Agrani Bank PLC.

Profit and Loss Account

For the year ended 31 December 2025

Amount in BDT

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

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

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

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

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

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

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

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770 AS 220560

Dated, Dhaka
30-April-2026