

Agrani Bank Limited
Profit and Loss Account

For the year ended 31 December 2021

		Amount in BDT	
	Notes	2021	2020
Operating income			
Interest and revenue income	23	35,036,431,254	31,189,648,559
Interest paid on deposits, borrowings etc.	24	(42,656,660,423)	(31,400,038,562)
Net interest income		(7,620,229,169)	(210,390,003)
Investment income	25	23,400,396,136	17,759,255,473
Commission, exchange earnings and brokerage	26	6,735,201,034	5,168,032,684
Other operating income	27	1,449,643,558	1,486,553,564
		31,585,240,728	24,413,841,721
Total Operating Income			
		23,965,011,559	24,203,451,718
Operating expenses			
Salary and allowances	28	11,769,367,410	11,557,698,078
Rent, taxes, insurance, electricity etc.	29	1,118,514,354	1,058,753,808
Legal expenses	30	12,473,403	13,104,308
Postage, stamp, telecommunication etc.	31	291,256,148	310,873,850
Stationery, printing, advertisement etc.	32	200,587,326	174,208,597
Chief Executive's salary and allowances	33	5,350,000	6,441,301
Directors' fees	34	5,547,137	4,287,482
Auditors' fees	35	4,344,000	4,044,000
Depreciation, Amortization and Repair of bank's assets	36	1,625,492,910	1,317,162,661
Other expenses	37	2,450,791,492	3,134,807,088
Total operating expenses		17,483,724,180	17,581,381,173
Profit/(Loss) before provision & tax			
		6,481,287,379	6,622,070,545
Provision for loans and advances	38	1,250,000,000	1,019,364,168
Provision for diminution in the value of Investments	39	161,449,835	104,622,344
Other provision	39.1	3,402,732,289	3,202,644,547
Total provision		4,814,182,124	4,326,631,059
Net profit/(loss) before Tax			
		1,667,105,255	2,295,439,486
Provision for Tax			
Current Tax	12.4	892,183,478	1,204,157,449
Deferred Tax	9.4	(599,954,770)	1,231,912,019
		292,228,708	2,436,069,468
Net profit/(loss) after Tax			
		1,374,876,547	(140,629,982)
Retained earnings brought forward from previous years		(2,849,021,393)	(723,129,666)
Net effect of all items directly recognized in Equity-retained earnings	18.1	133,773,650	(1,985,261,745)
		(1,340,371,196)	(2,849,021,393)
Appropriation:			
Statutory reserve	14	333,421,051	-
Start-up fund		13,748,765	-
		347,169,816	-
Retained surplus/(deficit)			
	18	(1,687,541,012)	(2,849,021,393)
Earnings Per Share (EPS)			
	13.3.2	6.63	(0.68)

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


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. SHAHADAT HOSSAIN FCA)
 Director

A. Qasem & Co.
 Chartered Accountants


Ziaur Rahman Zia, FCA
 Engagement Partner
 ICAB Enrollment Number: 1259
 DVC:2205161259AS799818


(MAFIZ UDDIN AHMED)
 Director


(MOHAMMAD SHAMS-UL ISLAM)
 Managing Director & CEO


(DR. ZAID BAKHT)
 Chairman

Masih Muhith Haque & Co.
 Chartered Accountants


Masih Malik Chowdhury, FCA
 Engagement Partner
 ICAB Enrolment Number: 0337
 DVC : 2205160337AS332542

Dated, Dhaka
 30 April, 2022