen losses (protested bill)** | | | |
| Balance at the beginning of the year | | 360,373,240 | 346,541,530 |
| Less: adjustment during the year | | - | - |
| Add: Made during the year | 38.00 | 140,000,000 | 13,831,710 |
| **Balance at the end of the year** | | **500,373,240** | **360,373,240** |
| **13.03.02 Provision for rural credit fund** | | | |
| Balance at the beginning of the year | | 230,960,074 | 231,442,916 |
| Add: Made during the year | | - | - |
| Less: adjustment during the year | | (191,330) | (482,842) |
| **Balance at the end of the year** | | **230,768,745** | **230,960,074** |
| **13.03.03 Provision for sundry debtors** | | | |
| Balance at the beginning of the year | | 309,368,870 | 309,368,870 |
| Less: adjustment during the year | | - | - |
| Add: Made during the year (security deposit & W.F.purchased) | | - | - |
| Additional provision transferred to income | | - | - |
| **Balance at the end of the year** | | **309,368,870** | **309,368,870** |
| **13.03.04 Provision for reconciled entries** | | | |
| Balance at the beginning of the year | | 66,014,424 | 16,014,424 |
| Add: Made during the year | 38.00 | 900,000 | 50,000,000 |
| **Balance at the end of the year** | | **66,914,424** | **66,014,424** |
| **Details are in Schedule- 'E'** | | | |
| **13.03.05 Provision for demand draft paid without advice** | | | |
| Balance at the beginning of the year | | 11,671,570 | 11,671,570 |
| Add: Made during the year | | - | - |
| **Balance at the end of the year** | | **11,671,570** | **11,671,570** |
| **13.03.06 Advanced Dividend paid to Govt.** | | | |
| Opening balance on 01 January | | 1,500,000 | 1,500,000 |
| Add: Addition during the year | | - | - |
| **Balance at the end of the year** | | **1,500,000** | **1,500,000** |
| **13.03.07 Provision against accrued interest in FDR (NBFI)** | | | |
| Opening balance on 01 January | | 66,888,888 | 66,888,888 |
| Add: Addition during the year | 38.00 | - | - |
| **Balance at the end of the year** | | **66,888,888** | **66,888,888** |
| **13.03.08 Provision for Orion Infrastucture Limited** | | | |
| Balance at the beginning of the year | | 1,032,320,000 | 774,240,000 |
| Add: Made during the year ** | 38.00 | 258,080,000 | 258,080,000 |
| **Balance at the end of the year** | | **1,290,400,000** | **1,032,320,000** |

** The Interest waiver of Orion Infrastucture Limited amount of Tk 258.08 Crore has already been credited in Income A/C. Now, the weavered amount of Tk 258.08 Crore has been reflected in the books of accounts by making adequate provision over 10 years with equal proportionately of Tk 25,80,80,000/- per year as per Board decision No-1095 dated 23.01.2021.

| | | | |
|---|---|---|---|
| **13.04 Provision for current tax** | | | |
| Opening balance on 01 January | | 181,846,001 | 1,934,853,454 |
| Add: Addition during the year | 39.01 | 573,534,335 | 392,724,495 |
| Less: Adjustment during the year *** | | - | (2,145,731,948) |
| **Balance at the end of the year** | | **755,380,336** | **181,846,001** |
| **13.05 Deferred tax liabilities** | | | |
| Opening balance on 01 January | | 609,340,933 | 622,583,213 |
| Add: Addition during the year | 39.02.01 | (27,084,660) | (13,242,281) |
| **Balance at the end of the year** | | **582,256,273** | **609,340,933** |
| **13.06 Provision for off balance sheet exposure** | | | |
| Provision at the beginning of the year | | 5,601 | 938,458,150 |
| Less: Transferred to provision for loans and advances (Specific) | | - | (700,400,000) |
| Less: Bank Al Makramah (Ex Summit Bank) during the year | | - | (78,446,096) |
| Less: Transfer to Sub-ordenated Bond | | - | (159,606,453) |
| Add: Transfer from Special Provision (Reschedule Loan) | | 1,900,000 | |
| Add: Made during the year | 36.00 | 2,200,000 | - |
| **Provision held at the end of the year** | | **4,105,601** | **5,601** |
| **13.07 Provision for loans and advances** | | | |
| Specific | 13.07.01 | 16,998,686,999 | 16,998,686,999 |
| General | 13.07.02 | - | - |
| Special provision*(Under BRPD Circuler 05/2019) | 13.07.03 | 25,000,000 | 166,600,000 |
| Special Provision (COVID-19)(Under BRPD Circuler 19/2021 & 50/2021) | 13.07.04 | - | - |
| Special Provision (Reschedule Loan) | 13.07.05 | - | 1,900,000 |
| Special provision for Restructure Loans | 13.07.06 | - | - |
| Special Provision for Bangladesh Suger and Food Industry | 13.07.07 | - | - |
| Special Provision for Writ | 13.07.8 | 1,000,600,000 | 955,600,000 |
| Special provision*(Under BRPD Circuler 04/2015) | 13.07.9 | 96,600,000 | |
| | | **18,120,886,999** | **18,122,786,999** |
| **13.07.01 Specific Provision** | | | |
| Provision held at the beginning of the year | | 16,998,686,999 | 13,056,286,999 |
| Special Provision for Bangladesh Suger and Food Industry | | - | 2,992,000,000 |
| Add: Provision made during the year | 35.00 | - | 250,000,000 |
| Add: Transferred from off balance sheet exposure | 13.06 | - | 700,400,000 |
| **Provision held at the end of the year** | | **16,998,686,999** | **16,998,686,999** |
| **13.07.02 General provision** | | | |
| Provision held at the beginning of the year | | - | 1,412,359,087 |
| Add: Provision made during the year | 35.00 | - | - |
| Less: Transferred to provision for Investment in Share | 13.09.05 | - | (196,365,540) |
| Less: Transferred to provision for Mutual Fund | 13.09.11 | - | (555,400,000) |
| Less: Transferred to provision for Bridge Finance | 13.09.13 | - | (570,200,000) |
| Less: Transfer to Sub-ordenated Bond | 13.09.15 | - | (90,393,547) |
| **Provision held at the end of the year** | | **-** | **-** |
| **13.07.03 Special Provision*(Under BRPD Circuler 05/2019)** | | | |
| Provision held at the beginning of the year | | 166,600,000 | 188,600,000 |
| Less: Transfer to provision for Writt Loans | | (45,000,000) | (22,000,000) |
| Less: Transfer to Special provision*(Under BRPD Circuler 04/2015) | | (96,600,000) | |
| Less: Transfer to Bangladesh Suger and Food Industry | | - | - |
| **Provision held at the end of the year** | | **25,000,000** | **166,600,000** |
| **13.07.04 Special Provision (COVID-19) (Under BRPD Circuler 19/2021 & 50/2021)** | | | |
| Provision held at the beginning of the year | | - | 1,938,300,000 |
| Less: Transfer to Provision against Witt | | - | (588,300,000) |
| Less: Transfer to Provision against Bridge Finance | | - | (1,350,000,000) |
| **Provision held at the end of the year** | | **-** | **-** |
| **13.07.05 Special Provision ** (For Resheduled Loans)** | | | |
| Provision held at the beginning of the year | | 1,900,000 | 1,900,000 |
| Less: Transfer to Provision for off balance sheet | | (1,900,000) | - |
| Add: Transfer from General Provision | | - | - |
| **Provision held at the end of the year** | | **-** | **1,900,000** |
| **13.07.06 Special Provision ** (For Restructure Loans)** | | | |
| Provision held at the beginning of the year | | - | 100,000,000 |
| Add: Transfer from Under BRPD Circuler 05/2019 | | - | - |
| Less: Transfer to provision for Writt | | - | (100,000,000) |
| **Provision held at the end of the year** | | **-** | **-** |
| **13.07.07 Special Provision for Bangladesh Suger and Food Industry** | | | |
| Provision held at the beginning of the year | | - | 2,992,000,000 |
| Less: Transfer to Specific provision | | - | (2,992,000,000) |
| **Provision held at the end of the year** | | **-** | **-** |
| **13.07.08 Special Provision for Writt** | | | |
| Provision held at the beginning of the year | | 955,600,000 | 245,300,000 |
| Add: Transfer from Special Provision (COVID-19)(Under BRPD Circuler 19/2021 & 50/2021) | | - | 588,300,000 |
| Add: Transfer from Special provision*(Under BRPD Circuler 05/2019) | | 45,000,000 | 22,000,000 |
| Add: Transfer from Special provision for Restructure Loans | | - | 100,000,000 |
| **Provision held at the end of the year** | | **1,000,600,000** | **955,600,000** |
| **13.07.09 Special provision*(Under BRPD Circuler 04/2015)** | | | |
| Provision held at the beginning of the year | | - | - |
| Add: Transfer from Under BRPD Circuler 05/2019 | | 96,600,000 | - |
| Less: Transfer to provision for Writt | | - | - |
| **Provision held at the end of the year** | | **96,600,000** | **-** |
| **13.08 Interest suspense accounts** | | | |
| Balance at the beginning of the year | | 43,696,494,875 | 36,315,813,016 |
| Add: Amount transferred to interest suspense A/C | | 15,555,799,396 | 9,266,124,382 |
| Less: Amount recovered from "Interest suspense A/C | | (3,341,711,592) | (1,834,219,626) |
| Less: Interest suspense written off and (Waived Interest) during the year | | (308,847,503) | (51,222,897) |
| **Balance at the end of the year** | | **55,601,735,176** | **43,696,494,875** |
| **13.09 Other provision** | | | |
| Provision for audit fees | 13.09.01 | 5,739,672 | 4,591,850 |
| Provision for employee's pension | 13.09.02 | 2,120,050,549 | 1,794,314,572 |
| Provision for employee's gratuity | 13.09.03 | 4,343,943 | 4,613,943 |
| Provision for Bangladesh Industrial Finance Co. Ltd. | | 500,000,000 | 500,000,000 |
| Provision for debenture | 13.09.04 | 2,583,200 | 2,583,200 |
| Provision for share investment (market value and face value) | 13.09.05 | 1,320,453,820 | 1,220,453,820 |
| Provision for incentive/performance bonus | 13.09.06 | 635,107,882 | 716,572,515 |
| Bank Al Makramah (Ex Summit Bank) | 13.09.10 | 309,846,096 | 309,846,096 |
| Provision for BCCI Bank London | | 1,177,245 | 1,177,245 |
| Provision for Good Borrower | 13.09.07 | 8,919,120 | 8,919,120 |
| Provision for Risk Fund | 13.09.08 | 95,500,000 | 95,500,000 |
| Provision for expenses | 13.09.09 | 18,525,954 | 18,525,954 |
| Provision for Mutual Fund | 13.09.11 | 555,400,000 | 555,400,000 |
| Provision for Un-quoted Share | 13.09.12 | 1,314,800,000 | 1,314,800,000 |
| Bridge Finance | 13.09.13 | 1,920,200,000 | 1,920,200,000 |
| Provision for Commercial Paper | 13.09.14 | 22,702,743 | 22,702,743 |
| Provision for Sub ordinated Bond | 13.09.15 | 250,000,000 | 250,000,000 |
| Provision for Climate Risk Funds | 13.09.16 | 6,250,000 | 4,200,000 |
| Provision for Balance With Bangladesh Bank | | 6,400,000 | 6,400,000 |
| Provision for Paper Shares | 13.09.17 | 3,476,750 | 3,476,750 |
| | | **9,101,476,973** | **8,754,277,808** |
| **13.09.01 Provision for audit fees** | | | |
| Balance at the beginning of the year | | 4,591,850 | 4,015,625 |
| Less: Paid during the year | | (2,352,178) | (2,923,775) |
| Add: Made during the year | | 3,500,000 | 3,500,000 |
| **Balance at the end of the year** | | **5,739,672** | **4,591,850** |
| **13.09.02 Provision for employee's pension fund *** ** | | | |
| Balance at the beginning of the year | | 1,794,314,572 | 1,464,819,571 |
| Add: Made during the year | 38.00 | 100,000,000 | 100,000,000 |
| Add: Addition during the year | | 1,684,471,288 | 1,610,682,445 |
| Less: Paid during the year | | (1,458,735,311) | (1,381,187,444) |
| **Balance at the end of the year** | | **2,120,050,549** | **1,794,314,572** |

A decision was taken in the Board Meeting No-1186, dated 30.04.2023 that required provision for pension & gratuity of the bank which is calculated by an actuary firm and a required provision of Tk. 2011.48 crore as on 31st December, 2021 which would have to be built up in the bank accounts gradually @ 60% on basic salary every month and an amount of Tk 10.00 crore every year end from operating profit starting in 2023.

*** As Per Letter Ref. No: বিএসডি-৪(ইউ-১)/২০২৬-২৪৫ Bangladesh Bank mentioned required provision of Tk. 2,098.99 crore against employees pension fund, In respect of this said amount, the bank has maintained 212.00 crore and the remaining shortfall amount has been taken forberrance facilities from Bangladesh Bank as per vid letter No: বিএসডি-৪/রূপালী/২০২৬-২৬৩, তারিখ: ৩০ এপ্রিল,২০২৬.

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **13.09.03 Provision for employee's gratuity** | | | |
| Balance at the beginning of the year | | 4,613,943 | 6,379,443 |
| Add: Addition during the year | | | |
| Less: Paid during the year | | (270,000) | (1,765,500) |
| **Balance at the end of the year** | | **4,343,943** | **4,613,943** |
| **13.09.04 Provision for investment in Debenture** | | | |
| Balance at the beginning of the year | | 2,583,200 | 40,294,870 |
| Less: Transfer to provision for investment in shares | | - | (37,711,670) |
| Add: Made during the year | 37.00 | - | - |
| **Balance at the end of the year** | | **2,583,200** | **2,583,200** |
| **13.09.05 Provision for investment in shares** | | | |
| Balance at the beginning of the year | | 1,220,453,820 | 303,176,610 |
| Add: Transfer from General Provision | | - | 196,365,540 |
| Add:Transfer Provision from Debenture | | - | 37,711,670 |
| Add: Made during the year | 37.00 | 100,000,000 | 683,200,000 |
| **Balance at the end of the year** | | **1,320,453,820** | **1,220,453,820** |
| **13.09.06 Provision against expenses (performance bonus)** | | | |
| Balance at the beginning of the year | | 716,572,515 | 457,806,229 |
| Add: Made during the year | | - | 1,090,164,899 |
| Add: Realised during the year | | 393,287 | - |
| Less: Transfer to retained earnings | | (80,000,000) | - |
| Less: Paid during the year | | (1,857,920) | (831,398,613) |
| **Balance at the end of the year** | | **635,107,882** | **716,572,515** |
| **13.09.07 Provision for Good Borrower** | | | |
| Balance at the beginning of the year | | 8,919,120 | 8,919,120 |
| Less: Paid during the year | | - | - |
| **Balance at the end of the year** | | **8,919,120** | **8,919,120** |
| **13.09.08 Provision for Risk Fund** | | - | - |
| Balance at the beginning of the year | | 95,500,000 | 95,500,000 |
| Add: Made during the year | | - | - |
| **Balance at the end of the year** | | **95,500,000** | **95,500,000** |
| **13.09.09 Provision for expenses** | | | |
| Balance at the beginning of the year | | 18,525,954 | 18,525,954 |
| Add: Made during the year | | - | - |
| Less: Provision for off balance sheet exposure | | - | - |
| Less: Adjustment during the year | | - | - |
| **Balance at the end of the year** | | **18,525,954** | **18,525,954** |
| **13.09.10 Summit S Bank (Ex Arif Habib Bank) *** | | | |
| Balance at the beginning of the year | | 309,846,096 | 71,400,000 |
| Add: Transfer from off balance sheet exposure during | | - | 78,446,096 |
| Add: Made during the year | 38.00 | - | 160,000,000 |
| **Balance at the end of the year** | | **309,846,096** | **309,846,096** |

* As per Board Decision No.1050 held on 30th April, 2018 Rupali Bank PLC has maintained provision against Summit S Bank (Ex Arif Habib Bank). It will be continued to maintain gradualy in subsequent years.

| | | | |
|---|---|---|---|
| **13.09.11 Provision for Mutual Fund** | | | |
| Balance at the beginning of the year | | 555,400,000 | - |
| Add: Transfer from General Provision | | - | 555,400,000 |
| **Balance at the end of the year** | | **555,400,000** | **555,400,000** |
| **13.09.12 Provision for Un-quoted Share** | | | |
| Balance at the beginning of the year | | 1,314,800,000 | - |
| Add: Provision made during the year | 37.00 | - | 1,314,800,000 |
| **Balance at the end of the year** | | **1,314,800,000** | **1,314,800,000** |
| **13.09.13 Bridge Finance** | | | |
| Balance at the beginning of the year | | 1,920,200,000 | - |
| Add: Transfer from Special Provision (COVID-19) (Under BRPD Circular 19/2021 & 50/2021) | | - | 1,350,000,000 |
| Add: Transfer from General Provision | | - | 570,200,000 |
| **Balance at the end of the year** | | **1,920,200,000** | **1,920,200,000** |
| **13.09.14 Provision for Commercial Papers** | | | |
| Balance at the beginning of the year | | 22,702,743 | 22,702,743 |
| Add: Made during the year ** | 38.00 | - | - |
| **Balance at the end of the year** | | **22,702,743** | **22,702,743** |
| **13.09.15 Provision for Sub ordinated Bond** | | | |
| Balance at the beginning of the year | | 250,000,000 | - |
| Add: Transfer provision from off Balance Sheet | | - | 159,606,453 |
| Add: Transfer from General Provision | | - | 90,393,547 |
| **Balance at the end of the year** | | **250,000,000** | **250,000,000** |
| **13.09.16 Provision for Climate Risk Funds** | | | |
| Balance at the beginning of the year | | 4,200,000 | 2,100,000 |
| Add: Made during the year ** | 38.00 | 2,100,000 | 2,100,000 |
| Less: Paid during the year ** | | (50,000) | - |
| **Balance at the end of the year** | | **6,250,000** | **4,200,000** |
| **13.09.17 Provision for Paper Shares** | | | |
| Balance at the beginning of the year | | 3,476,750 | 2,498,800 |
| Add: Made during the year ** | 38.00 | - | 977,950 |
| **Balance at the end of the year** | | **3,476,750** | **3,476,750** |
| **13.10 Lease Liabilities** | | | |
| Balance at the beginning of the year | | 167,535,327 | 167,167,590 |
| Add: Addition during the year | | 51,432,568 | 46,825,768 |
| Add: Interest Exp. On Lease Liabilities | | 9,747,334 | 9,565,269 |
| Less: Rental Payments | | (55,891,577) | (56,023,300) |
| Balance at the end of the year | 13.10.01 | **172,823,652** | **167,535,327** |
| **13.10.01 Classification of Lease Liabilities:** | | | |
| Current Lease Liabilities | | 47,901,510 | 47,901,510 |
| Non- Current Lease Liabilities | | 124,922,142 | 119,633,817 |
| | | **172,823,652** | **167,535,327** |

* As per decision of 1126th Board Meeting held on 07.07.2021. The Bank set up to apply the threshold limit of lease under IFRS-16 is Tk. 2.00 Crore and above.

| | | | |
|---|---|---|---|
| **13.11 1% Start-Up Fund** | | | |
| Balance at the beginning of the year | | 13,540,173 | 12,710,893 |
| Add: 1% Addition During the year | | 498,497 | 829,280 |
| Balance at the end of the year | | **14,038,669** | **13,540,173** |

As per Bangladesh Bank circular No. SMESPD-04, Dated 26 April, 2021 bank has maintained 1% Start-up Fund on Net profit during the year 2023 and then the fund has been kept under other liabilities. To Build up the fund for distributing Start-up capital in favor of new entrepreneurs.

| | | | |
|---|---|---|---|
| **13.12 Branch adjustment accounts** | | | |
| **Credit balance** | | | |
| Head office account | | - | 3,834,495,742,123 |
| Branch account | | - | 3,302,496 |
| | | **-** | **3,834,499,044,619** |
| **Debit balance** | | | |
| Head office account | | - | 3,832,560,445,054 |
| Branch account | | - | 39,511,534 |
| | | **-** | **3,832,599,956,588** |
| | | **-** | **1,899,088,032** |
| **13(a) Consolidated Other liabilities** | | | |
| Rupali Bank PLC | 13.00 | 103,080,308,197 | 90,300,612,365 |
| Rupali Investment Limited | | 544,295,046 | 492,651,136 |
| Rupali Bank Securities Limited | | 535,980,164 | 384,761,858 |
| | | **104,160,583,407** | **91,178,025,359** |
| Less: Inter Company Loans and Advances | 13.a.1 | 157,522,364 | 103,507,740 |
| | | **104,003,061,043** | **91,074,517,619** |
| **13.a.1 Inter Company Loans and Advances** | | | |
| Rupali Investment Limited | | 92,206,186 | 52,885,319 |
| Rupali Bank Securities Limited | | 65,316,178 | 50,622,421 |
| | | **157,522,364** | **103,507,740** |

The Parent (RB PLC) Company disburses Loan to its two Subsidiary Company (Rupali Bank Investment Limited and Rupali Bank Securities Ltd). Now the amount of Tk.157,522,364 has been eliminated upon consolidation as per IFRS-10.

| | | |
|---|---|---|
| **14.00 Share capital** | | |
| **14.01 Authorized capital** | | |
| 25,000,000,000 ordinary shares of Tk. 10 each | **25,000,000,000** | **7,000,000,000** |
| **14.02 Issued, subscribed and paid up capital** | | |

The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and remain outstanding.

| | | |
|---|---|---|
| Opening balance | 4,879,320,650 | 4,646,972,050 |
| Bonus issue during the year | - | 232,348,600 |
| **Balance at the end of the year** | **4,879,320,650** | **4,879,320,650** |

**14.03 Issued, subscribed and fully paid up capital**

This represent shares issued as on 31 December 2025 and made up as follows:

| | % | No. of Share | No. of Share |
|---|---|---|---|
| Government | 90.19% | 440,052,335 | 440,052,335 |
| General public | 9.81% | 47,879,730 | 47,879,730 |
| **Total** | | **487,932,065** | **487,932,065** |
| | | **Face value (Tk.)** | **Face value (Tk.)** |
| Government | | 4,400,523,350 | 4,400,523,350 |
| General public | | 478,797,300 | 478,797,300 |
| **Total** | | **4,879,320,650** | **4,879,320,650** |

**Details shown in Annexure-I**

| | | |
|---|---|---|
| **14.04 Capital Adequacy (Solo)** | | |
| Common Equity Tier-I Capital | 15,033,721,574 | 15,512,507,992 |
| Tier-II Capital | 2,126,305,601 | 1,124,105,601 |
| **Total Regulatory Capital** | **17,160,027,175** | **16,636,613,593** |
| Required capital (10% of total risk weighted asset Tk. 59,630.19 crore) | 59,630,187,000 | 56,346,205,500 |
| **Capital excess / (short )** | **(42,470,159,825)** | **(39,709,591,907)** |
| ***Capital to Risk Weighted Assets Ratio ( CRAR)** | **2.88%** | **2.95%** |
| **Common Equity Tier-I Capital** | | |
| Paid up capital | 4,879,320,650 | 4,879,320,650 |
| Share money deposit | 6,799,953,800 | 6,799,953,800 |
| Statutory reserve | 4,227,815,360 | 4,132,965,439 |
| Retained earnings | 49,401,377 | 3,837,290 |
| **Sub Total** | **15,956,491,187** | **15,816,077,179** |
| **Regulatory Adjustment :** Deductions (45% of Total Deferred Tax assets)* | **(796,647,934)** | **

# রূপালী ব্যাংক পিএলসি
# RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

**Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd**

# AUDITED FINANCIAL STATEMENTS 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **14.05 Consolidated Capital adequacy** | | | |
| Common Equity Tier-I Capital | | 15,485,898,078 | 16,056,348,655 |
| Tier-II Capital | | 2,126,305,601 | 1,124,105,601 |
| **Total Regulatory Capital** | | **17,612,203,679** | **17,180,454,256** |
| Required capital (10% of total risk weighted asset Tk.59,986.89 crore | | 59,986,887,000 | 56,694,273,000 |
| **Capital excess / (short )** | | **(42,374,683,321)** | **(39,513,818,744)** |
| ***Capital to Risk Weighted Assets Ratio ( CRAR)** | | **2.94%** | **3.03%** |
| **Common Equity Tier-I Capital** | | | |
| Paid up capital | | 4,879,320,650 | 4,879,320,650 |
| Share Money Deposit | | 6,799,953,800 | 6,799,953,800 |
| Statutory Reserve | | 4,258,315,360 | 4,160,965,439 |
| General Reserve | | 22,000,000 | 20,000,000 |
| Retained Earnings | | 449,077,881 | 499,677,954 |
| **Sub Total** | | **16,408,667,691** | **16,359,917,842** |
| **Regulatory Adjustment :** Deductions (45% of Total Deferred Tax assets)* | | **(796,647,934)** | **(303,569,187)** |
| **Shortfall in provision required against Non Performing** | | **-** | **-** |
| **Intangible Asset's (Software)*** | | **(126,121,679)** | **-** |
| **Total Common Equity Tier-I Capital** | | **15,485,898,078** | **16,056,348,655** |
| Additional Tier-I Capital | | - | - |
| | | **15,485,898,078** | **16,056,348,655** |
| **Tier-II Capital (Gone Concern Capital)** | | | |
| General Provision (1% to 5% of UCL and OBI) | | 1,126,305,601 | 1,124,105,601 |
| Subordinated Bond | | 1,000,000,000 | - |
| **Total** | | **2,126,305,601** | **1,124,105,601** |
| | | **17,612,203,679** | **17,180,454,256** |
| **Required Capital** | | | |
| Total assets including off-balance sheet items | | 1,001,437,349,634 | 972,583,349,219 |
| Total risk weighted assets | | 599,868,870,000 | 566,942,730,000 |
| Required capital being 10% of total risk weighted assets | | 59,986,887,000 | 56,694,273,000 |
| **Capital Requirements (Consolidated)** | | | |
| Tier-1 Required | | 6.00% | 6.00% |
| Tier-1 Held | | 2.58% | 2.83% |
| Tier-2 Required | | 4.00% | 4.00% |
| Tier-2 Held | | 0.35% | 0.20% |
| Total Required | | 10.00% | 10.00% |
| Total Held | | 2.94% | 3.03% |
| **15.00 Share money deposits** | | | |
| Balance at the beginning of the year | | 6,799,953,800 | 6,799,953,800 |
| Add: Made during the year | | - | - |
| | | **6,799,953,800** | **6,799,953,800** |
| **16.00 Statutory Reserve** | | | |
| Balance at the beginning of the year | | 4,132,965,439 | 4,065,063,111 |
| Add: Made during the year (20%) | | 94,849,921 | 67,902,328 |
| | | **4,227,815,360** | **4,132,965,439** |
| **16(a) Statutory Reserve** | | | |
| Rupali Bank Limited | | 4,227,815,360 | 4,132,965,439 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | 30,500,000 | 28,000,000 |
| | | **4,258,315,360** | **4,160,965,439** |
| **17.00 General Reserve** | | | |
| Balance at the beginning of the year | | - | - |
| Add: Made during the year | | - | - |
| | | **-** | **-** |
| **17(a) General Reserve** | | | |
| Rupali Bank PLC | | - | - |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | 22,000,000 | 20,000,000 |
| | | **22,000,000** | **20,000,000** |
| **18.00 Assets Revaluation Reserve** | | | |
| Asset Revaluation Reserve (Land) | 18.01 | 504,862,808 | 504,862,808 |
| Asset Revaluation Reserve (Building) | 18.02 | 31,749,019 | 50,798,430 |
| | | **536,611,827** | **555,661,238** |
| **18.01 Asset Revaluation Reserve (Land)** | | | |
| Balance at the beginning of the year | | 504,862,808 | 504,862,808 |
| Less: Adjustment during the year | | - | - |
| | | **504,862,808** | **504,862,808** |
| **18.02 Asset Revaluation Reserve (Building)** | | | |
| Balance at the beginning of the year | | 50,798,430 | 69,847,841 |
| Add: Made during the year | | - | - |
| Less: Transfer to Retained Earnings | | (19,049,411) | (19,049,411) |
| | | **31,749,019** | **50,798,430** |

As per IAS-16 excess depreciation on revalued amount of building transferred to retained earnings from Assets revaluation reserve.

| | | | |
|---|---|---|---|
| **19.00 Revaluation Reserve on securities** | | | |
| Amortization Reserve of securities (HTM) | 19.01 | 40,559,387 | 132,728,597 |
| Revaluation Reserve of securities (HFT) | 19.02 | 100,105,249 | 12,876,879 |
| | | **140,664,637** | **145,605,477** |
| **19.01 Amortization reserve on securities (HTM)** | | | |
| Balance at the beginning of the year | | 132,728,597 | 263,475,230 |
| Add. Made during the year | | (92,169,210) | (130,746,633) |
| | | **40,559,387** | **132,728,597** |
| **19.02 Revaluation Reserve on securities (HFT)** | | | |
| Balance at the beginning of the year | | 12,876,879 | 29,476,853 |
| Less: Adjustment during the year | | 87,228,370 | (16,599,974) |
| | | **100,105,249** | **12,876,879** |
| **19.00(a) Consolidated Revaluation Reserve on securities** | | | |
| Rupali Bank PLC | | 140,664,637 | 145,605,477 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **140,664,637** | **145,605,477** |
| **20.00 Retained Earnings Balance from statement of comprehensive Income** | | | |
| Balance at the beginning of the year | | 3,837,290 | 252,643,968 |
| | | **3,837,290** | **252,643,968** |
| Less: Bonus Share Issue | | - | (232,348,600) |
| | | **3,837,290** | **20,295,369** |
| Add: Excess Provision Transfer from Incentive Bonus**** | | 80,000,000 | - |
| Add: Under profit charges now rectify as per BB requirement***** | | 1,800,000 | - |
| Less: Excess Profit charged now rectified* | | - | (22,808,219) |
| Less: Arrear salary Allowances to employee for Past Service ** | | (3,113,861) | (12,323,973) |
| Less: Excess profit recognised now rectified with adjustment*** | | (6,672,718) | (14,571,678) |
| **Retained Earning at the beginning of the year (restated)** | | **75,850,712** | **(29,408,501)** |
| Profit after tax during the year | | 49,849,673 | 82,927,987 |
| Less: Transferred to start-up Fund | | (498,497) | (829,280) |
| Less: Transfer to statutory reserve | | (94,849,921) | (67,902,328) |
| | | **30,351,966** | **(15,212,121)** |
| Add: Transfer from Revaluation reserve | 18.02 | 19,049,411 | 19,049,411 |
| **Retained Earnings at the end of the year** | | **49,401,377** | **3,837,290** |

*Rupali Bank PLC already transfered the excess interest income of Tk 9,12,32,877 in the books of accounts related to Best Holding ltd.(BHL) in 2020. The board of directors in its 1139th meeting held on 05.12.2021 took decision to charge @ 10% dividend on face value of shares of Tk 300 Crore instead of 10% interest on total invested amount. As a result the excess amount of interest income already has been adjusted in the books of accounts by debiting Retained Earnings over 4 years with equal proportionately of Tk 2,28,08,219/-.

** As per Letter No: Poka/ Posha/ Bokia/2024/106 dated 09.10.2024,Poka/ Posha/ Bokia/2024/117 dated 06.11.2024 and Poka/ Posha/ Bokia/2024/126 dated 08.12.2024, arrear salary allowance with time scale facilities of Tk (76,51,084+ 40,22,342+6,50,547)=12,323,973/- in 2024 and as per Letter No: Proka/Prosha/Bokia/2025/19 dated 21.01.2025 tk 31,13,861 in 2025 respectively for the past service of permanent staff had been paid by debeating Retained Earnings

*** As per Letter No: SKN/ Proka/FAD/2025/67 dated: 27.02.2025 Supervision charge of tk. 34,93,455.84 on Overdraft Loan in year ending 2023 had been recognised as income but further it has been relaxed in the 1238th board decision held on 29.12.2024. Now the said amount has been adjusted through debiting Retained Earnings this year.

***As per Letter No: BKACHO/Proka/FAD-1/2025/36 dated: 15.12.2025 excess interest charged/applied of Tk. 7,15,028.35 from July to December 2024 on CC (Hypo) Loan due to technical problem in system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings this year.

***As per Letter No: BkA KHO/Proka/FAD/2025/08 dated: 26.05.2025 excess interest charged/applied of Tk.32,129.96 on rural credit due to wrong posting of interest rate at 70% instead of 8% in the system had been recognised as interest income. Now, the said amount has been adjusted through debating retained earnings in this year.

*** As Per Letter no:RCBD/Loan @ Advance/2026/41/A dated: 30.03.2026 M/S Modern Image Sweater Pvt. Ltd has been reschedule without interest charge but in the CBS System the amount of TK. 18,20,995 had been recognised as interest income for the year 2024. Now the said amount has been adjusted through debating retained earnings this year.

*** As Per Letter No: HO/TOB/2026/236 dated: 19.04.2026 Short term FDR for fourteen days had been encashed before expiry date then cancelled in the CBS system and recognised Interest income for utilization of short perior of four days of Tk 6,11,111.11 but subsequently it has been noted that in the system not cancelled out . Forthis reason the same amount accrued and included in interest income, Now the said amount has been adjusted through debating retained earnings this year.

****The provision amount of incentive Bonus Tk 8,00,00.000 has been transferred to Retained Earnings this year.

***** As per Bangladesh Bank audit instruction the interest income of Tk. 18,00,000 for Motijheel Corporate Branch has been transfered to retained earnings this year.

*** As per Letter No: Moha Ka da /FAD/2025/04 dated: 30.01.2025 Supervision charge of tk. 1,02,65,074.74 on Commercial Transport Loan and Overdraft Loan from 01.07.2023 to 31.12.2023 had been recognised as income but further it has been relaxed in the 1238th board decision held on 29.12.2024. Now the said amount has been adjusted through debiting Retained Earnings this year.

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|

***As per Letter No: BKAKO/FAD/HO/2025/05 dated: 22.04.2025 Interest charged/applied of Tk. 78,760 on Staff House Building Loan after death of employee on September and December Quarter 2023 had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

***As per Letter No: NSRD /2025/129 dated: 25.03.2025 excess interest charged/applied of Tk. 59,493 from 2021 to 2023 on Govt. Staff House Building Loan due to technical problem in system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

*** As per Letter No: HO/TOB/2025/177, Date: 23.02.2025 Rupali Bank PLC received Bill Collection Charge for Import L/C from Bangladesh Bank which had been recignised as income of Tk. 41,31,375.12 in the year 2021, Further, bangladesh bank noted that as per BRPD circular no 11 dated 10.06.2021 no scope to paid Bill collection Charge . Forthis reason, BB recovered the said amount by debating Current A/C with BB, Now, the said amount has been reversed this year by debiting retained Earnings .

***As per Letter No: BkaRon /FAD/2025/06 dated: 15.04.2025 excess interest charged/applied of Tk. 36,975 from 02.10.2023 to 31.12.2023 on Personal Loan due to wrong posting of interest rate at 102% instead of regular rate 10.20% in the system had been recognised as interest income. Now, the said amount has been adjusted through debiting Retained Earnings in this year.

| | | | |
|---|---|---|---|
| **20(a) Retained Earnings Balance from statement of comprehensive Income** | | | |
| Balance at the beginning of the year | | 499,677,954 | 728,488,837 |
| | | **499,677,954** | **728,488,837** |
| Bonus share issue | | - | (232,348,600) |
| | | **499,677,954** | **496,140,237** |
| Add: Provision Transfer from Incentive Bonus | | 80,000,000 | |
| Add: Interest charge as per BB requirement | | 1,800,000 | |
| Less: Excess Profit charged now rectified | | - | (22,808,219) |
| Less: Arrear salary Allowances to employee for Past Service | | (3,113,861) | (12,323,973) |
| Less: Excess profit recognised now rectified with adjustment | | (6,672,718) | (14,571,678) |
| **Retained Earning at the beginning of the year (restated)** | | **571,691,375** | **446,436,367** |
| Profit After Tax during the year | | 68,185,514 | 113,923,783 |
| Less: Transferred to start-up Fund | | (498,497) | (829,280) |
| Less: Transfer to statutory reserve | 16.00 | (97,349,921) | (73,902,328) |
| Transfer to general reserve | 17.00 | (2,000,000) | (5,000,000) |
| | | **540,028,470** | **480,628,543** |
| Add: Transfer from Revaluation reserve | 18.02 | 19,049,411 | 19,049,411 |
| Less: Transfer to Provision for Diminution in Value of Investments ** | | (110,000,000) | |
| **Retained Earnings at the end of the year** | | **449,077,881** | **499,677,954** |

** The amount of Tk 110,000,000 has been transferred to maintained provision for Diminution in value of Investment in the books of Rupali Bank Securities Ltd.

| | | | |
|---|---|---|---|
| **21.00 Off balance Sheet Exposure** | | | |
| **Contingent Liabilities** | | | |
| A. Acceptance and endorsements | | 1,412,704,649 | 3,863,255,731 |
| B. Letter of guarantee | 21.01 | 5,090,777,127 | 8,808,611,768 |
| C. Irrevocable letter of credit | | 145,611,666,638 | 146,995,627,924 |
| D. Bills for collection | | 1,660,085,664 | 4,996,633,089 |
| E. Other contingent liability (D. C. Notes) | | 1,006,850 | 1,006,550 |
| | | **153,776,240,929** | **164,665,135,062** |
| **21.01 Bank liability for guarantee** | | | |
| The bank is contingently liable in respect of issuing guarantee in favor of the following: | | | |
| Directors | | - | - |
| Government | | 4,244,420 | 1,228,375,223 |
| Bank and Other Financial Institution | | 109,153,000 | 2,023,228,898 |
| Others | | 4,977,379,707 | 5,557,007,648 |
| | | **5,090,777,127** | **8,808,611,768** |
| **21.00(a) Consolidated Off balance sheet exposure** | | | |
| Rupali Bank PLC | 21.00 | 153,776,240,929 | 164,665,135,062 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **153,776,240,929** | **164,665,135,062** |
| **22.00 Comparative Income statement** | | | |
| **Income:** | | | |
| Interest, Discount and similar income | 22.01 | 54,684,397,666 | 51,846,585,564 |
| Fees, Commission and brokerage | 26.00 | 3,684,471,227 | 2,216,972,437 |
| Other Operating Income | 27.00 | 1,382,945,823 | 1,197,517,566 |
| | | **59,751,814,716** | **55,261,075,568** |
| **Expenses:** | | | |
| Interest Paid | 22.02 | 47,518,020,185 | 40,608,636,273 |
| Administrative Expenses | 22.03 | 8,280,841,355 | 9,043,309,385 |
| Other Operating Expenses | 34.00 | 2,114,647,627 | 1,794,779,557 |
| Depreciation on banking assets including amortization | 33.00 | 760,775,942 | 635,449,053 |
| | | **58,674,285,110** | **52,082,174,267** |
| | | **1,077,529,606** | **3,178,901,300** |
| **22.01 Interest, Discount and similar income** | | | |
| Income from loans and advances | 23.00 | 29,717,215,060 | 32,445,458,481 |
| Income from balance with other Banks and FI | 23.00 | 1,515,074,599 | 1,460,879,642 |
| Income on money at call and short notice | 23.00 | 522,299,637 | 38,420,326 |
| Interest Received from FC Lend to other Bank* | 23.00 | 9,087,267 | 3,769,169 |
| Interest on treasury bills and bond | 25.00 | 10,659,497,838 | 9,031,511,919 |
| Interest on subordinate bond | | 918,142,780 | 1,244,173,108 |
| Others Investments Income (Treasury) | | 8,949,868,918 | 6,330,419,989 |
| Gain on sale of securities | 25.00 | 2,344,180,921 | 1,270,065,446 |
| Gain on Share | | - | 21,887,485 |
| Dividend on Palacement Share | | 49,030,646 | - |
| | | **54,684,397,666** | **51,846,585,564** |
| **22.02 Interest Paid on deposits and borrowing etc.** | | | |
| Interest paid on deposits | 24.01 | 46,335,899,764 | 38,071,804,935 |
| Interest paid on borrowing | 24.02 | 1,182,120,421 | 2,536,831,337 |
| | | **47,518,020,185** | **40,608,636,273** |
| **22.03 Administrative Expenses** | | | |
| Salary and allowances | 28 | 7,190,442,938 | 7,843,462,347 |
| Rent, Taxes, Insurance, Electricity etc. | 29 | 803,239,689 | 852,227,439 |
| Legal and Professional Expenses | | 42,412,028 | 31,192,787 |
| Postage, Stamp, Telecommunication etc. | 30 | 50,726,950 | 125,611,356 |
| Stationery, Printing, Advertisement etc. | 31 | 179,656,750 | 178,630,532 |
| Managing Director's salary and fees | 28.01 | 7,200,000 | 4,800,000 |
| Directors' fees and expenses | 28.02 | 4,233,000 | 3,352,800 |
| Auditors' fees | 32 | 2,930,000 | 4,032,125 |
| | | **8,280,841,355** | **9,043,309,385** |
| **23.00 Interest Income** | | | |
| Income from loans and advances | | 29,717,215,060 | 32,445,458,481 |
| Income on money at call and short notice | | 522,299,637 | 38,420,326 |
| Income from balance with other banks and financial institutions | | 1,515,074,599 | 1,460,879,642 |
| Interest Received from FC Lend to other Bank* | | 9,087,267 | 3,769,169 |
| | | **31,763,676,563** | **33,948,527,618** |

Recovery of written off loan amounting Tk.25.20 crore included in Interest Income.

| | | | |
|---|---|---|---|
| **23(a) Consolidated Interest Income** | | | |
| Rupali Bank PLC | 23.00 | 31,763,676,563 | 33,948,527,618 |
| Rupali Investment Limited | | 12,106,521 | 18,166,625 |
| Rupali Bank Securities Limited | | 48,345,767 | 50,566,435 |
| | | **31,824,128,851** | **34,017,260,678** |
| Less: Interest Income on Inter Company Loan | 23.a.1 | 10,187,128 | 10,053,149 |
| | | **31,813,941,723** | **34,007,207,529** |
| **23.a.1 Interest Income on Inter Company Loan** | | | |
| Interest Income on Loan to Rupali Investment Limited | | 5,229,389 | 3,971,487 |
| Interest Income on Loan to Rupali Bank Securities Limited | | 4,957,739 | 6,081,662 |
| | | **10,187,128** | **10,053,149** |

The Parent (RB PLC) Company received Interest on Inter Company Loan disburse to Subsidiaries Companies (Rupali Bank Investment Limited and Rupali Bank Securities Ltd). Now, the said amount of Interest Tk.1,01,87,128 has been eliminated upon consolidation as per IFRS-10.

| | | | |
|---|---|---|---|
| **24.00 Interest Paid on deposits and borrowing etc.** | | | |
| Interest paid on deposits | 24.01 | 46,335,899,764 | 38,071,804,935 |
| Interest paid on borrowing | 24.02 | 1,182,120,421 | 2,536,831,337 |
| | | **47,518,020,185** | **40,608,636,273** |
| **24.01 Interest Paid on deposits** | | | |
| General | | - | 1,000 |
| Fixed deposit | | 33,284,913,111 | 25,963,888,678 |
| Saving deposit | | 3,276,126,681 | 3,105,533,077 |
| Interest Paid on RMBSC | | 143,585,111 | 190,082,111 |
| Special notice deposits (SND) | | 5,954,462,150 | 6,488,788,538 |
| Rupali deposit scheme (all scheme) | | 2,912,926,652 | 1,659,368,979 |
| General provident fund | | 753,577,878 | 654,108,502 |
| Staff security deposit | | 416,529 | 468,780 |
| Interest Paid on Lease Liabilities | | 9,747,334 | 9,565,269 |
| Islamic Banking Window | | 144,318 | |
| | | **46,335,899,764** | **38,071,804,935** |
| **24.02 Interest Paid on borrowings** | | | |
| Borrowing from other banks | | 802,893,190 | 1,422,368,235 |
| Borrowing from Bangladesh Bank | | 167,326,908 | 862,355,084 |
| Interest paid on Money At call & short notice | | 83,013,903 | 99,175,125 |
| Interest Paid on FC Borrowing | | - | 169,292 |
| Interest Paid on Sub ordinated Bond | | 128,758,082 | 152,696,548 |
| Interest on Refinance LIPs Sch. FS B (10/50/100) & Oyhers | | 128,338 | 67,054 |
| | | **1,182,120,421** | **2,536,831,337** |
| **24(a) Consolidated Interest Paid on deposits and borrowing etc.** | | | |
| Rupali Bank PLC | 24.00 | 47,518,020,185 | 40,608,636,273 |
| Rupali Investment Limited * | | 5,728,329 | 4,522,561 |
| Rupali Bank Securities Limited | | 6,256,742 | 7,494,401 |
| | | **47,530,005,256** | **40,620,653,235** |
| Less: Interest Paid on inter company loan | 24.a.1 | **10,187,128** | **10,053,149** |
| | | **47,519,818,128** | **40,610,600,086** |
| **24.a.1 Interest Paid on inter company loan** | | | |
| Rupali Investment Ltd | | 5,229,389 | 3,971,487 |
| Rupali Bank Securities Ltd | | 4,957,739 | 6,081,662 |
| | | **10,187,128** | **10,053,149** |

The Subsidiaries Companies (Rupali Bank Investment Limited and Rupali Bank Securities Ltd) paid Interest on Inter Company Loan taken from Parent (RB PLC) Company. Now, the said amount of Interest Tk.10,187,128 has been eliminated upon consolidation as per IFRS-10.

| | | | |
|---|---|---|---|
| **25.00 Investment Income** | | | |
| Interest on treasury bond | | 10,653,073,757 | 8,996,109,519 |
| Interest on treasury bills | | 11,876 | 33,401,800 |
| Interest on subordinate bond | | 918,142,780 | 1,244,173,108 |
| Interest on commercial paper | | 6,412,205 | 2,000,600 |
| Interest on corporate bond | | 79,585,532 | 245,454,601 |
| Gain on sale of Shares | | - | 21,887,485 |
| Gain on sale of securities | | 2,344,180,921 | 1,270,065,446 |
| Amortization Income on Treasury Bill | | 7,483,238,952 | 5,306,935,852 |
| Amortization Income from Treasury Bond (HTM) | | 459,165,886 | 474,858,973 |
| Interest income from Inter Bank Reverse REPO | | 675,693,026 | 5,360,556 |
| Interest on Bridge Finance | | - | 32,833,260 |
| Interest on Sukuk | | 181,400,000 | 182,000,000 |
| Interest on Placement Share | | 49,030,646 | - |
| Interesrt receipt from BB (FC A/C) | | 15,383,441 | 11,378,913 |
| Income from Others Investment | | 1,195,090 | 9,285,158 |
| Islamic Banking Window | | 6,694 | - |
| | | **22,866,520,806** | **17,835,745,271** |
| **Dividend Income** | | | |
| Dividend on shares (preference shares) | | - | - |
| Cash Dividend | | 54,200,297 | 62,312,675 |
| | | **54,200,297** | **62,312,675** |
| | | **22,920,721,103** | **17,898,057,946** |
| **25(a) Consolidated Investment Income** | | | |
| Rupali Bank PLC | 25.00 | 22,920,721,103 | 17,898,057,946 |
| Rupali Investment Limited | | 40,400,687 | 54,546,004 |
| Rupali Bank Securities Limited | | 34,316,529 | 30,942,505 |
| | | **22,995,438,319** | **17,983,546,455** |
| **26.00 Commission, Exchange, Brokerage etc.** | | | |
| Commission Local | | 287,513,675 | 159,498,670 |
| Exchange gain | 26.01 | 2,052,313,051 | 1,140,770,383 |
| L/C Commission | | 1,262,992,902 | 880,834,930 |
| Profit from speculation Deal | | 81,651,599 | 35,868,453 |
| | | **3,684,471,227** | **2,216,972,437** |
| **26.01 Exchange gain /Loss** | | | |
| **Exchange gain** | | | |
| Exchange gain from foreign currency | | 3,729,842,752 | 4,186,666,648 |
| Exchange gain | | 237,507,986 | 390,393,275 |
| **Sub- Total (A)** | | **3,967,350,738** | **4,577,059,923** |
| **Less: Exchange Loss** | | | |
| Exchange loss from foreign currency | | 1,915,037,687 | 3,436,289,539 |
| **Sub- Total (B)** | | **1,915,037,687** | **3,436,289,539** |
| **Total (A-B)** | | **2,052,313,051** | **1,140,770,383** |
| **26(a) Consolidated Commission, Exchange, Brokerage etc.** | | | |
| Rupali Bank PLC | 26.00 | 3,684,471,227 | 2,216,972,437 |
| Rupali Investment Limited | | 1,175,512 | 2,640,142 |
| Rupali Bank Securities Limited | | 12,920,175 | 16,570,658 |
| | | **3,698,566,914** | **2,236,183,237** |
| **27.00 Other Operating Income** | | | |
| Rent (general) | | 2,032,637 | 1,549,067 |
| Rent from locker | | 2,625,831 | 2,517,943 |
| Gain on sale of assets | | 8,270 | 1,180 |
| Service charges | | 1,041,260,717 | 540,334,393 |
| Income from Mobile Banking* | | 10,873,427 | 7,675,491 |
| Income from ATM,POS etc. | | 61,281,643 | 48,412,482 |
| Income from RB PLC. App Account | | 213,645 | 924 |
| Rebate Received from Nostro Account | | 28,518,188 | - |
| Income from CIB Service Charge | | 23,343,800 | - |
| Income from Customer Service (MBD) | | 85,557 | - |
| Miscellaneous | | 209,892,560 | 271,778,078 |
| Income from Supervision Charge | | 2,809,548 | 325,248,010 |
| Islamic Banking Window | | - | - |
| | | **1,382,945,823** | **1,197,517,566** |
| **27(a) Consolidated Other Operating Income** | | | |
| Rupali Bank PLC | 27.00 | 1,382,945,823 | 1,197,517,566 |
| Rupali Investment Limited | | 1,150,022 | 1,601,879 |
| Rupali Bank Securities Limited | | - | - |
| | | **1,384,095,845** | **1,199,119,445** |
| **28.00 Salary and Allowances** | | | |
| Pay (officers) | | 2,622,155,835 | 2,479,753,403 |
| Pay (other employees) | | 561,781,784 | 541,001,503 |
| Evening banking allowance | | 31,800 | 57,800 |
| Conveyance allowance | | 2,147,111 | 2,376,804 |
| Overtime | | 33,638,750 | 32,635,499 |
| Special allowance | | 1,768,977 | 1,734,918 |
| Dearness allowance | | 67,497 | 126,620 |
| Children education allowance | | 30,341,582 | 28,605,909 |
| Dealing Room Allowance | | 406,400 | 482,800 |
| Bank contribution to provident fund (gratuity) | | 169,367 | - |
| Bank contribution to pension fund | | 1,581,117,335 | 1,505,631,838 |
| House rent allowance | | 1,205,676,615 | 1,173,144,927 |
| House Maintenance Allowance | | 526,452 | 253,854 |
| Recreation Leave Allowance | | 72,827,900 | 58,951,606 |
| Utility Allowance | | 768,339 | 485,833 |
| Medical allowance | | 125,334,467 | 127,747,348 |
| Medical charges | | 97,300 | 109,150 |
| Bonus (festival) | | 451,583,054 | 433,694,039 |
| Performance bonus /exgratia | | - | 1,090,013,375 |
| Extra duty charge | | 712,398 | 964,651 |
| Executive car allowance | | 180,289,489 | 153,145,003 |
| Entertainment allowance | | 15,503,430 | 11,824,889 |
| Bangla nababorsho allowance | | 45,315,089 | 42,784,030 |
| Pension paid to retired employee | | 26,851 | 16,174 |
| Qualification allowance | | 11,861,922 | 25,415,468 |
| Banking Professional Exam. Incentive BPEI | | 28,424,300 | - |
| 10% Special Benefit | | 108,428,506 | - |
| 10% Special Benefit (PRL Employees) | | 2,234,814 | - |
| 15% Special Benefit | | 43,050,223 | - |
| 15% Special Benefit (PRL Employees) | | 931,430 | - |
| 5% Special Benefit | | 69,608,804 | 135,823,140 |
| 5% Special Benefit (PRL Employees) | | 815,120 | 1,481,767 |
| | | **7,197,642,938** | **7,848,262,347** |
| Less: Honorium for Managing Director & CEO | 28.01 | 7,200,000 | 4,800,000 |
| | | **7,190,442,938** | **7,843,462,347** |
| **28.01 Managing Director's salary and fees** | | | |
| Basic | | 4,800,000 | 3,000,000 |
| Others | | 2,400,000 | 1,800,000 |
| | | **7,200,000** | **4,800,000** |
| **28.00(a) Consolidated Salary and allowances** | | | |
| Rupali Bank PLC | 28.00 | 7,190,442,938 | 7,843,462,347 |
| Rupali Investment Limited | | 9,556,996 | 10,571,284 |
| Rupali Bank Securities Limited | | 22,735,801 | 22,612,535 |
| | | **7,222,735,735** | **7,876,646,166** |
| **28.01(a) Consolidated Managing Director's salary and fees** | | | |
| Rupali Bank PLC | 28.01 | 7,200,000 | 4,800,000 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **7,200,000** | **4,800,000** |
| **28.02 Directors' fees** | | | |
| Board Meeting | | 3,201,500 | 2,398,000 |
| Audit Committee Meeting | | 504,500 | 319,000 |
| Risk Management Committee Meeting | | 262,500 | 261,800 |
| Executive Committee Meeting | | 218,500 | 374,000 |
| Shariah Supervisory Committee Meeting | | 46,000 | - |
| | | **4,233,000** | **3,352,800** |
| **28.02(a) Consolidated Directors' fees** | | | |
| Rupali Bank PLC | 28.02 | 4,233,000 | 3,352,800 |
| Rupali Investment Limited | | 330,000 | 343,200 |
| Rupali Bank Securities Limited | | 605,500 | 380,600 |
| | | **5,168,500** | **4,076,600** |
| **29.00 Rent, Taxes, Insurance , Electricity, etc.** | | | |
| Rent | | 510,274,387 | 424,730,419 |
| Rates and taxes | | 64,060,180 | 61,280,095 |
| Premium (deposit insurance scheme) | | 108,392,065 | 260,856,867 |
| Insurance | | 3,664,692 | 1,399,641 |
| Electricity | | 116,848,365 | 103,960,417 |
| | | **803,239,689** | **852,227,439** |
| **29(a) Consolidated Rent, Taxes, Insurance , Electricity, etc.** | | | |
| Rupali Bank PLC | 29.00 | 803,239,689 | 852,227,439 |
| Rupali Investment Limited | | 405,309 | 420,000 |
| Rupali Bank Securities Limited | | 1,084,815 | 941,209 |
| | | **804,729,813** | **853,588,648** |
| **30.00 Postage, stamp, telegram and telephone** | | | |
| Postage | | 4,455,030 | 4,472,195 |
| Telegram | | 72,741 | - |
| Telephone | | 9,943,179 | 9,409,542 |
| Internet expense | | 36,256,000 | 111,729,619 |
| | | **50,726,950** | **125,611,356** |
| **30(a) Consolidated Postage, Stamp, Telegram and telephone** | | | |
| Rupali Bank PLC | 30.00 | 50,726,950 | 125,611,356 |
| Rupali Investment Limited | | 274,934 | 264,830 |
| Rupali Bank Securities Limited | | 647,894 | 655,460 |
| | | **51,649,778** | **126,531,646** |
| **31.00 Stationary Printing and Advertisement** | | | |
| Stationary and printing | | 145,872,707 | 127,016,516 |
| Advertisement and publicity | | 33,784,044 | 51,614,016 |
| | | **179,656,750** | **178,630,532** |

# রূপালী ব্যাংক পিএলসি
RUPALI BANK PLC
উত্তম সেবার নিশ্চয়তা

Head Office: Eunoos Trade Center, 52-53 Dilkusha C/A, Dhaka-1000, web: www.rupalibank.com.bd

# AUDITED FINANCIAL STATEMENTS 2025

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **31(a) Consolidated Stationary Printing and Advertisement** | | | |
| Rupali Bank PLC | 31.00 | 179,656,750 | 178,630,532 |
| Rupali Investment Limited | | 49,820 | 145,091 |
| Rupali Bank Securities Limited | | 248,501 | 199,265 |
| | | **179,955,071** | **178,974,888** |
| **32.00 Audit Fees** | | | |
| Audit fee for the year including VAT (statutory audit) | | 2,300,000 | 2,300,000 |
| Audit Consultancy and Others | | 630,000 | 1,732,125 |
| | | **2,930,000** | **4,032,125** |
| **32(a) Consolidated Audit Fees** | | | |
| Rupali Bank PLC | 32.00 | 2,930,000 | 4,032,125 |
| Rupali Investment Limited | | 86,250 | 86,250 |
| Rupali Bank Securities Limited | | 69,000 | 69,000 |
| | | **3,085,250** | **4,187,375** |
| **33.00 Depreciation and repairs of bank's property** | | | |
| **Depreciation of bank's property** | | | |
| Building | | 74,465,850 | 76,335,534 |
| Furniture and fixture | | 69,432,238 | 64,133,549 |
| Mechanical appliance | | 47,893,632 | 48,719,621 |
| Motor vehicle | | 10,793,618 | 9,883,715 |
| Computer | | 163,390,234 | 140,500,098 |
| CC Camera and Others | | 13,694,126 | 11,157,614 |
| Interior Decoration & Renovation | | 17,504,120 | 17,948,266 |
| Right of use assets | | 47,749,720 | 47,835,881 |
| | | **444,923,538** | **416,514,279** |
| **Amortization** | | | |
| Software | | 22,186,116 | 19,415,394 |
| | | **22,186,116** | **19,415,394** |
| **Repairs of bank's property** | | | |
| Repairs to premises (Building) | | 277,746 | 374,865 |
| Repairs and maintenance (Furniture, Machinery etc.) | | 35,767,161 | 26,349,160 |
| Repairs and maintenance (Vehicles) | | 18,856,904 | 17,207,400 |
| Computer service charges | | 237,811,332 | 155,098,754 |
| Renovation and maintenance of branch premises | | 93,394 | 13,000 |
| Repairs & Maintenance (MBD) | | 10,770 | - |
| Repairs and maintenance (CC Camera and Others) | | 848,982 | 476,200 |
| | | **293,666,288** | **199,519,380** |
| | | **760,775,942** | **635,449,053** |
| **33(a) Consolidated Depreciation and repairs of property** | | | |
| Rupali Bank PLC | 33.00 | 760,775,942 | 635,449,053 |
| Rupali Investment Limited | | 4,307,454 | 4,332,831 |
| Rupali Bank Securities Limited | | 2,944,772 | 2,735,727 |
| | | **768,028,168** | **642,517,611** |
| **34.00 Other Expenses** | | | |
| Washing charge | | 1,134,172 | 1,174,669 |
| Welfare and recreation | | 613,055,181 | 321,919,818 |
| Liveries and uniforms | | 4,446,206 | 4,706,170 |
| Conveyance | | 51,225,345 | 41,892,362 |
| Petrol, oil and lubricants (POL) | | 73,231,248 | 71,239,955 |
| Traveling | | 102,541,837 | 83,655,574 |
| Remittance charges | | 43,747,466 | 40,232,666 |
| Honorarium | | 24,643,111 | 26,879,142 |
| Books and periodicals | | 674,197 | 834,038 |
| Carriage and cartage | | 763,539 | 1,133,912 |
| Entertainment | | 87,483,065 | 64,160,046 |
| Business development | | 56,357,859 | 70,392,563 |
| Donation | | 51,442,078 | 38,887,910 |
| Revenue Stamp Expense | | 14,070 | - |
| CSR | | 4,527,539 | 24,818,000 |
| Training Institute | | 2,649,797 | 2,742,685 |
| Outreach (Training Institute) | | 4,078,755 | 2,958,592 |
| Local Training (Other Organization) | | 1,680,749 | 644,086 |
| Foeign Training | | 1,357,206 | 3,539,886 |
| Deployment cost of Security | | 174,248,284 | 138,563,947 |
| Voluntary Retirement | | 200 | |
| ATM Booth Charge | | 2,750 | |
| Loss on revaluation reserve for securities | | 147,571,460 | 24,627,320 |
| Amortization Loss on securities | | 240,686,800 | 452,347,302 |
| ATM service | | 15,468,190 | 10,003,823 |
| Mobile banking | | 90,304 | 8,833,676 |
| Computer printing accessories | | 55,231,115 | 50,443,494 |
| NID Verification | | 12,237,075 | 8,193,437 |
| Remission on SHBL of Death Employee | | 37,994,617 | 17,779,008 |
| Listing Fee | | 1,200,000 | 2,131,898 |
| Expenditure A/c Swift Charge | | 3,262,493 | 5,366,836 |
| CDBL Charge | | 74,750 | 71,710 |
| Loss on sales of Govt. Securities | | 1,299,360 | 21,352,250 |
| Photo Copies | | 16,058,834 | 15,018,496 |
| Mobile Financial Service | | 1,123 | 1,200 |
| Service Charge | | 559,030 | 831,521 |
| News Paper | | 13,202,112 | 9,172,009 |
| Expenses A/C Innovation | | 737,616 | 576,750 |
| Integrity (Suddhachar) Expense | | - | 21,937 |
| Incentive for Deposit Collection and Account Opening Expense | | - | 1,037,478 |
| Development Cost of Security Service (Private) | | 10,401,936 | 12,649,628 |
| Fire Extinguisher Servicing | | 1,718,545 | 1,044,671 |
| Licence Renewal fees | | 52,124,045 | 32,149,422 |
| Staff Bus Fare Expenses | | 26,917,641 | 26,128,113 |
| Office cleaning /Wages/Labour Exp | | 47,789,667 | 40,970,949 |
| Health Care and Epedimic Accessories | | 7,159,345 | 6,871,906 |
| Office cleaning accessories and others exp | | 10,588,080 | 10,617,497 |
| Wasa and sewerage/Water/Gas Bill Exp | | 16,688,264 | 13,055,204 |
| Celebration of special Day | | 10,304,477 | 11,660,266 |
| Crockeries Items Exp | | 5,839,688 | 5,141,207 |
| Live plants and others Exp | | 2,158,804 | 2,028,947 |
| Pensioner farewell Gifts and other Exp | | 583,390 | 281,805 |
| DMA Expenses | | 2,478,055 | 4,440,477 |
| Electric and Electronics Accessories | | 25,307,742 | 20,001,488 |
| Sanitary Items and Accessories | | 2,898,350 | 2,679,587 |
| Swift & BB FC Accounts Charge | | 4,862,409 | 6,220,024 |
| BACH and CIB on Line Charge | | 9,253,972 | 9,858,790 |
| Sports and Cultural Exp | | 15,491,640 | 11,516,824 |
| Toll and Parking Expense( Vehicle) | | 1,483,015 | 1,322,250 |
| Consultancy Fee | | 534,967 | 4,649,850 |
| Write-off Loan Recovery Prize Expense | | 2,464,957 | 10,000 |
| Shifting Expenses- (Head Office/Br.) | | 3,731,320 | 245,540 |
| Study Tour/Project Visit Of Trainees | | 1,204,337 | 921,772 |
| Commission (Treasury) | | - | 86,953 |
| Excise Duty (Treasury) | | 950,000 | 600,000 |
| Distriburor Commission Paid (MBD) | | 1,131,211 | - |
| Agent Commission Paid (MBD) | | 2,915,487 | - |
| Bills Paid (MBD) | | 1,342,058 | - |
| Other Expenses (MBD) | | 985,320 | - |
| Miscellaneous | | 359,377 | 1,440,220 |
| | | **2,114,647,627** | **1,794,779,557** |
| **34(a) Consolidated Other expenses** | | | |
| Rupali Bank PLC | 34.00 | 2,114,647,627 | 1,794,779,557 |
| Rupali Investment Limited | | 5,614,431 | 5,582,620 |
| Rupali Bank Securities Limited | | 5,395,939 | 5,227,521 |
| | | **2,125,657,997** | **1,805,589,698** |
| **35.00 Provision for loans and advances** | | | |
| Provision for unclassified loans and advances ( General) | | - | - |
| Provision for classified loans and advances ( Specific) | | - | 250,000,000 |
| Special Provision for Writ | | - | - |
| | | **-** | **250,000,000** |
| **35(a) Consolidated Provision for loans and advances** | | | |
| Rupali Bank PLC | | - | 250,000,000 |
| Rupali Investment Limited | | 10,000,000 | 10,000,000 |
| Rupali Bank Securities Limited ** | | 3,500,000 | 2,000,000 |
| | | **13,500,000** | **262,000,000** |
| **36.00 Provision for off balance sheet exposure** | | | |
| Provision for off balance sheet exposure | | 2,200,000 | - |
| | | **2,200,000** | **-** |
| **36(a) Consolidated Provision for off balance sheet exposure** | | | |
| Rupali Bank PLC | | 2,200,000 | - |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | - | - |
| | | **2,200,000** | **-** |
| **37.00 Provision for diminution in value of investment** | | | |
| Provision for Un-quoted Share | | - | 1,314,800,000 |
| Provision for Quoted Share | | 100,000,000 | 683,200,000 |
| | | **100,000,000** | **1,998,000,000** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **37(a) Consolidated Provision for investment** | | | |
| Rupali Bank PLC | | 100,000,000 | 1,998,000,000 |
| Rupali Investment Limited | | 5,000,000 | 20,000,000 |
| Rupali Bank Securities Limited | | 25,000,000 | 17,000,000 |
| | | **130,000,000** | **2,035,000,000** |
| **38.00 Other Provisions** | | | |
| Provision for unforeseen losses fund (protested bill) | | 140,000,000 | 13,831,710 |
| Provision for unreconciled entries | | 900,000 | 50,000,000 |
| Provision for Orion Infrastucture Limited | | 258,080,000 | 258,080,000 |
| Summit S Bank (Ex Arif Habib Bank) | | - | 160,000,000 |
| Provision for Climate Risk Funds | | 2,100,000 | 2,100,000 |
| Provision For Employees' Pension Fund | | 100,000,000 | 100,000,000 |
| Provision For Balance with Bangladesh Bank | | - | 6,400,000 |
| Provision for Paper Shares | | - | 977,950 |
| | | **501,080,000** | **591,389,660** |
| **38(a) Consolidated Other Provision** | | | |
| Rupali Bank PLC | | 501,080,000 | 591,389,660 |
| Rupali Investment Limited | | 1,500,000 | 1,000,000 |
| Rupali Bank Securities Limited | | - | - |
| | | **502,580,000** | **592,389,660** |
| **Provisions** | | | |
| Provision for loans and advances | 35.00 | - | 250,000,000 |
| Provision for off balance sheet item | | 2,200,000 | - |
| Provision for diminution in value of investment | | 130,000,000 | 2,035,000,000 |
| Other provisions ** | | 502,580,000 | 592,389,660 |
| | | **634,780,000** | **2,877,389,660** |
| **39.00 Provision for income tax** | | | |
| Current tax | 39.01 | 573,534,335 | 392,724,495 |
| Deferred tax liabilities / (assets) | 39.02 | (149,134,401) | (136,140,844) |
| | | **424,399,934** | **256,583,651** |
| **39.01 Provision for current tax** | | | |
| Provision for current tax for current year | 13.04 | 573,534,335 | 392,724,495 |
| Provision for current tax for previous year | | - | - |
| **Details in annexure-G** | | **573,534,335** | **392,724,495** |
| **39.02 Deferred Tax Liabilities/(Assets)** | | | |
| Deferred tax liabilities/(assets) recognized during the period | 39.02.01 | (27,084,660) | (13,242,281) |
| Deferred tax assets recognized during the period | 39.02.02 | 122,049,741 | 122,898,563 |
| | | **(149,134,401)** | **(136,140,844)** |
| **39.02.01 Deferred Tax Liabilities Recognized during the period** | | | |
| **Taxable/deductable temporary differences** | | | |
| **Fixed assets** | | | |
| Accounting base | | 4,054,516,911 | 4,417,423,620 |
| Tax base | | (2,761,318,301) | (2,781,707,187) |
| Taxable temporary difference | | **1,293,198,610** | **1,635,716,433** |
| | | **1,293,198,610** | **1,635,716,433** |
| **Accounting base** | | | |
| Right of use assets | | 432,308,436 | 156,728,047 |
| Less: Lease liability | | (172,823,652) | (167,535,327) |
| | | **259,484,784** | **(10,807,280)** |
| Tax Base | | **-** | **-** |
| Deductable temporary difference | | **259,484,784** | **(10,807,280)** |
| Total Taxable temporary difference | | **1,552,683,394** | **1,624,909,153** |
| Corporate tax rate | | 37.50% | 37.50% |
| Deferred tax liabilities: at the end of the period | | **582,256,273** | **609,340,933** |
| Less: At the beginning of the period | | 609,340,933 | 622,583,213 |
| **Deferred tax liabilities recognized during the period** | **13.05** | **(27,084,660)** | **(13,242,281)** |
| **39.02.02 Deferred Tax Assets recognized during the period** | | | |
| **Deductible temporary differences** | | | |
| **Provision for gratuity** | | | |
| Accounting base | | 4,343,943 | 4,613,943 |
| Tax base | | - | - |
| | | **4,343,943** | **4,613,943** |
| **Provision for pension** | | | |
| Accounting base | | 2,120,050,549 | 1,794,314,572 |
| Tax base | | - | - |
| | | **2,120,050,549** | **1,794,314,572** |
| **Total deductable temporary difference** | | **2,124,394,492** | **1,798,928,515** |
| Corporate tax rate | | 37.50% | 37.50% |
| Deferred tax assets: at the end of the period | | **796,647,934** | **674,598,193** |
| Less: At the beginning of the Period | | 674,598,193 | 551,699,630 |
| **Deferred tax assets recognized during the period** | | **122,049,741** | **122,898,563** |
| **39(a) Consolidated Provision for income tax** | | | |
| Rupali Bank PLC | | | |
| Current tax | | 573,534,335 | 392,724,495 |
| Deferred tax liabilities / (assets) | | (149,134,401) | (136,140,844) |
| | | **424,399,934** | **256,583,651** |
| **Rupali Investment Limited** | | | |
| Current tax | | 5,331,149 | 9,601,655 |
| Deferred tax liabilities / (assets) | | (69,238) | (92,225) |
| | | **5,261,911** | **9,509,430** |
| **Rupali Bank Securities Limited** | | | |
| Current tax | | 15,501,145 | 16,987,210 |
| Deferred tax liabilities / (assets) | | (48,091) | 120,222 |
| | | **15,453,054** | **17,107,432** |
| | | **445,114,899** | **283,200,513** |
| **39.01(a) Consolidated Provision for current tax** | | | |
| Rupali Bank PLC | | 573,534,335 | 392,724,495 |
| Rupali Investment Limited | | 5,331,149 | 9,601,655 |
| Rupali Bank Securities Limited | | 15,501,145 | 16,987,210 |
| | | **594,366,629** | **419,313,360** |
| **39.02(a) Consolidated Provision for Deferred tax liabilities/(assets)** | | | |
| Rupali Bank PLC | | (149,134,401) | (136,140,844) |
| Rupali Investment Limited (unrealized loss) | | (69,238) | (92,225) |
| Rupali Bank Securities Limited | | (48,091) | 120,222 |
| | | **(149,251,730)** | **(136,112,847)** |
| **40.00 Earnings Per Share (EPS)** | | | |
| Net Profit during the year (numerator) | | 49,849,673 | 82,927,987 |
| Total number of shares outstanding during the year ( restated) | | 487,932,065 | 487,932,065 |
| Total number of shares (Considering Share Money Deposit) | | 1,167,927,445 | 1,167,927,445 |
| Basic Earnings Per Share (EPS) restated ( face valueTk, 10.00 per share) | | 0.10 | 0.17 |
| Diluted Earnings per Share (EPS) (Considering Share Money Deposit) | | 0.04 | 0.07 |
| **40(a) Consolidated Earning Per Share (CEPS)** | | | |
| Net Profit during the year (numerator) | | 68,185,514 | 113,923,783 |
| Total number of shares outstanding during the year (restated) | | 487,932,065 | 487,932,065 |
| Total number of shares (Considering Share Money Deposit) | | 1,167,927,445 | 1,167,927,445 |
| Basic Earnings Per Share (EPS) restated ( face valueTk, 10.00 per share) | | 0.14 | 0.23 |
| Diluted Earnings per Share (EPS) (Considering Share Money Deposit) | | 0.06 | 0.10 |
| **41.00 Interest receipts in cash** | | | |
| Interest income | | 31,763,676,563 | 33,948,527,618 |
| Add: Opening Interest Receivable on COVID-19 | | 51,625,199 | 80,290,740 |
| Less: Closing Interest Receivable on COVID-19 | | (37,226,243) | (51,625,199) |
| Less: Recoveries of loans previously written off | | (252,000,000) | (442,600,000) |
| Add: Opening Interest Receivable (Block Loan) | | 75,390,362 | 75,618,199 |
| Less: Closing Interest Receivable (Block Loan) | | (75,390,362) | (75,390,362) |
| Investment Income | | 22,920,721,103 | 17,898,057,946 |
| Add: Opening Interest accrued on Investmet | | 6,957,549,218 | 8,235,362,894 |
| Less: Closing Interest accrued on Investmet | | (7,406,296,824) | (6,957,549,218) |
| Cash Dividend | | (54,200,297) | (62,312,675) |
| | | **53,943,848,719** | **52,648,379,945** |
| **41(a) Consolidated Interest Receipts in cash** | | | |
| Rupali Bank PLC | | 53,943,848,719 | 52,648,379,945 |
| Rupali Investment Limited | | 1,141,756 | 1,589,379 |
| Rupali Bank Securities Limited | | 19,358,920 | 14,125,273 |
| | | **53,964,349,395** | **52,664,094,597** |
| **42.00 Interest Payments** | | | |
| Interest Paid on Deposits | | (46,335,899,764) | (38,071,804,935) |
| Borrowings etc. | | (1,182,120,421) | (2,536,831,337) |
| Interest payable | | 1,254,192,448 | 1,666,535,131 |
| | | **(46,263,827,738)** | **(38,942,101,141)** |
| **42(a) Consolidated Interest Payments** | | | |
| Rupali Bank PLC | | (46,263,827,738) | (38,942,101,141) |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | (243,404) | 1,470,484 |
| | | **(46,264,071,142)** | **(38,940,630,657)** |
| **43.00 Payments for other operating activities** | | | |
| Legal and Professional Expenses | | 42,412,028 | 31,192,787 |
| Directors' Fees and Expenses | | 4,233,000 | 3,352,800 |
| Audit Fees | | 2,982,178 | 4,655,900 |
| Depreciation and Repairs of Bank's Assets | | 760,775,942 | 635,449,053 |
| Other Expenses | | 2,114,647,627 | 1,794,779,557 |
| | | **2,925,050,775** | **2,469,430,097** |
| **Adjustment for non cash items** | | | |
| Depreciation on fixed asset | | 444,923,538 | 416,514,279 |
| Amortization on Software | | 22,186,116 | 19,415,394 |
| Loss on revaluation reserve for securities | | 147,571,460 | 24,627,320 |
| Amortization Loss on securities | | 240,686,800 | 452,347,302 |
| Loss on sale of Govt. Securities | | 1,299,360 | 21,352,250 |
| | | **856,667,274** | **934,256,545** |
| | | **2,068,383,500** | **1,535,173,552** |

| Particulars | Notes | Amount in Taka 2025 | 2024 |
|---|---|---|---|
| **44.00 Increase / (Decrease) of Other Assets** | | | |
| **Opening other Assets** | | | |
| Branch adjustment account | | - | - |
| Security deposits | | 968,845 | 1,045,924 |
| Suspense accounts | | 1,913,648,093 | 2,791,537,093 |
| Others | | 11,980,297,261 | 11,697,036,417 |
| | | **13,894,914,198** | **14,489,619,434** |
| **Closing Other Assets** | | | |
| Branch adjustment account | | 2,975,799,486 | - |
| Security deposits | | 1,309,182 | 968,845 |
| Suspense accounts | | 1,747,743,093 | 1,913,648,093 |
| Others | | 15,634,051,889 | 11,980,297,261 |
| | | **20,358,903,649** | **13,894,914,198** |
| | | **(6,463,989,451)** | **594,705,235** |
| **44(a) Consolidated Other Assets** | | | |
| Rupali Bank PLC | | (6,463,989,451) | 594,705,235 |
| Rupali Investment Limited | | (93,000) | (140,000) |
| Rupali Bank Securities Limited | | - | (561,578) |
| | | **(6,464,082,451)** | **594,003,657** |
| **45.00 Increase / (Decrease) of other liabilities** | | | |
| **Opening other Liabilities** | | | |
| Interest Suspense's | | 43,696,494,875 | 36,315,813,016 |
| Revaluation Reserve for Securities (HTM & HFT) | | 145,605,477 | 292,952,083 |
| Provision | | 27,932,311,810 | 23,077,714,881 |
| Others | | 404,189,957 | 1,562,135,637 |
| Branch Adjustment Account | | 1,899,088,032 | 3,969,513,325 |
| | | **74,077,690,151** | **65,218,128,941** |
| **Closing Other Liabilities** | | | |
| Interest Suspense's | | 55,601,735,176 | 43,696,494,875 |
| Revaluation Reserve for Securities (HTM & HFT) | | 140,664,637 | 145,605,477 |
| Provision | | 31,520,718,586 | 27,932,311,810 |
| Others | | 224,114,349 | 404,189,957 |
| Branch Adjustment Account | | - | 1,899,088,032 |
| | | **87,487,232,748** | **74,077,690,151** |
| | | **13,409,542,597** | **8,859,561,210** |
| **45(a) Consolidated Other Liabilities** | | | |
| Rupali Bank PLC | | 13,409,542,597 | 8,859,561,210 |
| Rupali Investment Limited | | - | - |
| Rupali Bank Securities Limited | | (677,008) | (3,269,191) |
| | | **13,408,865,589** | **8,856,292,019** |
| **46.00 Closing Cash and Cash Equivalent** | | | |
| Cash in hand | | 6,711,953,238 | 6,684,517,586 |
| Balance with Bangladesh Bank and Sonali Bank | | 36,212,177,168 | 29,438,078,055 |
| Balance with other bank | | 18,002,449,750 | 20,215,122,075 |
| Money at call and short notice | | 4,600,000,000 | 7,620,000,000 |
| | | **65,526,580,156** | **63,957,717,716** |
| **46(a) Consolidated Closing Cash and Cash Equivalent** | | | |
| Rupali Bank PLC | | 65,526,580,156 | 63,957,717,716 |
| Rupali Investment Limited | | 47,128,385 | 34,245,819 |
| Rupali Bank Securities Limited | | 212,275,361 | 246,412,977 |
| | | **65,785,983,902** | **64,238,376,512** |

**47.00 Events After the reporting period**

The Board of Directors did not declare any dividend to shareholders in its 1286st meeting held on 30 April, 2026 as per Bangladesh Bank SPCD circular No-05, Dated 15 March, 2026.

## Schedule of Fixed Asset's
## As at 31 December 2025

Schedule-"D"

| Particulars | COST Balance as on 01.01.2025 | Revalued/Addition during the year | Adjustment/Sales during the year | Balance as on 31.12.2025 | Rate (%) | DEPRECIATION Balance as on 01.01.2025 | Adjustment during the year | Charges during the year | Balance as on 31.12.2025 | W.D.V. as on 31.12.2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 8 | 9 | 10 |
| Land | 10,011,039,466 | - | - | 10,011,039,466 | | - | | - | - | 10,011,039,466 |
| Building | 4,299,135,794 | 9,620,529 | | 4,308,756,323 | 2.50 | 1,318,517,142 | - | 74,446,869 | 1,392,964,011 | 2,915,792,312 |
| Furniture & Fixture* | 1,212,324,829 | 124,563,057 | 3,013,957 | 1,333,873,929 | 10 | 700,842,962 | - | 69,432,238 | 770,275,200 | 563,598,729 |
| Mechanical Appliance | 1,390,896,944 | 41,875,134 | 190,244 | 1,432,581,834 | 20 | 1,263,889,710 | | 47,879,096 | 1,311,768,806 | 120,813,028 |
| Motor Vehicle | 565,388,801 | - | 2 | 565,388,799 | 20 | 536,514,314 | | 10,793,618 | 547,307,932 | 18,080,867 |
| Computer | 1,395,999,356 | 90,453,198 | 2,787 | 1,486,449,767 | 20 | 872,659,860 | - | 163,390,234 | 1,036,050,094 | 450,399,673 |
| CC Camera and Others | 133,950,231 | 19,790,542 | 4 | 153,740,769 | 20 | 96,987,381 | | 13,694,126 | 110,681,507 | 43,059,262 |
| Interior Decoration & Renovation | 164,606,576 | 5,093,990 | 21,382 | 169,679,184 | 10 | 63,626,161 | | 17,504,119 | 81,130,280 | 88,548,904 |
| Right to Use Assets | 380,875,868 | 51,432,568 | | 432,308,436 | | 224,147,821 | | 47,749,720 | 271,897,541 | 160,410,895 |
| **Total (A)** | **19,554,217,864** | **342,829,018** | **3,228,376** | **19,893,818,506** | | **5,077,185,351** | **-** | **444,890,020** | **5,522,075,371** | **14,371,743,136** |

## Schedule of Fixed Asset's
## As at 31 December 2025

Schedule-"D"

| Particulars | COST Balance as on 01.01.2025 | Revalued/Addition during the year | Adjustment/Sales during the year | Balance as on 31.12.2025 | Rate (%) | DEPRECIATION Balance as on 01.01.2025 | Adjustment during the year | Charges during the year | Balance as on 31.12.2025 | W.D.V. as on 31.12.2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 8 | 9 | 10 |
| Software | 209,371,171 | 40,231,820 | 82,646 | 249,520,345 | 10 | 101,212,551 | - | 22,186,116 | 123,398,667 | 126,121,678 |
| **Total (B)** | **209,371,171** | **40,231,820** | **82,646** | **249,520,345** | | **101,212,551** | | **22,186,116** | **123,398,667** | **126,121,678** |
| **Total (A+B)** | **19,763,589,035** | **383,060,838** | **3,311,022** | **20,143,338,851** | **-** | **5,178,397,902** | | **467,076,136** | **5,645,474,038** | **14,497,864,814** |

## Sehedule of Fixed Asset's (Revaluation)
## As at 31 December 2025

Schedule-"D"

| Particulars | COST Balance as on 01.01.2025 | Revalued/Addition during the year | Adjustment/Sales during the year | Balance as on 31.12.2025 | Rate (%) | DEPRECIATION Balance as on 01.01.2025 | Adjustment during the year | Charges during the year | Balance as on 31.12.2025 | W.D.V. as on 31.12.2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | 8 | 9 | 10 |
| Land | 5,339,556,500 | - | - | 5,339,556,500 | | - | | - | - | 5,339,556,500 |
| Building | 330,587,277 | - | - | 330,587,277 | 0.025 | - | | - | - | 330,587,277 |
| **Total** | **5,670,143,777** | **-** | **-** | **5,670,143,777** | | **-** | | **-** | **-** | **5,670,143,777** |

## Highlights on the Overall activities of the Bank
## For the year ended 31 December 2025

Amount in Crore

| SL.NO | Particulars | 2025 Taka | 2024 Taka |
|---|---|---|---|
| 1 | Authorized Capital | 2,500.00 | 700.00 |
| 2 | Paid up capital | 487.93 | 487.93 |
| 3 | Total capital (Tier-I + Tier-II) | 1,716.00 | 1,663.66 |
| 4 | Required capital (Under BASEL-III) | 5,963.02 | 5,634.62 |
| 5 | Surplus / (shortage) of capital | (4,247.02) | (3,970.96) |
| 6 | Capital to Risk Weighted Assets Ratio ( CRAR) | 2.88% | 2.95% |
| 7 | Total assets | 84,628.62 | 80,660.05 |
| 8 | Total deposits | 72,062.21 | 68,589.83 |
| 9 | Total loans and advances | 51,252.71 | 51,342.22 |
| 10 | Total contingent liabilities and commitments | 15,377.62 | 16,466.51 |
| 11 | Credit deposit ratio | 71.12% | 74.85% |
| 12 | Total classified loans | 20,015.03 | 21,357.81 |
| 13 | Export | 2,594.69 | 3,118.85 |
| 14 | Import | 10,192.90 | 18,306.61 |
| 15 | Foreign remittance | 14,824.51 | 10,897.16 |
| 16 | Income from investment | 2,292.07 | 1,789.81 |
| 17 | Operating profit | 107.75 | 317.89 |
| 18 | Profit after tax and provision | 4.98 | 8.29 |
| 19 | Percentage of classified loans against total loans and advances | 39.05% | 41.60% |
| 20 | Provision kept against classified loans | 1,699.87 | 1,699.87 |
| 21 | Provision kept against loans and advances(G+S) including OBS. | 1,812.50 | 1,812.28 |
| 22 | Provision Surplus / (deficit) against loans and advances | (11,216.62) | (12,282.84) |
| 23 | Cost of fund % | 8.31% | 8.10% |
| 24 | Cost of deposit % | 6.45% | 5.67% |
| 25 | Weighted average rate of deposit | 6.22% | 4.97% |
| 26 | Weighted average rate of advance | 7.66% | 8.96% |
| 27 | Spread | 1.44% | 3.99% |
| 28 | Earning assets | 55,476.26 | 51,125.41 |
| 29 | Non earning assets | 29,152.36 | 29,534.63 |
| 30 | Return on investment (ROI) | 10.83% | 8.90% |
| 31 | Return on assets (ROA) after tax | 0.01% | 0.01% |
| 32 | Return on equity (ROE) | 0.30% | 0.50% |
| 33 | Earning Per Share (EPS) | 0.10 | 0.17 |
| 34 | Net operating income per share | 2.21 | 6.52 |
| 35 | Net income per share (after tax) | 0.10 | 0.17 |
| 36 | Price earning ratio (Times) | 169.33 | 128.27 |
| 37 | Market price per share | 17.30 | 21.80 |
| 38 | Income from Investment | 2,292.07 | 1,789.81 |
| 39 | Leverage Ratio | 1.87% | 1.87% |
| 40 | Liquidity Coverage Ratio (LCR) | 431.33% | 264.27% |
| 41 | Net Stable Funding Ratio (NSFR) | 99.61% | 98.28% |