

Agrani Bank PLC.
Profit and Loss Account
For the year ended 31 December 2024

Amount in BDT

	Notes	2024	2023
Operating income			
Interest and revenue income	23	53,129,833,177	50,087,735,516
Interest paid on deposits, borrowings etc.	24	(52,627,110,184)	(44,664,621,330)
Net interest income		502,722,993	5,423,114,186
Investment income	25	23,171,588,507	18,942,266,650
Commission, exchange earnings and brokerage	26	9,148,708,018	8,879,776,088
Other operating income	27	1,746,640,065	2,050,422,866
		34,066,936,590	29,872,465,604
Total Operating Income		34,569,659,583	35,295,579,790
Operating expenses			
Salary and allowances	28	12,001,418,761	11,641,784,338
Rent, taxes, insurance, electricity etc.	29	1,271,507,179	1,131,823,364
Legal expenses	30	35,915,675	17,446,558
Postage, stamp, telecommunication etc.	31	266,922,636	222,052,726
Stationery, printing, advertisement etc.	32	275,194,513	260,187,617
Chief Executive's salary and allowances	33	5,601,667	5,350,000
Directors' fees	34	3,383,417	6,277,422
Auditors' fees	35	4,250,000	4,225,000
Depreciation, Amortization and Repair of bank's assets	36	1,886,433,586	1,960,092,007
Other expenses	37	3,712,954,096	2,895,152,564
Total operating expenses		19,463,581,530	18,144,391,596
Profit/(Loss) before provision & tax		15,106,078,053	17,151,188,194
Provision for loans and advances	38	8,000,000,000	9,600,000,000
Provision for diminution in the value of Investments	39	10,280,025,129	630,575,952
Other provision	39.1	6,108,899,802	4,326,793,043
Total provision		24,388,924,931	14,557,368,995
Net profit/(loss) before Tax		(9,282,846,878)	2,593,819,199
Provision for Tax			
Current Tax	12.4	4,766,392,807	4,750,959,703
Deferred Tax	9.4	(4,682,077,631)	(2,847,435,198)
		84,315,176	1,903,524,505
Net profit/(loss) after Tax		(9,367,162,054)	690,294,694
Retained earnings brought forward from previous years		(1,369,849,443)	(1,525,481,887)
Net effect of all items directly recognized in Equity-retained earnings	18.1	(720,143,489)	(8,995,463)
		(11,457,154,986)	(844,182,656)
Appropriation:			
Statutory reserve	14	-	518,763,840
Start-up fund		-	6,902,947
		-	525,666,787
Retained surplus/(deficit)	18	(11,457,154,986)	(1,369,849,443)
Earnings Per Share (EPS)	13.3.2	(45.20)	3.33

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


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer


(KABIRUL EKDANI KHAN)
 Director


(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman

G. Kibria & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-030

Hussain Farhad & Co.
 Chartered Accountants
 FRC Enlistment Number: CAF-001-125


A.K. Gulam Kibria FCA
 Engagement Partner
 ICAB Enrollment Number: 0392
 DVC: 2505290392AS105486


A.K.M Fazlul Haque FCA
 Engagement Partner
 ICAB Enrollment Number: 1090
 DVC: 2505291090AS350879

Dated, Dhaka
 27-May-2025