

# **Agrani Bank PLC. and It's Subsidiaries**

## **Notes to the Financial Statements**

### **As at and for the year ended 31 December 2024**

#### **1. Corporate Profile and Activities of the Bank**

##### **1.1 Establishment and Legal Status of the Bank**

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

##### **1.2 Nature of Business**

###### **1.2.1 Conventional Banking**

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

###### **1.2.2 Islamic Banking Unit**

The Bank obtained instruction to operate Islamic Banking Unit vide letter no. BRPD(P-3)745(3)/2009-2567 dated July 22, 2009. The Bank commenced operation of its 05 (Five) Islamic windows on February 28, 2010. Now, there are 60 Islamic Banking Windows operating in different locations in the country. The Islamic Banking Windows are governed under the rules and guidelines of Bangladesh Bank. The principal activities of the windows are to provide all kinds of Islamic Commercial Banking services to its customers.

###### **1.2.3 Off-shore Banking Unit**

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

##### **1.3 Subsidiaries of the Bank**

The financial statements of subsidiaries which are included in the consolidated financial statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. The Bank has 06 (Six) subsidiaries out of which Agrani Equity and Investment Limited & Agrani SME Financing Company Limited have been incorporated in Bangladesh and other four subsidiaries- Agrani Exchange House Private Limited incorporated in Singapore, Agrani Remittance House SDN, BHD. incorporated in Malaysia, Agrani Exchange Company (Australia) Pty Limited incorporated in Australia and Agrani Remittance House Canada, Inc. incorporated in Canada.

###### **1.3.1 Agrani Equity and Investment Limited**

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

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#### **1.3.2 Agrani SME Financing Company Limited**

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

#### **1.3.3 Agrani Exchange House Private Limited, Singapore**

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

#### **1.3.4 Agrani Remittance House SDN. BHD., Malaysia**

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

#### **1.3.5 Agrani Exchange Company (Australia) Pty. Limited**

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

#### **1.3.6 Agrani Remittance House Canada, Inc.**

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

## **2. Basis of Preparation and Significant Accounting Policies**

### **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 (main operation including Conventional Banking and Islamic banking) and Offshore Banking operations, and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries (together referred to as 'the group' and individually referred to as 'group entities/subsidiaries').

#### **2.1 Statement of compliance**

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the the Financial Reporting Council (FRC) under the Financial Reporting Act, 2015 (FRA) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994. In case any requirement of the Banking Companies Act, 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Banking Companies Act 1991 (as amended

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up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. The Bank has also complied with the requirements of following laws & regulations, as relevant:

- The Bank Company Act 1991(as amended up to date)
- The Companies Act, 1994
- Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- The Income Tax Ordinance 1984
- The Income Tax Rules 1984
- The Income Tax Act 2023
- Value Added Tax and Supplementary Duty Act 2012
- Value Added Tax and Supplementary Duty Rules 2016
- International Financial Reporting Standards (IFRS)

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

**(a) Presentation of financial statements**

**IFRS:**

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

**Bangladesh Bank:**

The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section 38) of the Banking Companies Act 1991 (as amendment up to date) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications

**(b) Investments in shares and securities**

**IFRS:**

As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

**Bangladesh Bank:**

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

**(c) Revaluation gain/loss on Government securities**

**IFRS:**

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

**Bangladesh Bank:**

HFT securities are revalued on the Basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit

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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 gains or losses on amortization are recognized in other reserve as a part of equity.

**(d) 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 Bangladesh Bank instructions vide different circulars, a general provision @ 0.25% to 2% under different categories of unclassified loans (standard/SMA loans) and special general provision for Covid-19 @ 1% on PBD (Payment by deferral) facilitated accounts, should be maintained regardless of objective evidence of impairment and specific provision for classified Loans (SS/DF/BL) should be made at 5%, 20%, 50% and 100% depending on type of loans. Also, a general provision @ 0.5% - 1% should be provided for certain off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

**(e) Recognition of interest in suspense**

**IFRS:**

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

**Bangladesh Bank:**

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

**(f) Other comprehensive income**

**IFRS:**

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

**Bangladesh Bank:**

Bangladesh Bank has issued templates for financial statements which are to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

**(g) Financial instruments - presentation and disclosure**

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

**(h) Financial guarantees**

**IFRS:**

As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the

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holder for a loss it incurs because a specified debtor falls to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction costs that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of 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 circular no. 06 dated 25 April 2023, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin. However, a general provision @ 0.5% to 1% is provided against such guarantee.

**(i) REPO transactions**

**IFRS:**

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

**Bangladesh Bank:**

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

**(j) Cash and cash equivalents**

**IFRS:**

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

**Bangladesh Bank:**

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

**(k) Non-banking assets**

**IFRS:**

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

**Bangladesh Bank:**

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

**(l) Cash flow statement**

**IFRS:**

AS per 'IAS 7- Statement of Cash Flows' the Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

**Bangladesh Bank:**

As per BRPD circular no. 14 dated 25 June 2003, cash flow is the mixture of direct and indirect methods.

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

**IFRS:**

Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per 'IAS 7- Statement of Cash Flows'.

**Bangladesh Bank:**

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

**(n) Presentation of intangible asset**

**IFRS:**

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

**Bangladesh Bank:**

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

**(o) Off balance sheet items**

**IFRS:**

There is no term in the name of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

**Bangladesh Bank:**

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

**(p) Loans and advances net of provision**

**IFRS:**

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

**Bangladesh Bank:**

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

**2.2 Basis for Measurement**

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

- a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using marking to market concept with gain crediting to revaluation reserve.
- b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.
- c) Land and building at revalued amounts.

**2.3 Use of estimates and judgments**

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

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

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affected, if applicable.

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

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

**2.4 Foreign currency transactions**

**2.4.1 Functional and presentational currency**

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

**2.4.2 Foreign currency transaction**

Foreign currency transactions have been converted into equivalent BDT at the ruling exchange rates on the respective date of such transactions as per IAS 21 "The Effects of Changes in Foreign Exchange Rates". Foreign Currency conversion rates for the year 2024 are as follows:

(Spot Rate)

Sl.	Particular	SGD	MYR	CAD	AUD	USD
1	Assets & Liabilities	88.25	26.87	83.64	74.60	120
2	Income & Expenses	83.25	25.38	80.64	72.90	120

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

**2.4.3 Commitment**

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

**2.4.4 Transaction gains and losses**

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

**2.4.5 Foreign operations**

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

**2.5 Basis for Consolidation**

The consolidated financial statements include the financial statements of Agrani Bank PLC. and its six subsidiaries named Agrani Equity and Investment Limited, Agrani SME Financing Company Limited, Agrani Exchange House Private Limited, Singapore, Agrani Remittance House, BHD, Malaysia, Agrani Exchange Co. (Australia) Pty. Limited, Agrani Remittance House Canada, Inc. made up to the end of the financial year. The Consolidated financial statements have been prepared in accordance with International Financial Reporting Standard-10 'Consolidated Financial Statements'. These Consolidated financial statements are prepared to a common financial year ended 31 December 2024.

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**2.5.1 Subsidiaries**

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

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

**2.5.2 Transactions eliminated on consolidation**

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

**2.6 Materiality, aggregation and offsetting**

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

**2.7 Comparative Information**

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

**2.8 Reporting period**

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

**2.9 Cash flow statement**

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

**2.10 Statement of changes in equity**

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

**2.11 Liquidity statement**

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

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

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**2.12 Cash and cash equivalents**

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

**2.13 Investments**

All investments are initially recognized at cost, including acquisition charges associated with the investment. Accounting treatment of government treasury securities (categorized as HFT or/and HTM) is given following DOS circular no. 5 dated 26 May 2008, subsequent clarifications on 28 January 2009 and DOS circular no.17 dated: 04 December 2023.

**2.13.1 Held to Maturity (HTM)**

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortized cost at each year-end by taking into account any discount or premium on acquisition. Any gain or loss arise from amortization is booked in P/L within the accounting period as per DOS circular no.17 dated: 04.12.2023.

**2.13.2 Held for Trading (HFT)**

These are investments primarily held for selling or trading. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. 05 dated 28 January 2009.

**2.13.3 REPO and reverse REPO**

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

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

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

\* Provision for shares against unrealized loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of Bangladesh Bank.

**2.13.4 Investment in quoted securities**

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

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**2.13.5 Investment in unquoted securities**

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

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

**2.13.6 Investment in subsidiaries**

Investment in subsidiaries is accounted for under the cost method of accounting in accordance with IAS 27 Consolidated and separate financial statements', IFRS 3 Business combination and IFRS 10 Consolidated financial statements. Impairment of investment in subsidiaries is made as per the provision of IAS 36 Impairment of Assets.

The bank has done impairment assessment of its investment in the largest subsidiary company Agrani Equity & Investment Limited. As value in use (using discounted cash flow method) is higher than carrying value of investment, no impairment is required to be recognized as on balance sheet date.

**2.14 Loans and advances**

**2.14.1 Presentation of loans and advances**

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

**2.14.2 Interest on loans and advances**

- i) Interest is calculated on unclassified loans and advances and recognized as income during the year;
- ii) Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account;
- iii) Interest is calculated on daily product Basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss;
- iv) Total balance of loans and advances as on 31 December 2024 includes bad/loss loan BDT 23,940.03 crore on which the Bank did not accrue any interest because of deterioration of quality of loans and advances determined by the management and on the Basis of instructions contained in Bangladesh Bank Circulars as mentioned in Note-2.14.3 of this financial statement; and
- v) Interest suspense and penal interest, if any, calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

**2.14.3 Provision for loans and advances**

General provisions @ 0.25% to 2% under different categories on unclassified loans (standard/SMA) and @ 0.5% to 1% on certain off balance-sheet exposures, and specific provisions @ 5%, 20%, 50% & 100% for classified loan (SS/DF/BL) depending on types of loan and some rescheduled loans are made on the basis of quarter end review by the management and in compliance with BRPD Circular No-11 dated 19-07-2012, BRPD Circular No-14 dated 23-09-2012, ACFID Circular Letter No-01 dated 05-03-2013, BRPD Circular No-05 dated 29-05-2013, BRPD Circular No-08 dated 02-08-2015, BRPD Circular No-15 dated 27-09-2017 BRPD Circular No-01 dated 20-02-2018, BRPD Circular No-07 dated 21-06-2018, BRPD Circular No-03 dated 21-04-2019, BRPD Circular No-16 dated 21-07-2020, BRPD Circular Letter No-52 dated 20-10-2020, BRPD Circular Letter No-03 dated 02-02-2023, BRPD Circular No-09 dated

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08-04-2024. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Banking Companies Act 1991 (as amendment up to date), instead of netting off with loans.

**Rate of Provision**

Particulars	Short term Agri credit	Consumer Financing			SMEF	Loans to BHs/ MBs/ SDs	All Other Credit	
		Other Than HF & LP	HF	LP				
Unclassified	Standard	1%	2%	1%	2%	0.25%	1%	1%
	SMA	-	2%	1%	2%	0.25%	1%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	BL	100%	100%	100%	100%	100%	100%	100%

As per BRPD circular no. 16 dated 21/07/2020 provision of CMSME loan except medium loan are as follows:

Sl. No.	CL Status	Rate of Provision
1	STD+SMA	0.25%
2	SS	5%
3	DF	20%
4	BL	100%

**2.14.4 Interest and discount income**

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

**2.14.5 Written off loans and advances**

The bank puts continuous effort for recovery from written off loans and advances in compliance with Section 28ka of the Banking Companies Act 1991 (as amended up to date) and BRPD circular no. 04 dated 18 February 2024. The Bank takes necessary legal measures against default borrowers for recovery against written off loans and advances as per relevant BB guidelines and Artha Rin Adalat Act-2003. Legal cost incurred against those borrowers are initially charged to the profit and loss account of the bank. Detailed memorandum records for all such written off accounts are maintained without reducing the Bank's claim. Written off loans are calculated according to BRPD Circular no 4, dated 18/02/2024.

**2.14.6 Impairment of financial assets**

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

- there is objective evidence of impairment as a result of a loss event that occurred after the initial recognition of the asset up to the balance sheet date;
- the loss event had an impact on the estimated future cash flows of the financial asset or the group of the financial assets; and
- a reliable estimate of the loss amount can be made.

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

**2.15 Fixed assets and depreciation**

**Recognition and measurement**

- Fixed assets are stated at cost of acquisition/valuation less accumulated depreciation.
- Depreciation is charged on straight-line method on all fixed assets at the following rates per annum:

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

- c) Depreciation at the applicable rates is charged proportionately on additions made during the year from the month the assets are available for use if such assets are acquired in the first half of the month. Depreciation is charged on assets retiring during the year for the period up to the end of the month of their retirement if assets are retiring in the second half of the month.
- d) Upon retirement of items of fixed assets, the cost and accumulated depreciation are eliminated from the accounts and the resulting gains or losses, if any, are transferred to Profit and Loss Account.
- e) Repairs and maintenances costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss Account when they are incurred. Depreciation of premises and equipment is included in general and administrative expenses. Repairs and maintenances are charged to general and administrative expenses and improvements of fixed assets are capitalized. Gain or loss on sale of fixed assets is recognized in profit and loss statement as per provision of IAS 16 "Property, Plant and Equipment".
- f) Excess depreciation due to revaluation comparing the depreciation on cost value is transferred to the retained earnings from revaluation reserve.

**De-recognition of fixed assets**

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

**2.15.1 Impairment of fixed assets**

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

**2.15.2 Intangible assets**

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

**Software**

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

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**2.15.3 Leases**

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

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

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

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

**Right-of-use assets (ROU)**

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

**Lease Liability**

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

**Short-term lease and leases of low value assets**

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

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

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

**As per IFRS 16: Leases, summary of lease information is provided in the below table:**

Particulars	Total balances on 31.12.2023	Total balances on 31.12.2024
ROU Assets	1,111,474,596	1,126,307,578
Lease Liabilities	1,111,474,596	1,126,307,578

The Management of the Bank has approved the adoption of IFRS: 16 Leases in their MANCOM meeting no. 11th dated June 17, 2021 where the Bank has recognized lease assets upper value of BDT 2 crore. Based on materiality consideration, the Bank has considered the 16 agreements for lease consideration which includes Right of Use (RoU) and lease liabilities higher than 2 crores. Rest of the contracts are lower than 2 crore and owned by the Bank. Details of fixed assets are presented in note 8 and Annexure - G of these financial statements.

**2.16 Other assets**

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

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**2.16.1 Provision for other assets**

Other assets have been classified as per BRPD Circular No. 04 dated April 12, 2022 of Bangladesh Bank and necessary provisions made thereon accordingly; and for items not covered under the circular, adequate provisions have been made considering their realizable ability.

**2.16.2 Written off other assets**

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

**2.17 Non-Banking assets**

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

**2.18 Reconciliation of inter-branch transactions**

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

**2.19 Assets pledged as security**

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

**2.20 Revenue recognition**

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

**2.21 Fees and commissions**

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

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

**2.22 Interest income from investments**

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

**2.23 Dividend Income**

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

**2.24 Interest paid and expenses**

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

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

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

**2.26 Deposits and other accounts**

Deposits and other accounts include non-interest-bearing current deposit redeemable at call, interest-bearing on demand and short-term deposits, savings deposits, fixed deposits and various scheme deposits. These items are brought to account at the gross value of the outstanding balances.

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# Notes to the Financial Statements

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#### 2.27 Debt securities (subordinated debt)

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

#### 2.28 Other liabilities

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

#### 2.29 Share Capital

##### 2.29.1 Capital Management

The bank has a capital management process for measuring, deploying and monitoring its available capital and assessing its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

Capital is 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 Accounts and Risk management department are playing key role to implement the Bank's capital strategy. Capital is managed using both regulatory control measures and internal matrix.

##### 2.29.2 Paid-up Capital

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

##### 2.29.3 Statutory Reserve

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

##### 2.29.4 Dividends on Ordinary Shares

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

The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2024.

#### 2.30 Retirement benefit scheme

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

##### a) Contributory recognized provident fund (CPF) scheme

- i. Employees' contribution 10%;
- ii. Bank's contribution 8.33%;
- iii. This fund is operated by a Board comprising of 9 Trustees; and
- iv. Employees enjoying contributory provident fund facilities are entitled to get gratuity for 2 months last basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

##### b) General pension fund scheme (Superannuation Fund)

###### i) Pension

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

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**ii) Annual provision**

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

In the year 2024, additional provision BDT 1,925,500,000 has been kept for the provision of superannuation fund (SAF). This has been named as Superannuation Fund (SAF) created for paying pension to retiring employees. It is fully funded.

**iii) General provident fund (GPF)**

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

**2.31 Death relief grant scheme**

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

**2.32 Taxation**

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

**i) Current tax:**

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

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

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

**ii) Deferred tax:**

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

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

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**iii) Assessment for uncertainty over income tax treatments (under IFRIC 23):**

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

**2.33 Provisions**

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

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

**2.34 Earnings per share (EPS)**

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

**2.35 Loan commitments**

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

**2.36 Materiality, Aggregation and Off Setting**

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

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

**2.37 Financial guarantees**

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

**2.38 Events after Reporting Period**

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

- (a) Those that provide evidence of conditions that existed at the end of the reporting period (adjusting events after the reporting period); and
- (b) Those that are indicative of conditions that arose after the reporting period (non-adjusting events after the reporting period).

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

**2.39 Segment reporting**

For the purpose of Segment Reporting as per International Financial Reporting Standard-8 "Operating Segments",

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the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the related notes accordingly as primary/secondary segments.

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

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

**2.40 Risk management**

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

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

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

**2.40.1 Prevention of fraud**

Fraud and forgery have become important issues in recent years. These have a major impact on our country's economy, hindering economic development. Agrani Bank has always been focused on controlling fraud and forgery by establishing and maintaining proper control systems. Today, fraud and forgery appear in diverse forms. To prevent fraud and forgery, Agrani Bank has formed a Vigilance Division/ MD's squad under the direct supervision of Managing Director & CEO. This wing exclusively deals with all kinds of fraud and forgery and acts independently where internal

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and external fraud and forgery incidents are escalated. The wing also investigates, review the cause and report to the concerned authority accordingly. Also, the bank has a Compliance Department under Internal Control & Compliance Division.

To protect the bank and its stakeholders' interests, the investigation team identifies perpetrators and the root cause of the reported incident. As a remedial course of action, preventive measures are recommended to the business/functional unit to take necessary action relating to process improvements, recovery of the misappropriated amount, adjustment of the operational loss, and appropriate action initiated against the perpetrator. Investigation reports are also placed to the Board Audit Committee for their direction and guidance. All fraud and forgery cases that were identified in 2024 were also duly reported to Bangladesh Bank as per regulations and adequate provisions have been maintained in the books of accounts. On the other hand, the management is exerting full efforts to recover the loss amount incurred due to fraud.

**2.41 Related party transactions**

A party is related to the company if

- i. directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;
- ii. the party is an associate;
- iii. the party is a joint venture;
- iv. the party is a member of the key management personnel of the Company or its parent;
- v. the party is a close member of the family of any individual referred to in (i) or (iv);
- vi. the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or
- vii. the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

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

**2.42 Directors' responsibilities on Financial Statement**

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

**2.43 Approval of financial statements**

The Board of Directors approved the financial statements on 29 April 2025. The bank is in difficulties maintaining the ratio of minimum Capital to Risk-Weighted Assets (CRAR) as per BASEL-III guidelines. Therefore, the Board of Directors has not declared any dividend for the year ended 2024.

**2.44 Credit Rating of the Bank**

As per the BRPD circular no. 6 dated 5 July 2006, the Bank has done its last credit rating by Alpha Credit Rating Limited based on the financial statements of Agrani Bank PLC. dated 13 August 2024 (declaration date: 26 July 2024 and valid till 25 July 2025). The following ratings had been awarded:

Basis of Rating	Long Term		Short Term		Outlook
	2024	2023	2024	2023	
Government Support	AAA	AAA	ST-1	ST-1	Stable
Without Government Support	A+	A+	ST-2	ST-2	Stable

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**2.45 Compliance of International Financial Reporting Standards (IFRS)**

Name of International Accounting Standards (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 & Equipment	16	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants and Disclosure of Government Assis-tance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	N/A
Consolidated and Separate Financial Statements	27	Applied
Investments in Associates	28	N/A
Earnings per share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied*
Investment Property	40	N/A
Agriculture	41	N/A

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

\* Subject to departure mentioned earlier in note # 2.1 above

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

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

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**2.46 Standards issued but not yet effective**

A number of new standards and amendments to standards are effective for annual periods beginning on or after 01 January 2024 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements. The Bank is assessing impact of these standards and guidelines for implementation.

**2.46. (a) Insurance Contracts**

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

**2.46. (b) Amendments to References to Conceptual Framework in IFRS Standards**

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

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

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

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

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

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

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

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

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

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

**2.47 Changes in Accounting Policies**

As per IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" Accounting Policies are applied

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consistently for comparability between financial statements of different accounting periods. Changes in Accounting Policies are applied retrospectively to the financial statements (if any). Comparative amounts presented in the financial statements affected by the change in accounting policy for each prior period presented.

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

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

**2.49 IT Up-gradation Status:**

The bank is on the process of implementation of new version of Core Banking Solution (CBS) software to comply the guideline. Currently the bank is using CBS Temenos T24, version-R09. Where the bank has fully implemented 643 control points among 1,137 features and control described in BB CBS guideline in BRPD-08/2016. Presently bank could not able to maintain CL-1 and CL-3 records using Core Banking Solution (CBS) software. Hence, bank maintain the CL-1 and CL-3 records manually with full due diligence. Implementation of updated Core Banking Solution (CBS) software Temenos T24, version-R20/ latest is in process. Bank will prepare a BoD approved action plan regarding CBS implementation within 30/06/2025. After completion of up-gradation process CL-1 and CL-3 will be fully incorporated in Core Banking Solution (CBS).

**2.50 IFRS S1 & S2 Sustainability Reporting**

In 2023, Agrani Bank PLC. has published a Sustainability Report without considering the guidance of IFRS S1: General Requirements for disclosure of sustainability-related Financial Information and IFRS S2: Climate related disclosures, as the compliance of both standards is not mandatory for previous year. However, the Bank has implemented IFRS S1 and IFRS S2 for the year-2024. The application of IFRS S1 and IFRS S2 may lead to changes in the Banks operation and governance resulting an Improvement in sustainability performance and achievement of the sustainability goals. Apart from this, the Bank and the key stakeholders will be able to compare the disclosed information objectively once all the entities are required to follow the similar sustainability reporting framework i.e. IFRS S1 and IFRS S2 from 2024. During implementation of IFRS S1 and IFRS S2, the Bank might have to incur additional costs relating to recruitment of additional staffs, relevant data collection and analysis, development & modification of internal control, and production of sustainability report.

**2.51 General**

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

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		Amount in BDT	
		2024	2023
<b>3</b>	<b>Cash</b>	<b>56,362,301,666</b>	<b>65,821,794,987</b>
<b>3.1</b>	<b>Cash in Hand</b>		
	Local Currency	12,916,721,032	9,807,026,019
	Foreign Currency	281,570,704	16,321,148
		<b>13,198,291,736</b>	<b>9,823,347,167</b>
<b>3.2</b>	<b>Balance with Bangladesh Bank and its agent bank</b>		
	Bangladesh Bank (Note - 3.2.1)	40,720,210,134	53,852,544,562
	Sonali Bank PLC. as agent of Bangladesh Bank (Note - 3.2.2)	2,443,799,796	2,145,903,258
		<b>43,164,009,930</b>	<b>55,998,447,820</b>
	<b>Total (Note 3.1+3.2)</b>	<b>56,362,301,666</b>	<b>65,821,794,987</b>
<b>3.2.1</b>	<b>Balance with Bangladesh Bank</b>		
	Local Currency	40,151,134,459	48,694,024,628
	Foreign Currency- (Annexure-E.2)	569,075,675	5,158,519,934
		<b>40,720,210,134</b>	<b>53,852,544,562</b>
<b>3.2.2</b>	<b>Balance with Sonali Bank PLC.</b>		
	Local Currency	2,443,799,796	2,145,903,258
	Foreign Currency	-	-
		<b>2,443,799,796</b>	<b>2,145,903,258</b>
<b>3.3</b>	<b>Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)</b>		
	Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained under section 33 of Bank Company Act, 1991 (Amended upto 2023) and Monetary Policy Department (MPD) circular no. 03 dated 09 April, 2020 of Bangladesh Bank for Conventional & Islami Banking Operation and BRPD Circular Letter No-31 Dated 18 June,2020 for offshore Banking Operation.		
	As per MPD Circular No. 03 dated 09 April, 2020 of Bangladesh Bank, all scheduled Banks are required to maintain a minimum CRR @ 3.5% on daily basis and a minimum CRR @ 4.0% on bi-weekly basis based on weekly average total demand and time liabilities (ATDTL) of two months prior to current month for Domestic Banking Operation (DBO) & Islami Banking Unit (IBU) and the Bank does not required to maintain CRR for Offshore Banking Operation (OBO) as per FE circular no.-07 dated 29 February,2024.		
	Statutory Liquidity Ratio (SLR) is maintained for both Domestic Banking Operation (DBO) and Offshore Banking Operation (OBO) @ 13% and SLR for Islami Banking Unit (IBU) @ 5.5% excluding CRR, on the same liabilities in the form of Cash, Balance with Sonali Bank (as an agent of Bangladesh Bank), Excess of CRR, Treasury Bills, Bonds and Debentures including FC Balance with Bangladesh Bank and other eligible securities.		
	As per the above mentioned circular, CRR & SLR for the month of December 2024 have been maintained on weekly average of total demand and time liabilities (ATDTL) of October 2024. Both the reserves maintained by the Bank are furnished below:		
<b>3.3.1</b>	<b>Cash Reserve Requirement (Daily Basis)</b>		
	Reserve Required (DBO)	34,412,073,000	35,383,653,000
	Actual Reserve held	38,741,293,860	42,006,349,011
	<b>Surplus/ (Deficit)</b>	<b>4,329,220,860</b>	<b>6,622,696,011</b>
<b>3.3.1.a</b>	<b>CRR of Islamic Banking Unit (Daily Basis)</b>		
	Reserve Required	417,248,000	331,754,000
	Actual Reserve held	721,853,000	397,848,000
	<b>Surplus/ (Deficit)</b>	<b>304,605,000</b>	<b>66,094,000</b>
<b>3.3.2</b>	<b>Cash Reserve Requirement (Bi-Weekly Average)</b>		
	Reserve Required (DBO)	39,328,083,000	40,438,461,000
	Actual Reserve held	39,568,852,229	42,006,349,011
	<b>Surplus/(Deficit)</b>	<b>240,769,229</b>	<b>1,567,888,011</b>
<b>3.3.2.a</b>	<b>CRR of Islamic Banking Unit (Bi-Weekly Basis)</b>		
	Required Reserve @ 5.5 % of Average Demand and Time Liabilities	476,855,000	379,148,000
	Actual Reserve held	721,853,000	397,848,000
	<b>Surplus/(Deficit)</b>	<b>244,998,000</b>	<b>18,700,000</b>

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		Amount in BDT	
		2024	2023
<b>3.3.3</b>	<b>Statutory Liquidity Ratio (SLR)</b>		
	Required Reserve @13 % of Total Demand and Time Liabilities	127,816,271,000	131,424,998,000
	Actual Reserve held (Note: 3.3.3.1)	217,826,504,979	171,429,336,141
	<b>Surplus/(Deficit)</b>	<b>90,010,233,979</b>	<b>40,004,338,141</b>
<b>3.3.3.1</b>	<b>Actual Reserve Held</b>		
	Cash in hand	13,198,291,736	9,823,347,167
	Excess of CRR	240,769,229	1,567,888,011
	Balance with Sonali Bank (as a agent of BB)	2,443,799,796	2,145,903,258
	Un encumbered Approved Securities ( HTM )	111,661,571,380	123,868,663,160
	Un encumbered Approved Securities ( HFT )	81,897,253,350	24,089,621,380
	Other eligible securities (HTM)	8,468,137,970	9,933,913,165
	<b>Total</b>	<b>217,909,823,461</b>	<b>171,429,336,141</b>
<b>3.3.4</b>	<b>SLR of Islamic Banking Unit</b>		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	655,675,000	521,328,000
	Actual Reserve held (Note: 3.3.4.1)	4,074,645,000	597,586,000
	<b>Surplus/(Deficit)</b>	<b>3,418,970,000</b>	<b>76,258,000</b>
<b>3.3.4.1</b>	<b>Actual Reserve Held</b>		
	Cash in hand	16,247,000	17,356,000
	Excess of CRR	244,998,000	18,700,000
	Eligible Securities (Bangladesh Govt. Islami Investment Bond)	3,813,400,000	561,530,000
		<b>4,074,645,000</b>	<b>597,586,000</b>
<b>3(a)</b>	<b>Consolidated Cash</b>		
	<b>(i) Cash in Hand</b>		
	Agrani Bank PLC.	13,198,291,736	9,823,347,167
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	1,226,159	1,732,243
	Agrani Exchange House Private Limited, Singapore	133,868,883	63,068,575
	Agrani Remittance House SDN. BHD., Malaysia	28,293,426	178,181
	Agrani Remittance House Canada Inc.	6,376	6,376
	Agrani Exchange Company (Australia) Pty. Limited	14,694,174	14,694,174
		<b>13,376,380,754</b>	<b>9,903,026,716</b>
	<b>(ii) Balance with Bangladesh Bank and its agent bank</b>		
	Agrani Bank PLC.	43,164,009,930	55,998,447,820
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	680,399	1,331,709
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>43,164,690,329</b>	<b>55,999,779,529</b>
		<b>56,541,071,083</b>	<b>65,902,806,245</b>
<b>4</b>	<b>Balance with Other Banks &amp; Financial Institutions</b>		
	In Bangladesh (Note - 4.1)	38,252,868,077	41,525,205,395
	Outside Bangladesh (Annexure E.1)	2,250,775,268	2,754,857,748
		<b>40,503,643,345</b>	<b>44,280,063,143</b>

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		Amount in BDT	
		2024	2023
<b>4.1</b>	<b>In Bangladesh: Local Currency</b>		
	<b>Banks</b>		
	Al-Arafah Islami Bank Limited	1,215,000,000	350,001,566
	Exim Bank Limited	1,370,000,000	1,345,000,000
	Islami Bank Bangladesh Limited	1,000,000,000	1,300,000,000
	Social Islami Bank Limited	935,000,000	1,250,000,000
	Standard Bank Limited	850,000,000	550,000,000
	Megna Bank PLC.	300,000,000	-
	Pubali Bank Limited	1,100,000,000	-
	AB Bank Limited	700,000,000	1,948,000,000
	National Bank Limited	1,000,000,000	1,900,000,000
	Bangladesh Commerce Bank Limited	700,000,000	700,000,000
	Padma Bank Limited (former The Farmers Bank Limited)	2,000,000,000	2,000,000,000
	Union Bank Limited	2,640,000,000	2,870,000,000
	ICB Islamic Bank Limited	69,777,577	69,777,577
	Balance with ABL Islamic Window	2,099,831,375	173,917,127
	Balance with Other Bank & NBFIs- F.C (Note -4.1.1)	2,165,000,000	6,615,250,000
		<b>18,144,608,952</b>	<b>21,071,946,270</b>
	<b>Non- Bank Financial Institutions</b>		
	Bangladesh Financial Investment Company Limited	900,000,000	900,000,000
	Bay Leasing & Investment Limited	600,000,000	600,000,000
	Bangladesh Industrial Finance Company Limited*	200,000,000	200,000,000
	Capm Venture Capital and Finance Limited	50,000,000	50,000,000
	Fareast Finance & Investment Company Limited*	600,000,000	600,000,000
	FAS Finance & Investment Company Limited*	369,946,250	369,946,250
	First Finance & Investment Limited*	330,000,000	330,000,000
	GSP Finance Company Limited	300,000,000	300,000,000
	Hajj Finance Limited	300,000,000	300,000,000
	MIDAS Financing Limited	100,000,000	100,000,000
	IIDFC	200,000,000	200,000,000
	International Leasing and Financial Services Limited*	561,951,250	561,951,250
	Investment Corporation of Bangladesh	10,500,000,000	10,500,000,000
	Islamic Finance and Investment Limited	90,000,000	100,000,000
	Lanka Bangla Limited	250,000,000	400,000,000
	Meridian Finance & Investment Limited	150,000,000	150,000,000
	National Finance Limited	95,000,000	100,000,000
	Peoples Leasing, Finance & Investment Limited*	370,000,000	370,000,000
	Phoenix Finance and Investments Limited	600,000,000	600,000,000
	Premier Leasing & Finance Limited*	561,361,625	561,361,625
	Prime Finance & Investment Limited*	500,000,000	500,000,000
	Reliance Finance Limited	450,000,000	450,000,000
	Strategic Finance & Investment Ltd	1,300,000,000	1,450,000,000
	Uttara Finance Limited	130,000,000	160,000,000
	Union Capital Limited*	600,000,000	600,000,000
		<b>20,108,259,125</b>	<b>20,453,259,125</b>
		<b>38,252,868,077</b>	<b>41,525,205,395</b>

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

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	Amount in BDT	
	2024	2023
<b>4.1.1 Balance with Other Bank &amp; NBFIs- F.C</b>		
AB Bank Limited	480,000,000	2,207,000,000
UCBL	1,080,000,000	-
Meghna Bank Limited	-	551,250,000
NCC Bank	-	880,000,000
NRB Bank	-	550,000,000
Premier Bank	-	1,104,500,000
Southeast Bank	-	1,322,500,000
Others	605,000,000	-
<b>Total</b>	<b>2,165,000,000</b>	<b>6,615,250,000</b>
<b>4.2 Balance with Other Banks and Financial Institutions (Account wise)</b>		
Current & Other Accounts	2,250,775,268	2,754,857,748
Fixed Deposit Receipts (FDR)	38,252,868,077	41,525,205,395
	<b>40,503,643,345</b>	<b>44,280,063,143</b>
<b>4.3 Maturity grouping of balances</b>		
On demand	2,250,775,268	2,754,857,748
Within 1 to 3 months	14,634,829,772	28,352,168,693
Within 3 to 12 months	13,118,259,125	13,103,259,125
Within 1 to 5 years	3,736,742,478	69,777,577
More than 5 years	6,763,036,702	-
	<b>40,503,643,345</b>	<b>44,280,063,143</b>
<b>4(a) Consolidated balance with other banks and financial institutions</b>		
<b>(i) In Bangladesh</b>		
Agrani Bank PLC.	38,252,868,077	41,525,205,395
Agrani Equity & Investment Limited	1,004,828	6,198,606
Agrani SME Financing Company Limited	36,776,902	38,091,100
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>38,290,649,807</b>	<b>41,569,495,101</b>
Less: Inter-company transaction(s)	-	-
	<b>38,290,649,807</b>	<b>41,569,495,101</b>
<b>(ii) Outside Bangladesh</b>		
Agrani Bank PLC.	2,250,775,268	2,754,857,748
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	148,994,955	169,809,597
Agrani Remittance House SDN. BHD., Malaysia	8,409,942	113,625,662
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>2,408,180,165</b>	<b>3,038,293,007</b>
	<b>40,698,829,972</b>	<b>44,607,788,108</b>

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		Amount in BDT	
		2024	2023
<b>5</b>	<b>Money at call and short notice</b>		
	<b>With Bank</b>		
	National Bank Limited	1,000,000,000	-
		<b>1,000,000,000</b>	-
	<b>With Non-Bank Financial Institution</b>		
	FAS Finance & Investment Ltd.*	70,000,000	70,000,000
	Prime Finance & Investment Limited*	57,300,000	60,000,000
	Bangladesh Industrial Finance Company Limited*	40,000,000	40,000,000
	First Finance Limited*	76,500,000	85,500,000
	Peoples Leasing*	240,000,000	240,000,000
	Premier Leasing*	6,300,000	9,800,000
		<b>490,100,000</b>	<b>505,300,000</b>
	<b>Total</b>	<b>1,490,100,000</b>	<b>505,300,000</b>
	* Bank intensely pursuing the NBFIs unable to repay the Call Money amount (Principal and interest).		
<b>6</b>	<b>Investments</b>		
	<b>SLR Securities</b>		
	Government Securities (Note- 6.1 )	215,961,473,732	178,376,354,741
	Other Investment (Note- 6.2 )	630,580,970	630,580,970
		<b>216,592,054,702</b>	<b>179,006,935,711</b>
	<b>Non SLR Securities</b>		
	Government Securities (Note- 6.1 )	28,361,600	18,469,300
	Other Investment (Note- 6.2 )	60,976,325,936	75,410,844,164
		<b>61,004,687,536</b>	<b>75,429,313,464</b>
	<b>Total</b>	<b>277,596,742,238</b>	<b>254,436,249,175</b>
<b>6.1</b>	<b>Government Securities:</b>		
	<b>SLR Securities</b>		
	Treasury Bills (Note- 6.1.1 & Annexure B.1)	49,772,606,213	41,177,963,600
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	166,188,867,519	137,198,391,141
	Reverse REPO (Annexure B.4)	-	-
		<b>215,961,473,732</b>	<b>178,376,354,741</b>
	<b>Non SLR Securities</b>		
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	-	-
	Treasury Bills (Note- 6.1.1 )	-	-
	Prize Bonds (at cost)	28,361,600	18,469,300
		<b>28,361,600</b>	<b>18,469,300</b>
	<b>Total</b>	<b>215,989,835,332</b>	<b>178,394,824,041</b>
<b>6.1.1</b>	<b>Treasury Bills</b>		
	<b>SLR Securities</b>		
	07 days Bangladesh Bank Bills	-	-
	14 days Bangladesh Bank Bills	-	-
	14 days Treasury Bills	-	-
	91 days Treasury Bills	8,074,953,650	12,808,685,400
	182 days Treasury Bills	16,113,199,799	11,992,512,000
	364 days Treasury Bills	25,584,452,764	16,376,766,200
	<b>Sub total</b>	<b>49,772,606,213</b>	<b>41,177,963,600</b>
	<b>Non SLR Securities</b>		
	91 days Treasury Bills (Lien with B. Bank)	-	-
		-	-
	<b>Total</b>	<b>49,772,606,213</b>	<b>41,177,963,600</b>

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		Amount in BDT	
		2024	2023
<b>6.1.2</b>	<b>Govt. Treasury Bond/Other Govt. Bond/Other Securities</b>		
	<b>SLR Securities</b>		
	2 years Bangladesh Govt. Treasury Bond	20,341,129,020	5,994,907,307
	3 years Bangladesh Govt. Treasury Bond	322,261,494	-
	5 years Bangladesh Govt. Treasury Bond	47,246,851,817	38,601,543,491
	10 years Bangladesh Govt. Treasury Bond	31,031,119,094	28,149,838,277
	15 years Bangladesh Govt. Treasury Bond	18,379,359,914	27,661,822,966
	20 years Bangladesh Govt. Treasury Bond	26,465,497,180	26,873,549,099
	05 Years Bangladesh Govt. Investment Sukuk Bond	2,888,300,000	2,888,300,000
	8-9 Yrs.(Special) T.Bond	11,273,549,000	-
	7-10 Yrs.(Agrani Bank-BPC) T.Bond	-	-
	9-13 Yrs.(Agrani Bank-BJMC) T.Bond	-	2,039,500,000
	7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
	Bangladesh Govt. Islamic Investment Bond (BGIIB)	3,813,400,000	561,530,001
		<b>166,188,867,519</b>	<b>137,198,391,141</b>
	<b>Non SLR Securities</b>		
	5 years Bangladesh Govt. T. Bond (Lien with BB in favour of SCB)	-	-
		-	-
	<b>Total</b>	<b>166,188,867,519</b>	<b>137,198,391,141</b>
<b>6.1.3</b>	Investment in Government securities classified as per Bangladesh Bank's DOS Circular Letter No. 05 date 26 May 2008 and DOS Circular Letter No. 05 date 28 January 2009.		
	Held to Maturity (HTM) (Note: 6.1.3.a)	131,806,501,352	131,527,674,131
	Held for Trading (HFT) (Note: 6.1.3.b)	84,785,553,350	47,479,261,581
		<b>216,592,054,702</b>	<b>179,006,935,712</b>
<b>6.1.3.a</b>	<b>Held to Maturity (HTM)</b>		
	<b>Treasury Bill</b>		
	07 days Bangladesh Bank Bills	-	-
	14 days Bangladesh Bank Bills	-	-
	30 days Bangladesh Bank Bills	-	-
	14 days Treasury Bills	-	-
	91 days Treasury Bills	-	-
	182 days Treasury Bills	-	-
	364 days Treasury Bills	-	-
		-	-
	<b>Bond/Other Securities</b>		
	2 years Bangladesh Govt. Treasury Bond	2,000,934,520	5,994,907,307
	3 years Bangladesh Govt. Treasury Bond	322,261,494	-
	5 years Bangladesh Govt. Treasury Bond	36,822,641,767	38,601,543,491
	10 years Bangladesh Govt. Treasury Bond	30,510,265,707	27,868,867,897
	15 years Bangladesh Govt. Treasury Bond	18,340,217,514	27,661,822,966
	20 years Bangladesh Govt. Treasury Bond	23,665,250,380	23,741,521,500

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8-9 Yrs.(Special) T.Bond	11,273,549,000	-
7-10 Years.(Agrani Bank-BPC) T.Bond	-	-
9-13 Years.(Agrani Bank-BJMC) T.Bond	-	2,039,500,000
7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
Bangladesh Govt. Islamic Investment Bond (BGIIB)	3,813,400,000	561,530,000
05 Years Bangladesh Govt. Investment Sukuk Bond	-	-
5 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
10 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
15 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
20 years Bangladesh Govt. Treasury Bond (Remeasured)	-	-
ICB Share	630,580,970	630,580,970
	<b>131,806,501,352</b>	<b>131,527,674,131</b>
	<b>131,806,501,352</b>	<b>131,527,674,131</b>
<b>6.1.3.b Held for Trading (HFT)</b>		
<b>Treasury Bill</b>		
07 days Bangladesh Bank Bills	-	-
91 days Treasury Bills	8,074,953,650	12,808,685,400
182 days Treasury Bills	16,113,199,799	11,992,512,000
364 days Treasury Bills	25,584,452,764	16,376,766,200
Reverse Repo (Treasury Bond)	-	-
	<b>49,772,606,213</b>	<b>41,177,963,600</b>
<b>Bond/Other Securities</b>		
2 years Bangladesh Govt. Treasury Bond	18,340,194,500	-
5 years Bangladesh Govt. Treasury Bond	10,424,210,050	-
10 years Bangladesh Govt. Treasury Bond	520,853,387	280,970,381
15 years Bangladesh Govt. Treasury Bond	39,142,400	-
20 years Bangladesh Govt. Treasury Bond	2,800,246,800	3,132,027,600
05 Years Bangladesh Govt. Investment Sukuk Bond	2,888,300,000	2,888,300,000
Reverse Repo (Bangladesh Govt. Treasury Bond)	-	-
	<b>35,012,947,137</b>	<b>6,301,297,981</b>
	<b>84,785,553,350</b>	<b>47,479,261,581</b>
<b>6.2 Other Investment</b>		
<b>SLR Securities</b>		
Shares	630,580,970	630,580,970
	<b>630,580,970</b>	<b>630,580,970</b>
<b>Non SLR Securities</b>		
Subordinated Bond (Note- 6.2.1 & Annexure-B.3)	46,925,000,000	61,360,518,224
Commercial Paper	-	-
Syndicative Term Loan	-	-
Shares	14,051,325,920	14,050,325,924
Un-approved Debenture (Annexure-D)	16	16
	<b>60,976,325,936</b>	<b>75,410,844,164</b>
<b>Total</b>	<b>61,606,906,906</b>	<b>76,041,425,134</b>

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		Amount in BDT	
		2024	2023
<b>6.2.1</b>	<b>Subordinated Bond</b>		
	Mutual Trust Bank Ltd Subordinated Bond-II	-	60,000,000
	Bank Asia Ltd. 2nd Subordinated Bond	-	50,000,000
	Floating Rate non con. Subordinated Mudaraba Bond (Exim Bank)	-	100,000,000
	DBBL Subordinated Bond	-	100,000,000
	City Bank 2nd Subordinated Bond	-	35,000,000
	Standard Bank Subordinated Bond II	-	100,000,000
	Islami Bank Mudaraba Subordinated Bond	-	200,000,000
	Pubali Bank Ltd. Floating Rate Subordinated Bond	-	200,000,000
	National Bank 2nd Subordinated Bond	-	50,000,000
	FSIBL Subordinated Bond	-	60,000,000
	UCBL 3rd Subordinated Bond	-	60,000,000
	NCC Bank Non-Convertible Subordinated Bond	100,000,000	200,000,000
	Rupali Bank Subordinated Bond	400,000,000	800,000,000
	Jamuna Bank Subordinated Bond	100,000,000	200,000,000
	Mercantile Bank Subordinated Bond	200,000,000	400,000,000
	Southeast Bank Subordinated Bond III	300,000,000	600,000,000
	Dhaka Bank Floating Rate Dated Subordinated Bond II	300,000,000	600,000,000
	Prime Bank Subordinated Bond	400,000,000	800,000,000
	The Farmers Bank Subordinated Bond	1,000,000,000	1,000,000,000
	Al Arafah Islami Bank Mudaraba Subordinated Bond-II	200,000,000	400,000,000
	ICB Subordinated Bond	5,000,000,000	5,600,000,000
	City Bank Ltd. 3rd Subordinated Bond	200,000,000	400,000,000
	Trust Bank Ltd. Floating Rate Dated Subordinated Bond	400,000,000	800,000,000
	Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	500,000,000	1,000,000,000
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	600,000,000	1,800,000,000
	UCB 4TH Floating Rate Dated Subordinated Bond	500,000,000	1,000,000,000
	DBBL Floating Rate Dated Subordinated Bond-II	400,000,000	800,000,000
	SIBL Floating Rate Dated Subordinated Bond	500,000,000	1,500,000,000
	FSIBL 3rd Mudaraba Subordinated Bond	120,000,000	180,000,000
	Ashuganj Power Station Company Ltd. Bond	500,000,000	750,000,000
	Floating Rate Dated Subordinated Bond of EBL II	600,000,000	900,000,000
	BEXIMCO Communications Limited Corporate Bond-2019	4,500,000,000	4,500,000,000
	Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	65,518,224
	IPDC Finance Ltd.Tier II Subordinated Bond	60,000,000	120,000,000
	Floating Rate Dated Subordinated Bond of EBL III	300,000,000	450,000,000
	Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	1,000,000,000	1,500,000,000
	Exim Bank Subordinated Bond-II	1,650,000,000	1,650,000,000
	Islami Bank Mudaraba Subordinated Bond II	800,000,000	1,200,000,000
	The Premier Bank Ltd. Subordinated Bond-2019	200,000,000	300,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond	1,200,000,000	1,800,000,000
	Best Holdings Ltd. 25% Convertible Secured Bond	1,250,000,000	1,250,000,000
	MTB 4th Subordinated Bond	300,000,000	400,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond-III(2nd tranche)	600,000,000	800,000,000
	Standard Bank 3rd Subordinated Bond	600,000,000	800,000,000
	Al Arafah Bank Ltd. 3rd Subordinated Bond	1,200,000,000	1,600,000,000
	Islamic Finance and Investment Ltd	120,000,000	160,000,000

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	2024	2023
Southeast Bank Ltd Non Convertible Subordinated Bond	750,000,000	1,000,000,000
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	300,000,000	400,000,000
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	900,000,000	1,500,000,000
AB Bank Ltd Subordinate Bond IV	750,000,000	750,000,000
Trust Bank Ltd. Floating Rate Subordinated Bond	1,200,000,000	2,000,000,000
EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	2,000,000,000	2,500,000,000
IFIC Bank Floating non convertible Subordinated Bond	1,200,000,000	1,500,000,000
PRAN Agro Ltd. Green Coupon Bearing Bond	200,000,000	300,000,000
BEXIMCO Green Sukuk Bond	1,500,000,000	1,500,000,000
NRB Commercial Bank Ltd	400,000,000	500,000,000
Southeast Bank Subordinated Bond-V	1,600,000,000	2,000,000,000
MEGNA Bank Subordinated Bond-I	225,000,000	270,000,000
STRATEGIC FINANCE LIMITED	500,000,000	500,000,000
City Bank Ltd. 4 th Subordinated Bond	2,600,000,000	2,600,000,000
STRATEGIC FINANCE LIMITED	1,500,000,000	1,500,000,000
IFIC BANK NCFR SUB BOND- III	2,500,000,000	2,500,000,000
ONE BANK LTD NCFR SUB BOND- III	2,500,000,000	2,500,000,000
Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	200,000,000	200,000,000
	<b>46,925,000,000</b>	<b>61,360,518,224</b>
<b>6.2.2 Shares (Annexure-C)</b>		
Share Quoted	5,341,563,475	5,341,563,479
Share Un-Quoted	9,340,343,415	9,339,343,415
<b>Total</b>	<b>14,681,906,890</b>	<b>14,680,906,894</b>
<b>6.3 Maturity grouping of Investment</b>		
On demand	3,841,761,619	18,469,300
Less than 3 months	22,591,601,950	3,863,612,286
More than 3 months but less than 1 year	68,866,767,956	21,648,650,500
More than 1 year but less than 5 year	98,209,595,375	99,786,497,734
More than 5 years	84,087,015,338	129,119,019,355
	<b>277,596,742,238</b>	<b>254,436,249,175</b>
<b>6.4 Net Investments:</b>		
Carrying amount	277,596,742,238	254,436,249,175
Less: Provision (Note - 12.11)	(13,395,595,643)	(3,115,570,514)
<b>Net Investment</b>	<b>264,201,146,595</b>	<b>251,320,678,661</b>
<b>6(a) Consolidated investments</b>		
<b>(i) Government Securities</b>		
Agrani Bank PLC.	215,989,835,332	178,394,824,041
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>215,989,835,332</b>	<b>178,394,824,041</b>

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		Amount in BDT	
		2024	2023
	<b>(ii) Others</b>		
	Agrani Bank PLC.	61,606,906,906	76,041,425,134
	Agrani Equity & Investment Limited	8,076,883,440	8,065,041,798
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	86,836,552	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>69,770,626,898</b>	<b>84,106,466,932</b>
	<b>Total Investments (i+ii)</b>	<b>285,760,462,230</b>	<b>262,501,290,973</b>
<b>7</b>	<b>Loans and Advances</b>		
	In Bangladesh (Note - 7.1.1)	782,332,065,691	747,760,985,439
	Outside Bangladesh (Note - 7.1.2)	5,764,873,548	7,022,533,658
	Bills Purchased & Discounted (Note - 7.1.3)	2,277,156,139	2,208,837,014
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.1.1</b>	<b>In Bangladesh</b>		
	<b>a) Loans</b>		
	Rural Credits	27,456,328,825	24,994,517,532
	Weavers Credits	5,266,737	5,268,304
	Industrial Credits	179,900,830,059	177,435,899,367
	Jute Advances	2,882,711,310	3,102,229,811
	Leather Sector Advances	3,970,876,809	4,022,293,101
	Staff Loans	64,126,486,696	57,947,085,184
	SME Sector Advances	149,741,294,767	148,073,428,750
	Loan - Others (Note - 7.1.4)	234,283,229,097	208,355,412,291
		<b>662,367,024,300</b>	<b>623,936,134,340</b>
	<b>b) Cash Credits</b>		
	Jute Advances	10,353,049,762	9,770,116,315
	Leather Advances	2,214,741,328	2,387,858,888
	Rural Credit (COVID-19)	450,424,373	504,806,949
	Working Capital (COVID-19)	-	-
	Others	85,312,840,491	88,563,945,369
	Export Cash Credit (ECC)	263,226,079	558,742,999
		<b>98,594,282,033</b>	<b>101,785,470,520</b>
	<b>c) Overdrafts</b>		
	Secured Overdraft	20,840,216,182	21,332,657,369
	Temporary Overdraft	513,946,641	685,953,643
	Supply Chain Finance	16,596,535	20,769,567
		<b>21,370,759,358</b>	<b>22,039,380,579</b>
	<b>Total in Bangladesh (a+b+c)</b>	<b>782,332,065,691</b>	<b>747,760,985,439</b>
<b>7.1.2</b>	<b>Outside Bangladesh (Off-shore banking)</b>	<b>5,764,873,548</b>	<b>7,022,533,658</b>
<b>7.1.3</b>	<b>Bills Purchased &amp; Discounted (Note - 7.10)</b>	<b>2,277,156,139</b>	<b>2,208,837,014</b>
	<b>Total Loans and Advances</b>	<b>790,374,095,378</b>	<b>756,992,356,111</b>

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	2024	2023
<b>7.1.4 Loan - Others</b>		
General House Building Loan (Residence)	21,384,756,448	21,828,599,059
Loan against Trust Receipt	6,884,181,712	6,988,254,061
Segregated Loan*	1,703,180,827	1,753,186,126
Transport Loan	2,949,214,246	3,034,392,726
Bridge Finance	908,225,220	976,437,220
EDF Loan	2,065,662,345	4,015,425,077
Consumers Loan	514,528,479	788,499,021
Small Loan	15,522,004	17,927,900
Loan against DPS	209,483	209,483
Loan against APS	613,160	1,120,702
Loan against FDR	1,317,089,914	1,291,035,581
Loan against cash subsidy	604,626,705	993,734,852
Demand Loan (Note - 7.1.5)	50,225,033,611	26,934,740,228
Loan against ABS	2,010,458,800	2,132,306,926
General House Building Loan (Commercial)	17,522,732,247	17,186,940,041
Loan against MDS	1,503,006	1,268,084
PDB-SHB Loan	212,497,652	178,755,777
Loan against MIS	12,036,109	581,165
Loan against ABBJL	125,113,998	167,293,599
Green Financing	179,919,002	195,998,791
Personal Loan	50,616,268,618	50,509,180,313
Loan for Registered Freedom Fighters	3,847,182,424	3,964,130,017
Any Purpose Loan	2,849,758,617	3,144,935,142
Loan against Pension of Retired officer/staff	754,061,450	683,313,064
Agrani Abas	8,954,822	9,336,148
Interest Blocked A/C-Others Loan	3,599,275	-
Projukti Bikashe Agrani	35,594,964	52,389,370
EHB Loan - Public Universities	971,180,660	725,730,703
Probashir Ghore Fera Loan	161,744,763	198,931,546
Term Loan Converted from Demand Loan	37,531,085,788	30,696,871,036
General Transport Loan	94,561,444	105,327,143
Digital Device Assistance	10,956,597	10,707,310
Loan Against Bank Building Rent	67,071,204	59,150,115
General Motor Cycle Loan	542,016	740,326
Loan against Monthly Profit Deposit Scheme	15,118,971	17,998,495
Women Credit Programme	2,213,482	2,344,139
Short Term SME Loan	3,113,912,596	3,351,702,204
House building Loan for Govt. Employees	1,893,320,318	1,579,793,891
Refinance Scheme- Micro Credit (COVID-19)	7,426,388	343,211,656
Loan Refinance Scheme Micro Credit For 10/50/100 Tk.	45,790,282	42,518,621
Packing Credits	2,963,314,167	3,517,898,291
Loan Against Imported Merchandise (LIM)	442,064,266	264,567,273
Payment Against Documents (PAD) (Note - 7.1.6)	1,532,610,041	1,615,632,069

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		2024	2023
	PAD for EDF Loan	2,877,587,466	-
	Post Import Finance (PIF)	14,696,059,959	18,243,568,495
	Overdue Accepted Payment (OAP)	386,887,194	366,302,554
	Block A/c- Loan Re-scheduled & One time Exit Policy	58,277,382	123,445,274
	Loan Against Workers Salary (COVID-19)	137,646,253	136,356,344
	Loan Against Workers Salary Under Working Capital	96,272,246	102,624,333
	Loan Against Workers Salaries of Export Industries	360,104,285	-
	Other Special Product of IBU	64,956,191	-
		<b>234,283,229,097</b>	<b>208,355,412,291</b>
	*Segregated loans are separately kept loans with special purpose with an intention of early recovery.		
<b>7.1.5</b>	<b>Demand Loan</b>		
	Cash L/C (Garments)	1,378,416,235	6,104,931,609
	Cash L/C (Others)	4,769,035,419	6,114,893,452
	Back to back L/C	14,142,257,282	12,385,019,629
	Export Development Fund (EDF) L/C	2,054,450,967	863,300,756
	Usance Payable at Sight (UPAS) L/C	27,880,873,708	1,466,594,782
		<b>50,225,033,611</b>	<b>26,934,740,228</b>
<b>7.1.6</b>	<b>Payment Against Documents (PAD)</b>		
	Cash	1,364,249,862	323,177,791
	Inland	16,656,456	16,656,455
	Back to Back L/C	-	192,670,313
	Term Loan- (Rescheduled)	20,583,396	131,570,327
	Garments	131,120,327	16,569,868
	Export Development Fund (EDF)	-	934,987,315
		<b>1,532,610,041</b>	<b>1,615,632,069</b>
<b>7.2</b>	<b>Maturity grouping of loans and advances</b>		
	Repayable on demand	40,245,687,962	9,783,052,285
	Not more than 3 months	82,546,984,571	68,575,253,196
	More than 3 months but not more than 1 year	242,568,974,521	229,457,777,325
	More than 1 year but not more than 5 years	184,589,732,510	208,588,585,016
	More than 5 years	240,422,715,814	240,587,688,289
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.3.a</b>	<b>Disclosure for significant concentration</b>		
	Advances to allied concerns of Directors	-	-
	Advances to Managing Director	-	-
	Advances to Other Executives	64,126,486,696	57,947,085,184
	Advances to Customers' Group	546,346,778,623	521,609,371,560
	Industrial Credits	179,900,830,059	177,435,899,367
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.3.b</b>	<b>Disclosure for sector-wise loans and advances</b>		
	Government sector	6,350,010,365	7,015,814,068
	Other public sector	10,133,808,503	10,171,497,524
	Private sector	773,890,276,510	739,805,044,519
		<b>790,374,095,378</b>	<b>756,992,356,111</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>7.3.c</b>	<b>Disclosure for re-structured loan</b>		
	(Loans which are re-structured in 2015 as per BRPD circular No. 04 date 29 January 2015)		
	Keya Earn Mills Ltd.	319,800,000	322,300,000
	M R Sweater Composite Ltd.	1,240,700,000	1,242,200,000
	Julia Sweater Composite Ltd.	952,300,000	953,700,000
	Bangladesh Export Import Company Ltd.	4,204,700,000	4,290,100,000
	Samannaj Super Oil Ltd.	634,500,000	723,000,000
	<b>Outstanding Amount</b>	<b>7,352,000,000</b>	<b>7,531,300,000</b>
<b>7.4</b>	<b>Geographical Location - wise Loans and Advances</b>		
	<b>A. Urban:</b>		
	Dhaka Region	507,688,576,287	476,445,335,766
	Chittagong Region	27,454,799,389	28,527,625,681
	Khulna Region	38,424,165,081	38,138,229,463
	Rajshahi Region	27,495,267,894	28,509,717,064
	Barisal Region	9,583,717,717	9,394,145,751
	Sylhet Region	9,674,330,491	9,204,158,689
	Rangpur	21,780,037,865	22,618,349,090
	Mymensing Region	18,247,882,410	17,733,361,983
	Comilla Region	9,953,844,366	9,872,166,344
	Faridpur Region	9,112,392,504	8,858,352,931
	<b>Sub Total</b>	<b>679,415,014,004</b>	<b>649,301,442,762</b>
	<b>B. Rural:</b>		
	Dhaka Region	9,818,431,425	9,381,487,757
	Chittagong Region	2,156,749,783	2,096,206,336
	Khulna Region	20,007,196,785	19,103,826,224
	Rajshahi Region	15,733,658,052	15,611,231,758
	Barisal Region	6,613,562,377	6,158,555,480
	Sylhet Region	4,278,955,271	4,352,536,173
	Rangpur	16,734,434,118	16,702,698,443
	Mymensing Region	22,738,633,862	21,825,316,875
	Comilla Region	8,140,171,490	7,789,746,418
	Faridpur Region	4,737,288,211	4,669,307,885
	<b>Sub Total</b>	<b>110,959,081,374</b>	<b>107,690,913,349</b>
	<b>Total (A + B)</b>	<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.5</b>	<b>Sector-wise Loans and Advances</b>		
	Agriculture and Fishery	27,453,734,521	24,994,517,532
	Jute & Jute Goods	13,235,761,072	12,872,346,126
	Transport Storage & Communication	5,662,312,361	5,939,136,125
	Ship Breakings	850,240,153	4,311,346,651
	Textile & Readymade Garments	131,426,325,136	131,231,923,683
	Food & Allied Industry	14,014,336,251	14,855,965,134
	Construction & Engineering	17,685,349,251	17,365,698,251
	Pharmaceuticals and Chemicals	14,263,419,361	15,496,523,659
	Leather Sector	6,185,618,138	6,410,151,989
	Power Sector	7,001,848,951	6,720,436,456

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		Amount in BDT	
		2024	2023
	Professional and Services	14,061,559,136	145,926,048,658
	Housing Service	36,554,749,126	36,775,036,879
	Wholesale/Retail Trading	136,030,890,386	152,790,222,398
	Personal (staff and other personal loan)	125,538,085,708	61,044,847,537
	Bank & Other Non-Financial Institution	14,329,342,136	12,124,735,137
	Electronics & Automobile	3,790,580,931	2,789,865,091
	Cement & Ceramic	6,496,032,361	8,521,809,363
	Others	215,793,910,399	96,821,745,442
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.6</b>	<b>Loans &amp; Advances are Classified as per Bangladesh Bank Circular</b>		
	<b>Unclassified :</b>		
	Standard (including staff loan)	454,082,998,051	520,645,270,522
	Special Mention Account	16,268,973,176	21,582,074,832
		<b>470,351,971,227</b>	<b>542,227,345,354</b>
	<b>Classified:</b>		
	Sub-Standard	26,329,647,167	33,619,054,552
	Doubtful	16,870,056,076	4,591,921,182
	Bad & Loss	276,822,420,908	176,554,035,023
		<b>320,022,124,151</b>	<b>214,765,010,757</b>
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
<b>7.7</b>	<b>Loans &amp; Advances (Category wise)</b>		
	<b>A. Inside Bangladesh</b>		
	<b>I. Continuous loan (CL-2)</b>		
	Small & Medium Enterprise Finance	126,535,881,504	126,538,794,769
	Other Than Small & Medium Enterprise Finance	124,110,301,498	136,211,719,788
		<b>250,646,183,002</b>	<b>262,750,514,557</b>
	<b>II. Demand loan (CL-3)</b>		
	Small & Medium Enterprise	-	120,174,143
	Other Than Small & Medium Enterprise	75,916,230,107	56,273,924,390
		<b>75,916,230,107</b>	<b>56,394,098,533</b>
	<b>III. Term loan (CL-4)</b>		
	Small & Medium Enterprise Finance	23,015,789,327	22,031,381,486
	Consumer Finance (including staff, other than HF)	514,528,471	788,499,012
	Housing Finance (HF)	38,906,694,460	39,015,539,093
	Loans for Professional Set-up Business	753,323,420	587,147,252
	Others	368,283,170,507	344,187,285,795
		<b>431,473,506,185</b>	<b>406,609,852,638</b>
	<b>IV. Short term agri credit and microcredit (CL-5)</b>		
	Short Term Agri Credit	24,561,960,041	22,299,190,048
	Micro Credit	2,011,342,495	1,916,166,677
		<b>26,573,302,536</b>	<b>24,215,356,725</b>
	<b>B. Outside Bangladesh (Off-shore Banking Unit)</b>	<b>5,764,873,548</b>	<b>7,022,533,658</b>
	<b>Total Loans &amp; Advances (Inside &amp; Outside Bangladesh) (A+B)</b>	<b>790,374,095,378</b>	<b>756,992,356,111</b>

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		Amount in BDT	
		2024	2023
<b>7.8</b>	<b>Movement of classified loans and advances</b>		
	Opening balance	214,765,010,757	153,996,484,545
	Less: Cash Recovery	4,414,200,000	3,887,800,000
	Less: Re-scheduling	12,620,200,000	13,378,200,000
	Less: Written-off	226,700,000	240,700,000
		17,261,100,000	17,506,700,000
	Add: Newly classified during the year	122,518,213,439	78,275,226,212
		<b>320,022,124,196</b>	<b>214,765,010,757</b>
<b>7.9</b>	<b>Particulars of Loans and Advances:</b>		
	Loans considered good in respect of which of the banking company is fully secured	644,758,141,714	614,890,330,202
	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee	70,179,091,378	69,753,399,253
	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors	75,436,862,286	72,348,626,656
	Loans adversely classified, for which no provision is created	-	-
		<b>790,374,095,378</b>	<b>756,992,356,111</b>
	Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	64,126,486,696	57,947,085,184
	Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members	-	-
	Maximum total amount of advances including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person	64,126,486,696	57,947,085,184
	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members	-	-
	Due from bank companies	-	-
	<b>Amount of classified loan on which interest has not been charged, mentioned as follows:</b>		
	(Decrease) / increase in provision	13,114,032,525	11,073,324,801
	Amount of loan written off	226,700,000	240,700,000
	Amount realized against loan previously written off	503,000,000	743,400,000
	Amount of provision kept against loan classified as 'bad/loss' on the date of preparing the balance sheet	54,537,699,513	42,573,866,488
	Interest creditable to the Interest Suspense A/c	56,554,764,629	45,519,225,477
	Opening balance of cumulative amount of the written off loan	55,847,300,000	55,606,600,000
	Add: Written off during the current period	226,700,000	240,700,000
	Closing balance of cumulative amount of the written off loan	56,074,000,000	55,847,300,000
	Less: Cumulative recovery from written off loan	17,272,900,000	16,433,400,000
	Outstanding balance	<b>38,801,100,000</b>	<b>39,413,900,000</b>
	Amount of written off loan for which lawsuit has been filed	38,801,100,000	39,413,900,000
<b>7.10</b>	<b>Bills purchased and discounted:</b>		
	In Bangladesh	605,142,205	561,455,066
	Outside Bangladesh	1,672,013,934	1,647,381,948
		<b>2,277,156,139</b>	<b>2,208,837,014</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>7.11</b>	<b>Maturity grouping of bills purchased and discounted:</b>		
	Payable within 1 month	-	-
	Over 1 month but less than 3 months	2,277,156,139	2,208,837,014
	Over 3 months but less than 6 months	-	-
	6 months or more	-	-
		<b>2,277,156,139</b>	<b>2,208,837,014</b>
<b>7.12</b>	<b>Net Loans and advances:</b>		
	Carrying amount	790,374,095,378	756,992,356,111
	Less: Interest suspense and penal interest	(56,554,764,629)	(45,519,225,477)
	Provision for loans & advances (Note-12.9)	(65,538,937,988)	(57,175,808,614)
		(122,093,702,617)	(102,695,034,091)
		<b>668,280,392,761</b>	<b>654,297,322,020</b>
<b>7.13</b>	<b>Willful Defaulters:</b>		
	According to the instruction of Bangladesh Bank's BRPD Circular No.06, dated March 12, 2024, Identification & Finalization of willful defaulters and Measures to be taken against them, Chief Executive Officer (CEO) of Agrani Bank PLC., established a dedicated unit headed by GM (Recovery) on 03.04.2024 and this unit was approved by the Board of Agrani Bank PLC. on 30.04.2024.		
	On December 31, 2024 the dedicated unit has primarily identified 10 (Ten) classified borrowers as willful defaulter from various business segments. After conducting proper due diligence and taking approval from Bank's authority, quarterly report is submitted to the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank in the prescribed format.		
	The Bank will proceed with the next course of action as per sections 6(6) and 6 (7) of BRPD circular No.06, dated 12.04.2024, subject to Bangladesh Bank's decision regarding the appeals submitted by the respective willful defaulters.		
<b>7(a).1</b>	<b>Consolidated loans, advances and leases/investments</b>		
	Agrani Bank PLC.	790,374,095,378	756,992,356,111
	Agrani Equity & Investment Limited	2,364,868,325	2,382,816,831
	Agrani SME Financing Company Limited	3,301,698,973	3,295,890,495
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		796,040,662,676	762,671,063,437
	Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
		<b>791,391,813,141</b>	<b>757,823,928,533</b>
<b>7(a).2</b>	<b>Consolidated loans &amp; advances are classified as per Bangladesh Bank circular</b>		
	<b>Unclassified</b>		
	Standard (including staff loan)	459,115,540,116	525,974,172,569
	Special Mention Account	16,481,587,125	21,712,026,075
		475,597,127,241	547,686,198,644
	<b>Classified</b>		
	Sub-Standard	26,505,094,198	33,725,583,748
	Doubtful	16,963,732,128	4,638,915,790
	Bad & Loss	276,974,709,109	176,620,365,255
		320,443,535,435	214,984,864,793
		<b>796,040,662,676</b>	<b>762,671,063,437</b>
	Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
		<b>791,391,813,141</b>	<b>757,823,928,533</b>

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		Amount in BDT	
		2024	2023
<b>7(a).3</b>	<b>Loans &amp; Advances are Classified as per Bangladesh Bank Circular: Agrani SME Financing Company Limited</b>		
	<b>Unclassified</b>		
	Standard (including staff loan)	2,667,673,740	2,946,085,216
	Special Mention Account	212,613,949	129,951,243
		<b>2,880,287,689</b>	<b>3,076,036,459</b>
	<b>Classified</b>		
	Sub-Standard	175,447,031	106,529,196
	Doubtful	93,676,052	46,994,608
	Bad & Loss	152,288,201	66,330,232
		<b>421,411,284</b>	<b>219,854,036</b>
		<b>3,301,698,973</b>	<b>3,295,890,495</b>
<b>8</b>	<b>Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>a. Property, Plant &amp; Equipment (Details in Annexure G)</b>		
	<b>Cost/ Valuation</b>		
	Balance at the beginning of the year	20, 892,383,097	20,774,498,173
	Addition during the year	654,888,158	240,808,666
	Transfer from works-in-progress	-	-
	Transfer to non-banking assets	-	1,161,112.00
	Disposal during the year	(36,372,202)	(124,084,854)
	Balance at the end of the year	<b>21,510,899,053</b>	<b>20,892,383,097</b>
	<b>Less: Accumulated Depreciation</b>		
	Balance at the beginning of the year	5,672,027,250	5,372,559,093
	Depreciation charge for the year	348,172,451	330,506,222
	Disposal during the year	(36,372,202)	(31,038,065)
	Balance at the end of the year	<b>5,983,827,499</b>	<b>5,672,027,250</b>
	<b>Written Down Value (WDV)</b>	<b>15,527,071,554</b>	<b>15,220,355,847</b>
	<b>b. Intangible Asset</b>		
	Software Purchase		
	<b>Cost</b>		
	Balance at the beginning of the year	3,234,372,763	3,227,084,361
	Addition during the year	3,238,411	9,299,632
	Disposal / Transfer during the year	(22,136,213)	(2,011,230)
	Balance at the end of the year	<b>3,215,474,961</b>	<b>3,234,372,763</b>
	<b>Less: Accumulated Amortization</b>		
	Balance at the beginning of the year	1,643,779,486	978,076,405
	Amortization charge for the year	277,627,753	667,836,447
	Disposal / Transfer during the year	(22,136,213)	(2,133,366)
	Balance at the end of the year	<b>1,899,271,026</b>	<b>1,643,779,486</b>
	<b>Net Value</b>	<b>1,316,203,935</b>	<b>1,590,593,277</b>
	<b>c. Lease Assets</b>		
	Right-of-use assets	1,126,307,578	1,111,474,596
	Less: Accumulated amortization	556,554,772	461,960,264
		<b>569,752,806</b>	<b>649,514,332</b>
	<b>Total (a+b+c)</b>	<b>17,413,028,295</b>	<b>17,460,463,456</b>

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		2024	2023
<b>8(a)</b>	<b>Consolidated Fixed assets including land, buildings, furniture and fixtures</b>		
	<b>Written Down Value (WDV)</b>		
	Agrani Bank PLC.	17,413,028,295	17,460,463,456
	Agrani Equity & Investment Limited	9,251,692	11,526,492
	Agrani SME Financing Company Limited	18,002,903	21,581,611
	Agrani Exchange House Private Limited, Singapore	68,782,937	22,180,297
	Agrani Remittance House SDN. BHD., Malaysia	31,453,946	34,673,079
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	178,546	178,546
		<b>17,540,698,319</b>	<b>17,550,603,481</b>
<b>9</b>	<b>Other Assets</b>		
	<b>Income generating Other Assets</b>		
	Investment in shares of subsidiary companies (Note - 9.1)	6,019,433,350	6,019,433,350
		<b>6,019,433,350</b>	<b>6,019,433,350</b>
	<b>Non-income generating Other Assets</b>		
	Stationery, stamps, printing materials etc.	126,770,710	129,270,066
	Suspense Account (Note - 9.2)	22,968,538,958	8,202,089,979
	D.D paid without advice	36,236,300	37,596,846
	Accrued Income (Note - 9.3)	5,306,841,331	6,171,712,488
	Advance Deposits & prepayments	3,506,753	3,429,720
	Receivable From Govt.	4,750,018	4,810,304
	Advance Rent	72,290,730	83,896,882
	Advance Tax Paid (Annexure-F)	36,457,008,282	30,664,805,093
	Advance against VAT	126,219,354	126,219,354
	Work in Progress for Consulting of Bank building	439,553,080	428,582,759
	Interest Subsidy Payments (COVID-19)	(2,562,409)	(3,617,785)
	Demonetized Notes	180	182
	Debit balance of Al-Rajhi Foreign Exchange	1	1
	Army pension	1,187,378,019	1,269,451,561
	Civil pension	373,718	1,103,457
	Purchase of WES Bond	1,924,610,833	660,509,857
	Payment against sanchaya patra	579,542,711	3,347,859,233
	Pension paid- Staff	1,052,346	691,713
	Protested Bills	95,843,290	95,843,291
	Exempted Loans	44,393,249	44,399,093
	Interest on Exempted Loans	413,459,449	413,566,821
	Deferred Tax Assets (Note - 9.4)	20,382,026,443	15,699,948,812
	Foreign Correspondent draft paid	1,769,599	1,863,355
	Balance with Pakistani Bank	1	1
	Balance with Indian Bank	23,505	23,505
	Advance payment for upgrading software	-	-
	Interest Receivable-SMESPD (COVID-19)	415,027,320	323,378,816
	Interest Subsidy Receivable-Working Capital (COVID-19)	115,590,797	68,816,582
	Receivable/(Payable) against Sale/Buy of Share of ICB	609,975	609,975
	Dividend Receivable from Preference Share	120,000,000	120,000,000
	Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
	Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
	Branch adjustment (Note- 9.5)	-	17,065,305,070
		<b>90,883,823,706</b>	<b>85,025,136,194</b>
	<b>Total</b>	<b>96,903,257,056</b>	<b>91,044,569,544</b>

"The Bank is required to maintain a provision for Other Assets BDT 484.31 crore where bank maintained a provision of BDT 281 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Other Assets) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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Amount in BDT

	2024	2023
<b>9.1 Investment in shares of subsidiary companies</b>		
Agrani Equity & Investment Limited	5,000,000,000	5,000,000,000
Agrani SME Financing Limited	1,000,000,000	1,000,000,000
Agrani Exchange House Pvt. Limited, Singapore	6,457,000	6,457,000
Agrani Remittance House SDN. BHD., Malaysia	8,967,168	8,967,168
Agrani Exchange Company (Australia) Pty. Limited (Annexure-R)	4,000,965	4,000,965
Agrani Remittance House Canada Inc. (Annexure-R)	8,217	8,217
	<b>6,019,433,350</b>	<b>6,019,433,350</b>
<b>9.1.i</b>	<p>As per decision of 457th meeting of the Board of Directors of Agrani Bank PLC. held on 29 May, 2016 and the consent letter BRPD (M) 204/8/2016-3995 of Bangladesh Bank regarding wind up of Agrani Exchange Company Pty Limited, Australia, the Company has closed down its operation in 30 June 2016. As a part of liquidation process, the Company has submitted an application requesting to cancel the registration of the company to Australian Securities and Investments Commission (ASIC) Australian government body that acts as Australia's corporate regulator. As per Application of the Company, the said Commission deregistered the exchange house on 10-05-2020.</p>	
<b>9.1.ii</b>	<p>Although Bangladesh Bank instructed Agrani Bank PLC. to close down the operation of Agrani Remittance House Canada Inc. due to the company not be able to make it profitable since it's inception, the Bank has applied to Bangladesh Bank for giving a rational time span within which the Company becomes profitable with taking some realistic plan and implementing of the plan that mentioned in the prayer. Again on 03 December 2017 the Bank has written to Bangladesh Bank seeking approval for continuing operation of the above Remittance House; and in response, Bangladesh Bank has provided the approval letter no BRPD (M)204/08/2018-6156 dated on 16 August 2018 to continue the operation of Agrani Remittance House Canada Inc. for next 6 months, Which was expired on 15 February 2019. Subsequently, Bank has requested to Bangladesh Bank to give approval for continuing the operation of the Remittance House vide letter no FRD/383/19 dated 18 February 2019. Bangladesh Bank finally approved Bank's request for continuing the operation vide letter no BRPD (M)204/08/2019- 4113 dated 09 June 2019. Meanwhile, Alterna Saving Credit Union of Canada closed the account of Agrani Remittance House Canada Inc. maintaining with them. Due to the closure of the account, the exchange house closed its operations from 16-03-2020. However, Bangladesh Bank has instructed vide letter no. BRPD (OBS)204/1(2)/2023-2351 dated 19 March 2023 to adjust the cumulative loss of Agrani Remittance House Canada Inc. The bank has made full provision in the accounts and write-off will be done immediately after completion of necessary formalities made by the bank earliest time.</p>	
<b>9.2 Suspense Account:</b>		
Sundry debtors -staff	383,422	582,301
Sundry debtors -other	5,198,004,127	4,238,218,122
Legal charges	1,947,530	1,203,352
Clearing adjustment	50,993,155	53,687,866
AGB NAGAD Temp. Parking Account	(7,595,808)	(8,654,872)
Bkash Tmp.Park.Ac Smart Banking	(22,228,532)	(20,887,605)
Advance against petty cash	19,660	1,279,704
Loan application form	735,410	853,767
Premium paid XPB	-	-
Defective/Mutilated/Burnt Notes	3,963,660	2,504,660
Clearing Suspense A/C for T-24 Branch	(44,483,438)	68,614,551
Clearing Suspense	105,353	467
Take on suspense account for T-24	8,290	(2,957,375)
RTGS & EFT Settlement Account	17,684,064,445	3,753,581,074
Debit Card OFF-US Transactions	-	-
Remittance only point	102,621,684	114,063,967
	<b>22,968,538,958</b>	<b>8,202,089,979</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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**As at and for the year ended 31 December 2024**

		Amount in BDT	
		2024	2023
<b>9.3</b>	<b>Accrued income:</b>		
	Accrued interest on loans & advances	441,469,785	330,831,375
	Accrued interest on investment	2,714,860,206	1,663,962,176
	Accrued Interest on Reverse Repo	-	-
	Accrued Interest on Other Bond	904,568,528	2,765,171,228
	Accrued interest on balance with other banks & financial institutions	1,069,445,536	783,731,645
	Accrued interest on IBU Special Products	-	205,789,440
	Accrued commission, exchange & brokerage	151,827,453	379,854,633
	Accrued interest on branch adjustment	-	-
	Accrued other operating income	24,669,823	42,371,991
		<b>5,306,841,331</b>	<b>6,171,712,488</b>
<b>9.4</b>	<b>Deferred Tax:</b>		
	Deferred tax has been computed in accordance with provision of IAS -12 based on taxable temporary differences in the carrying amount of the assets/liabilities and their tax base as follows:		
<b>i)</b>	<b>Written down value of fixed assets</b>		
	a. Carrying amount (excluding land )	1,312,630,162	1,312,630,162
	b. Tax base	1,016,523,287	1,016,523,287
	c. (Taxable)/deductible temporary difference (b-a)	(296,106,875)	(296,106,875)
	Applicable tax rate	40.00%	40.00%
	<b>Deferred tax asset/(liabilities)</b>	<b>(118,442,750)</b>	<b>(118,442,750)</b>
<b>ii)</b>	<b>Provision for (Bad &amp; Loss) Loans and Advances *</b>		
	a. Carrying amount	(52,937,699,513)	(42,573,866,488)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	52,937,699,513	42,573,866,488
	Applicable tax rate	40.00%	40.00%
	<b>Deferred tax asset/(liabilities)</b>	<b>21,175,079,805</b>	<b>17,029,546,595</b>
<b>iii)</b>	<b>Provision for Superannuation Fund during the year (Note-12.17)</b>		
	a. Carrying amount	(2,925,506,384)	(2,500,000,000)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	2,925,506,384	2,500,000,000
	Applicable tax rate	40.00%	40.00%
	<b>Deferred tax asset/(liabilities)</b>	<b>1,170,202,554</b>	<b>1,000,000,000</b>
<b>iv)</b>	<b>Provision for Death Relief Grant Scheme during the year (Note-12.19)</b>		
	a. Carrying amount	(359,948,771)	(253,798,771)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	359,948,771	253,798,771
	Applicable tax rate	40.00%	40.00%
	<b>Deferred tax asset/(liabilities)</b>	<b>143,979,508</b>	<b>101,519,508</b>
<b>v)</b>	<b>Accrued interest on Govt. Securities (Note-9.3)</b>		
	a. Carrying amount	3,619,428,734	4,429,133,404
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	(3,619,428,734)	(4,429,133,404)
	Applicable tax rate	40.00%	40.00%
	<b>Deferred tax asset/(liabilities)</b>	<b>(1,447,771,494)</b>	<b>(1,771,653,362)</b>

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	Amount in BDT	
	2024	2023
<b>vi.a) Revaluation reserve on Land</b>		
a. Carrying amount	8,981,461,872	8,981,461,872
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(8,981,461,872)	(8,981,461,872)
Applicable tax rate *	4.00%	4.00%
<b>Deferred tax asset/(liabilities)</b>	<b>(359,258,475)</b>	<b>(359,258,475)</b>
<b>vi.b) Revaluation reserve on Land</b>		
a. Carrying amount	3,876,669,530	3,876,669,530
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(3,876,669,530)	(3,876,669,530)
Applicable tax rate *	3.00%	3.00%
<b>Deferred tax asset/(liabilities)</b>	<b>(116,300,086)</b>	<b>(116,300,086)</b>
<b>X) Revaluation reserve on Building</b>		
a. Carrying amount	436,417,462	436,417,462
b. Tax base	-	-
c. (Taxable)/deductible temporary difference (b-a)	(436,417,462)	(436,417,462)
Applicable tax rate	15.00%	15.00%
<b>Deferred tax asset/(liabilities)</b>	<b>(65,462,619)</b>	<b>(65,462,619)</b>
<b>Total deferred tax assets/(liabilities)-A</b>	<b>20,382,026,443</b>	<b>15,699,948,812</b>

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

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

Year	
2015	8,344,803,824
2016	11,208,175,703
2017	10,969,742,516
2018	11,762,791,741
2019	11,021,082,205
2020	9,789,170,186
2021	10,389,124,956
2022	12,852,513,614
2023	15,699,948,812
2024	20,382,026,443

Fixed assets, revaluation reserve of land and building, provision for bad/loss loan & advances, death relief grand scheme for the departed employees and loss of revaluation of shares have been considered during calculation of deferred tax due to having considerable taxable temporary differences. As per calculation of Deferred Tax Assets balance for the year ended December 31, 2024 has increased by the amount of BDT 4,682,077,631 which charged to profit and loss account.

The carrying amount has been arrived at by estimating temporary differences (based on analysis of prior years' relevant figures) on account of bad/loss debts that are likely to be written off in future years out of the year end total amount of provision for bad and loss loans and advances BDT 54,537,699,513.

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

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>9.5</b>	<b>Branch adjustment Account</b>		
	<b>Debit balance</b>		
	Main Office Account (MO)	1,159,830,066,535	1,159,830,066,535
	New General Account (NG)	1,155,600,093,042	1,155,600,093,028
	New General A/C(Islami Window)	6,258,734,747	4,901,211,173
	Instant Financial Massaging System (IFMS)	21,258,446,698	21,258,446,699
	Exchange Transaction A/C	1	-
	Inter-Branch Account for Online Transactions	3,356,721,874,719	2,618,704,216,404
	Computerized Main Office Account (CMO)	1,339,695,420,352	1,222,723,370,723
	Computerized New General Account (CNG)	1,913,421,129,917	1,823,445,931,792
	IBU Agrani Bank IBG	-	-
		<b>8,952,785,766,011</b>	<b>8,006,463,336,354</b>
	<b>Less:- Credit balance</b>		
	Main Office Account (MO)	(1,159,789,588,236)	(1,159,789,588,236)
	New General Account (NG)	(1,155,596,404,413)	(1,155,596,208,495)
	New General Account (Islami Window)	(7,614,441,608)	(5,980,374,812)
	Instant Financial Massaging System (IFMS)	(21,278,495,787)	(21,278,495,787)
	Exchange Transaction A /C.	-	-
	Inter-Branch Account for Online Transactions	(3,373,566,932,562)	(2,626,486,689,573)
	Computerized Main Office Account (CMO)	(1,348,738,508,758)	(1,199,094,408,522)
	Computerized New General Account (CNG)	(1,912,907,676,704)	(1,821,172,265,859)
	IBU Agrani Bank IBG	-	-
		<b>(8,979,492,048,068)</b>	<b>(7,989,398,031,284)</b>
		<b>(26,706,282,057)</b>	<b>17,065,305,070</b>

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

**9.6 Non-banking Assets**

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

**9(a) Consolidated Other Assets**

Agrani Bank PLC.	96,903,257,056	91,044,569,544
Agrani Equity & Investment Limited	76,732,121	142,401,511
Agrani SME Financing Company Limited	314,848,200	231,370,681
Agrani Exchange House Private Limited, Singapore	76,984,629	19,354,917
Agrani Remittance House SDN. BHD., Malaysia	13,200,994	20,040,634
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	3,055,122	3,055,122
	<b>97,388,078,122</b>	<b>91,460,792,409</b>
Less: Inter-company transaction (s)	(6,082,402,513)	(6,082,402,513)
	<b>91,305,675,609</b>	<b>85,378,389,896</b>

**10 Borrowing from other banks including financial institutions & agents**

	<b>20,109,772,113</b>	<b>25,708,465,643</b>
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**10.1 Borrowing from:**

Refinance for Rural Credit for COVID-19	820,480,300	1,078,757,800
Borrowing from BB Refinance for 10/50/100-Tk A/C Holders	35,654,457	32,087,300
Bangladesh Bank (Refinance Fund for Jute)	177,900,000	397,550,000
IFAD Loan	4,366,666	2,298,333
Borrowing from BB Refinance Under SMESPD-04	4,185,068,851	4,360,602,083
Enterprise Growth and Bank Modernization Project (EGBMP)	238,918,938	230,998,973
Local Bank	2,300,000,000	19,255,000,000
Borrowings from Bangladesh Bank-REPO	10,751,692,000	-
Credit Balance of NOSTRO Accounts (Annexure E.1)	1,595,690,901	351,171,154
	<b>20,109,772,113</b>	<b>25,708,465,643</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>10.2</b>	<b>Classification into the following broad categories:</b>		
	In Bangladesh	18,514,081,212	25,357,294,489
	Outside Bangladesh	1,595,690,901	351,171,154
		<b>20,109,772,113</b>	<b>25,708,465,643</b>
<b>10.3</b>	<b>Borrowing nature:</b>		
	Secured Borrowing (Secured by D.P Notes and agreements)	18,514,081,212	25,357,294,489
	Unsecured borrowing	1,595,690,901	351,171,154
		<b>20,109,772,113</b>	<b>25,708,465,643</b>
<b>10.4</b>	<b>Maturity - wise grouping:</b>		
	On demand	1,595,690,901	351,171,154
	Less than 3 months	2,538,918,938	19,255,000,000
	More than 3 months but less than 1 year	1,038,401,423	1,510,693,433
	More than 1 year but less than 5 year	10,751,692,000	4,360,602,083
	More than 5 years	4,185,068,851	230,998,973
		<b>20,109,772,113</b>	<b>25,708,465,643</b>
<b>10.5</b>	<b>Agrani Bank 1st Subordinate Bond (Note-10.5.i)</b>	<b>800,000,000</b>	<b>2,200,000,000</b>
<b>10.5.i</b>	<b>Agrani Bank 1st Subordinate Bond</b>		
	Non-Convertible Subordinated Bond.		
	The Bank with due approval from Bangladesh Bank and BSEC issued a 7-year Non-convertible Fully Redeemable Floating Rate Subordinated Bond of BDT 7000.00 million (face value @ BDT 10.00 million) in which 6000.00 million issued in December 2017 and 1000.00 million issued in December 2018 through private placement to enhance Tier - II capital. The Bond will be redeemed at the end of 3rd, 4th, 5th, 6th and 7th year of maturity at 20% per year. Coupon rate of the issued bonds is variable with a floating rate between 7.00% and 10.00%. The instrument i.e. the Bond has been rated and awarded "A" by Alpha Credit Rating Limited in the long term with validity upto December 09,2024. Although it's a recognized component of Tier - II capital, the outstanding amount of the Bond is shown as a borrowing as per BB guidelines/ instruction. Following is the list of subscribers to this Bond		
		<b>Investors Name</b>	<b>Aggregate Principal Amount of the Bond Subscribed</b>
		<b>Aggregate Principal Amount of the Bond Subscribed</b>	<b>Aggregate Principal Amount of the Bond Subscribed</b>
		Janata Bank Limited	-
		Investment Corporation of Bangladesh	800,000,000
		<b>Total</b>	<b>800,000,000</b>
			<b>800,000,000</b>
<b>10.5.i (a)</b>	Janata Bank Limited	4,000,000,000	4,000,000,000
	Less: Redemption	(4,000,000,000)	(3,200,000,000)
	<b>Total</b>	<b>-</b>	<b>800,000,000</b>
<b>10.5.i (b)</b>	Investment Corporation of Bangladesh	3,000,000,000	3,000,000,000
	Less: Redemption	(2,200,000,000)	(1,600,000,000)
	<b>Total</b>	<b>800,000,000</b>	<b>1,400,000,000</b>
<b>10(a)</b>	<b>Consolidated borrowing from other banks, financial institutions and agents</b>		
	Agrani Bank PLC.	20,109,772,113	25,708,465,643
	Agrani Equity & Investment Limited	2,715,078,369	2,913,363,738
	Agrani SME Financing Company Limited	1,388,182,092	1,516,904,664
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		24,213,032,574	30,138,734,045
	Less: Inter-company transaction (s)	(4,648,849,535)	(4,847,134,904)
		<b>19,564,183,039</b>	<b>25,291,599,141</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>11</b>	<b>Deposits and other accounts</b>	<b>992,322,216,115</b>	<b>989,087,929,302</b>
<b>11.1</b>	<b>Deposits and Other Accounts (Category wise)</b>		
	Current & Other Account (Note - 11.1.1)	217,456,610,541	225,161,480,460
	Bills payable (Note - 11.1.2)	16,081,775,073	15,909,471,045
	Saving Bank Deposits (Note - 11.1.3)	301,170,539,264	293,790,343,895
	Fixed Deposits (Note - 11.1.4)	457,613,291,237	454,226,633,902
		<b>992,322,216,115</b>	<b>989,087,929,302</b>
<b>11.1.1</b>	<b>Current &amp; Other account</b>		
	Current Deposits (Note - 11.1.1.i)	59,832,896,308	62,622,564,393
	Balance with ATM	400,148	400,398
	Sundry Deposits (Note - 11.1.1.ii)	25,643,340,681	24,441,195,904
	Special Time Deposits (11.1.1.iii)	131,920,532,077	138,027,567,346
	Call Deposits (Note - 11.1.1.iv)	59,441,327	69,752,419
		<b>217,456,610,541</b>	<b>225,161,480,460</b>
<b>11.1.1.i</b>	<b>Current Deposits</b>		
	Current Deposit-Government Organizations	4,854,728,097	5,558,236,205
	Current Deposit-Autonomous and Semi Autonomous Org	7,100,401,171	7,434,834,099
	Current Deposit-Non Financial Public Enterprises	1,145,477,522	1,042,281,618
	Current Deposit-Local Authority	2,495,913,689	2,524,737,330
	Current Deposit-Insurance Co.s & Pension Funds Public	246,563,329	144,912,832
	Current Deposit-Public Non-Banking Financial Org	696,397,970	553,063,376
	Current Deposit-Other Financial Public Organizations	257,538,288	548,327,163
	Current Deposit-Private Business Institute and Others	6,365,729,624	7,804,565,647
	Current Deposit-Other Banks	1,091,903,279	951,966,956
	Current Deposit-Individuals and Others	34,330,184,898	33,658,096,119
	Current Deposit-Foreign Currency	1,128,102,332	2,284,828,031
	Current Deposit-Miscellaneous	119,956,109	116,715,017
		<b>59,832,896,308</b>	<b>62,622,564,393</b>
<b>11.1.1.ii</b>	<b>Sundry Deposits</b>		
	Hajj Deposit	615,040	615,040
	General Provident Fund	8,159,318,693	7,410,790,811
	Margin on Bills purchased	3,580,254	163,957,808
	Margin on Foreign Bills Purchased	7,762,472	7,762,472
	Margin on Letters of Credit	13,527,802,539	13,530,754,667
	Foreign Currency	45,049,033	44,367,286
	Margin on Letters of Guarantee	765,850,618	871,481,493
	Miscellaneous Margin	70,401,854	57,015,592
	Key Deposit	19,971,998	18,238,057
	Staff Cash Security	18,387,950	20,976,177
	Foreign correspondence charges	2,458,355	2,442,260
	FC BCCI Bank	-	-
	F. C Exp. Proceeds	56,882,440	97,162,231
	Commission Payable to Govt.	45,406,062	45,405,161
	Premium paid XPB	1,346,023	1,657,206
	Clearing Adjustment	191,919,994	3,513,480
	Self Employment Promotion	136,943	172,504
	Clearing Cheque Sent for Collection T24	155,170,859	11,165,711

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	2024	2023
Debit Card Remote ON-US Transactions	261,432,149	322,781,018
Debit Card Remote ON-US Commission	65,086,847	57,118,600
IBFT Outword Transaction	234,040,888	31
IBFT Outword Commission	1,699,782	1,521
SEQAEP Pre-paid Card Fees	1,409,381	1,409,381
Others	2,007,610,507	1,772,407,397
	<b>25,643,340,681</b>	<b>24,441,195,904</b>
<b>11.1.1.iii Special Notice Deposits</b>		
Special Notice Deposit -Government Organizations	22,419,211,742	18,604,242,267
Special Notice Deposit -Autonomous and Semi Autonomous Organizations	25,353,859,371	19,246,766,945
Special Notice Deposit -Non Financial Pub Enterprise	60,555,804,251	81,821,634,001
Special Notice Deposit -Local Authority	2,795,011,556	2,845,270,879
Special Notice Deposit -Insurance Co.s & Pension Funds Public	461,513,782	406,367,158
Special Notice Deposit -Public Non-Banking Financial Organizations	5,702,866,749	1,640,493,402
Special Notice Deposit -Other Deposit Accepting Public Organizations	379,034,822	979,314,334
Special Notice Deposit -Private Business Institute and Others	5,419,075,904	4,762,653,835
Special Notice Deposit -Other Banks	2,602,724,491	1,490,750,019
Special Notice Deposit -Individuals and Others	6,231,429,409	6,230,074,506
	<b>131,920,532,077</b>	<b>138,027,567,346</b>
<b>11.1.1.iv Call Deposits</b>		
Call Deposit -Government Organizations	9,358,928	16,471,765
Call Deposit -Autonomous and Semi Autonomous Org.	563,180	578,337
Call Deposit -Non Financial Public Enterprises	542,829	562,829
Call Deposit -Local Authority	4,055,414	4,268,429
Call Deposit -Insurance Co.s & Pension Funds-Public	-	-
Call Deposit -Public Non-Banking Financial Org.	72	18
Call Deposit -Other Deposit Accepting Public Org.	692	692
Call Deposit -Private Business Institute and Others	5,000	-
Call Deposit -Other Banks	201,319	201,319
Call Deposit -Individuals and Others	44,713,893	47,669,030
	<b>59,441,327</b>	<b>69,752,419</b>
<b>11.1.2 Bills payable</b>		
Draft payable	389,427,390	311,903,061
TT's payable	1,419,300	1,419,300
MT's payable	4,538	4,538
Pay slip issued	237,814,718	260,679,691
Pay order issued	8,967,628,735	8,723,124,285
Inland Bill Proceeds Awaiting for Remittance (BPAR)	13,301,557	17,051,794
Foreign Bill Proceeds Awaiting for Remittance (FBPAR)	6,318,623,760	6,440,170,619
Overdue DD payable	17,300,488	18,863,170
Upahar cheque sold A/C	36,732	36,732
FRMS	10,000	10,000
Foreign D.D, T.T, & TC payable	136,207,855	136,207,855
	<b>16,081,775,073</b>	<b>15,909,471,045</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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	Amount in BDT	
	2024	2023
<b>11.1.3 Saving Bank Deposits</b>		
Saving Deposit -Government Organizations	2,015,385,650	2,102,061,398
Saving Deposit -Autonomous and Semi Autonomous Organizations	5,625,357,666	5,860,608,697
Saving Deposit -Non Financial Public Enterprises	304,660,994	230,260,276
Saving Deposit -Local Authority	836,364,854	868,977,980
Saving Deposit -Insurance Co.s & Pension Fund	1,353,650,386	2,052,998,857
Saving Deposit -Public Non-Banking Financial Organizations	475,076,770	467,623,510
Saving Deposit -Other Financial Public Organizations	67,563,389	62,057,435
Saving Deposit-Private Business Institute and Others	3,451,691,751	3,114,099,480
Saving Deposit -Other Banks	631,295	615,499
Saving Deposit -Individuals and Others	273,329,091,766	266,822,282,850
Female Secondary School Assistance Project	78,981,904	81,094,760
Saving Deposit -Miscellaneous	227,027,222	184,691,586
Saving Deposit -Foreign Currency	13,079,329,860	11,657,279,846
Saving Deposit -Student	325,725,757	285,691,721
	<b>301,170,539,264</b>	<b>293,790,343,895</b>
<b>11.1.4 Fixed Deposits</b>		
Fixed Deposits (Note- 11.1.4.1)	397,139,689,775	394,580,383,898
Deposit Scheme (Note- 11.1.4.2)	60,473,601,462	59,646,250,004
	<b>457,613,291,237</b>	<b>454,226,633,902</b>
<b>11.1.4.1 Fixed Deposits</b>		
Fixed Deposit-Government Organizations	40,311,096,489	35,536,756,637
Fixed Deposit-Autonomous and Semi Autonomous Organizations	69,054,615,307	73,468,200,820
Fixed Deposit- Non Financial Public Enterprises	67,376,408,890	63,071,455,702
Fixed Deposit -Local Authority	4,532,457,029	1,020,137,780
Fixed Deposit -Insurance Co.s & Pension Funds Public	2,115,849,684	1,911,702,622
Fixed Deposit -Public Non-Banking Financial Organizations	2,663,088,987	2,775,814,669
Fixed Deposit -Other Financial Public Organization	685,189,600	1,744,696,924
Fixed Deposit -Private Business Institute and Others	4,086,317,563	8,870,883,598
Fixed Deposit -Other Banks	1,537,160,758	11,674,826,497
Fixed Deposit -Individuals and Others	204,690,506,829	194,449,675,279
Non-Resident Foreign Currency Deposit (NFCD)	85,957,590	54,974,015
Fixed Deposit -Deceased Account	1,041,049	1,259,355
	<b>397,139,689,775</b>	<b>394,580,383,898</b>
<b>11.1.4.2 Deposit Scheme</b>		
Deposit Pension Scheme	25,645,894	31,611,640
Agrani Bank Pension Scheme	48,560,112	50,523,490
Month-wise Fixed Deposit (MFD)	699,400	699,400
Bearer Certificate of Deposit	-	-
Non Resident Special Deposits	6,792,032	5,814,322
Agrani Bank Bishes Shanchay (ABS)	38,739,560,320	37,178,205,783
Student Super Savings Scheme(S4)	6,072,015	3,595,077
Other Special Deposits of IBU Bai Investment	44,969,205	45,585,265
Agrani Bank Monthly Income Scheme (MIS)	646,664,829	452,046,592
Agrani Bank Monthly Deposit Scheme (MDS)	8,215,561	9,080,952
Agrani Bank Double Benefit Scheme (ADBS)	30,245,308	37,037,840
Agrani Bank Quarterly Income Scheme	-	-

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Amount in BDT

	2024	2023
Agrani Bank Double Benefit Scheme (New)	2,781,221	2,781,221
Agrani Bank Millionaire Deposit Scheme	88,033,033	106,480,036
Agrani Bank Lakhopoti Deposit Scheme	654,149	1,533,937
Agrani Bank Probashi Deposit Scheme	2,008,344	3,102,456
Agrani Bank Deposit Scheme for Woman	726,366	1,110,113
AGB Senior Citizen Savings Scheme	6,870	6,870
AGB Sanchaya Pension Scheme	10,316,558	13,429,569
AGB Wages Earner Deposit Scheme	89,753,284	110,062,884
Agrani Education Scheme	78,707,425	69,139,835
Agrani Super Savings Scheme	9,600,841,791	11,692,582,790
Monthly Profit Deposit Scheme	10,483,011,449	9,466,463,321
Agrani Amar Sanchay Scheme	14,638,034	-
Agrani NRB Deposit Scheme	544,698,262	365,356,611
	<b>60,473,601,462</b>	<b>59,646,250,004</b>
<b>11.2 Maturity Grouping of Deposits and Other Accounts</b>		
Repayable on demand	19,833,296,456	87,681,681,339
Repayable within 1 month	68,979,973,404	146,618,755,350
Over 1 month but within 3 months	116,952,359,782	101,764,213,076
Over 3 month but within 6 months	171,125,968,546	134,135,794,520
Over 6 months but within 1 year	150,254,578,525	146,851,501,468
Over 1 year but within 5 years	321,523,625,788	338,203,046,246
Over 5 year but within 10 years	138,387,825,689	29,023,487,166
Over 10 years	5,264,587,925	4,809,450,137
	<b>992,322,216,115</b>	<b>989,087,929,302</b>
<b>11.3 Geographical Location - wise Deposits</b>		
Dhaka Region	465,704,799,375	488,935,128,353
Chittagong Region	82,179,443,838	88,901,146,075
Khulna Region	79,569,208,062	73,750,778,863
Rajshahi Region	74,526,915,222	65,452,962,004
Barisal Region	28,384,902,956	26,005,275,090
Sylhet Region	35,615,516,283	37,126,755,107
Rangpur Region	36,024,712,015	34,881,968,784
Mymensing Region	70,624,073,649	63,499,681,701
Comilla Region	87,871,477,593	80,364,754,949
Faridpur Region	31,821,167,122	30,169,478,376
	<b>992,322,216,115</b>	<b>989,087,929,302</b>
<b>11.4 Sector wise Deposits</b>		
Government Organizations (President, PM's Office, Ministry & Judiciary)	69,609,780,906	61,817,768,272
Autonomous & Semi Autonomous Bodies	107,134,796,695	106,010,988,898
Deposit money bank	5,232,621,142	14,118,360,290
Other public sector	155,151,031,476	166,716,959,798
Private sector	655,193,985,896	640,423,852,044
	<b>992,322,216,115</b>	<b>989,087,929,302</b>
<b>11.5 Inter-Bank Deposits</b>		
Current Deposits	1,091,903,279	951,966,956
Savings Deposits	631,295	615,499
Fixed Deposits	1,537,160,758	11,674,826,497
Special Notice Deposits	2,602,724,491	1,490,750,019
Call Deposits	201,319	201,319
	<b>5,232,621,142</b>	<b>14,118,360,290</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>11(a)</b>	<b>Consolidated Deposits and other accounts</b>		
	Agrani Bank PLC.	992,322,216,115	989,087,929,302
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	125,658,631	7,122,188
	Agrani Remittance House SDN. BHD., Malaysia	41,049,351	14,917,582
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>992,488,924,097</b>	<b>989,109,969,072</b>
	Less: Inter-company transaction(s)	-	-
		<b>992,488,924,097</b>	<b>989,109,969,072</b>
<b>12</b>	<b>Other Liabilities</b>		
	Interest suspense (Note - 12.1)	56,554,764,629	45,519,225,477
	Provision for expenses (Note - 12.2)	13,784,067,773	11,195,180,465
	Provision for auditors fee (Note - 12.3)	4,200,000	4,200,000
	Sundry creditors	2,110,649,148	2,924,312,695
	Tax deducted at source	3,506,437,055	3,139,745,477
	VAT on services	563,083,431	433,423,984
	Excise duty	1,414,819,493	1,340,318,844
	Levy on interest payment	7,331,099	5,541,605
	Lease liabilities	643,855,957	716,561,448
	Provision for taxation (Note - 12.4 & Annexure-F)	35,379,950,258	30,613,557,451
	Provision for classified loans & advances (Note - 12.5)	61,518,777,965	48,404,745,440
	Provision (general) for un-classified loans & advances (Note - 12.6.i)	3,807,006,412	4,350,138,044
	Special general provision - COVID-19 (Note - 12.6.ii)	-	3,841,633,389
	Provision (general) for SMA loans & advances (Note - 12.7)	213,153,611	579,291,741
	3% General reserve for consumer financing (Note - 12.8)	35,856,219	35,856,219
	Provision for off balance sheet exposures (Note - 12.10)	4,485,938,203	3,485,938,203
	Provision for investment (Note - 12.11)	13,395,595,643	3,115,570,514
	Provision for other assets (Note - 12.12)	2,809,962,346	1,792,848,405
	Provision for Re-finance scheme	54,557,597	96,015,063
	Provision for balance with other banks & financial institutions (Note - 12.13)	739,777,577	739,777,577
	Provision for money at call & short notice (Note - 12.14)	490,100,000	505,300,000
	Provision for branch adjustment (Note - 12.15)	390,198,979	582,332,641
	Provision for interest rebate on good borrowers	20,000,000	20,000,000
	Payable to islamic banking unit	217,698	217,698
	Provision for incentive bonus (Note - 12.16)	1,212,656,226	1,509,906,686
	Employees superannuation fund (Note - 12.17)	2,925,506,384	2,500,000,000
	Employees gratuity fund (Note - 12.18)	-	-
	Death relief grant scheme (Note - 12.19)	359,948,771	253,798,771
	Employees benevolent fund (Note - 12.20)	30,403,945	30,200,830
	Reserve for unforeseen losses	7,278,112	7,278,112
	Provision for Non Banking Assets	4,519,263	2,100,000
	Doctors self employment program	1,600,000	1,600,000
	Collection accounts	139,021,664	213,966,716
	Automated Challan Collection AC	45,457,024	17,522,268
	Cash incentive to exporters	10,653,702	10,653,702

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	Amount in BDT	
	2024	2023
SPL account MEDU fund	238,173,422	259,287,554
EDF for Branch	2,066,402,003	4,015,425,077
Govt. bond for land mortgage loan	840,897	840,897
Special block account	184	186
SPL block account (DD,TT, MT & PO)	9,730,948	9,730,948
Unclaimed deposit 10 years & above	7,129,040	8,415,535
Service charge on CIB report	17,690	813,945
Provision for balance of bilateral trade	2	2
Customer fund adjustment account	729,249	729,249
Vostro account	34,976,256	34,976,256
SIDR	389,114	389,114
ADIP project fund	16,894,301	17,488,894
Start-up Fund (Note - 12.21)	31,718,681	31,718,681
Reserve fund for rebate	254,111	508,199
Compensation Realised of Islami Banking	39,219	89,802,421
Provision for Final Profit Adjustment of IBU	33,742,801	18,726,830
Provision for arear of staff salary	4,485	4,485
Interest waived on staff house building loan	35,208,149	442,938
Interest Subsidy Received From BB (COVID-19)	6,961,407	6,961,407
Sales Proceeds for Old Newspaper	31,231	24,172
Climate Risk Fund (CRF)	10,702,000	-
Deferred Income (L/C Commission)	739,400,000	-
Branch adjustment (Note- 9.5)	26,706,282,057	-
	<b>236,606,973,431</b>	<b>172,485,046,255</b>
<b>12.1 Interest Suspense Account</b>		
Balance at the beginning of the year	45,519,225,477	40,359,158,336
Add: Addition during the year	15,505,608,139	5,160,067,141
Less: Transferred to Income during the year	(4,344,220,722)	-
Less: Amount waived/ written off during the year	(125,848,265)	-
<b>Balance at the end of the year</b>	<b>56,554,764,629</b>	<b>45,519,225,477</b>
<b>12.2 Provision for Expenses</b>		
Provision for Interest on Savings	1,552,415	1,390,018
Provision for Interest on DPS	7,290,028	7,010,792
Provision for Interest on SNTD	15,886,574	7,901,815
Provision for Interest on FDR	10,762,953,904	9,034,164,661
Provision for Interest on ABPS	615,332	759,309
Provision for Interest on Borrowings	42,772,359	19,934,694
Provision for Expense on Borrowing from Agrani Bank PLC. by Islami Banking Windows	709,812	-
Un-disbursed Salary and Other staff benefit	1,153,679	1,178,679
Precharged Profit of IBU Bai Inestment	237,056,581	286,467,129
Provision for other expenses	1,309,656,216	492,576,484
Provision for ABS	1,276,651,030	1,231,209,879
Provision for expense on other Special Deposit IBU	5,485,162	4,763,608
Provision for Interest on ABMIS	8,802,712	7,773,995
Provision for Interest on MDS	2,108,030	2,676,488
Provision for Interest on ABDDBS	3,539,682	4,293,598
Provision for Interest on Agrani Bank Double Benefit Scheme (New)	372,380	345,191

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		Amount in BDT	
		2024	2023
	Provision for Interest on Agrani Bank Millionaire Deposit Scheme	15,592,989	12,810,005
	Provision for Interest on Agrani Bank Lakhopoti Deposit Scheme	384,126	589,811
	Provision for Interest on Agrani Bank Probashi Deposit Scheme	391,934	391,934
	Provision for Interest on Agrani Bank Deposit Scheme for Woman	4,767	-
	Provision for Interest on Agrani Bank Sanchay Pension Scheme	2,054,847	2,453,217
	Provision for Interest on Agrani Bank Wage Earner Deposit Scheme	5,200,167	7,531,188
	Provision for Interest on Agrani Bank Education Scheme	8,344,688	6,302,077
	Provision for Interest on Agrani Bank Supper Saving Scheme	120,179	38,908
	Provision for Monthly Profit Deposit Scheme	57,819,694	48,934,715
	Provision for Agrani NRB Deposit Scheme	17,365,925	13,599,194
	Prov.for Student Super Sav.Sch	182,561	83,076
	<b>Provision held at the end of the year</b>	<b>13,784,067,773</b>	<b>11,195,180,465</b>
<b>12.3</b>	<b>Provision for Auditors Fee</b>		
	Balance at the beginning of the year	4,200,000	4,000,000
	Less: Paid during the year	(4,200,000)	(4,000,000)
	Add: Provision made during the year	4,200,000	4,200,000
	<b>Provision held at the end of the year</b>	<b>4,200,000</b>	<b>4,200,000</b>
<b>12.4</b>	<b>Provision for Taxation</b>		
	Balance at the beginning of the year	30,613,557,451	25,862,597,748
	Add: Additional Provision for 2007	673,341,642	50,000,000
	Add: Additional Provision for 2019	-	68,598,751
	Add: Transferred to Provision for Income Tax during the year	4,093,051,165	4,632,360,952
	<b>Provision held at the end of the year</b>	<b>35,379,950,258</b>	<b>30,613,557,451</b>
	The Bank has calculated income tax for the year 2024 in accordance with Income Tax Ordinance 1984.		
<b>12.5</b>	<b>Provision for Classified Loans and Advances</b>		
	Balance at the beginning of the year	48,404,745,440	37,331,420,639
	Add: Recoveries of amount previously written off	427,107,592	500,680,010
	Add: Specific provision for the year	12,750,903,151	10,838,413,844
	Less: Recoveries and provisions no longer required	-	-
	Less: Written off/waived	(63,978,218)	(265,769,053)
	<b>Provision held at the end of the year</b>	<b>61,518,777,965</b>	<b>48,404,745,440</b>
<b>12.6.i</b>	<b>Provision (general) for Un-classified Loans &amp; Advances</b>		
	Balance at the beginning of the year	4,350,138,044	4,728,451,502
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(543,131,632)	(378,313,458)
	<b>Provision held at the end of the year</b>	<b>3,807,006,412</b>	<b>4,350,138,044</b>
<b>12.6.ii</b>	<b>Special General Provision - COVID-19</b>		
	Balance at the beginning of the year	3,841,633,389	4,296,096,917
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(3,841,633,389)	(454,463,528)
	<b>Provision held at the end of the year</b>	<b>-</b>	<b>3,841,633,389</b>
<b>12.7</b>	<b>Provision (general) for SMA Loans &amp; Advances</b>		
	Balance at the beginning of the year	579,291,741	984,928,599
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(366,138,130)	(405,636,858)
	<b>Provision held at the end of the year</b>	<b>213,153,611</b>	<b>579,291,741</b>

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		Amount in BDT	
		2024	2023
<b>12.8</b>	<b>3% General Reserve for Consumer Financing:</b>		
	Reserve held at the beginning of the year	35,856,219	35,856,219
	Add: Additional reserve for the year	-	-
	Less: Reserve adjustment for the year	-	-
	<b>Balance at the end of the year</b>	<b>35,856,219</b>	<b>35,856,219</b>
<b>12.9</b>	<b>Maintained Provision for Loans &amp; Advances</b>		
	<b>General provision</b>		
	i) Standard (including staff Loan)	3,807,006,412	4,350,138,044
	ii) Special General Provision - COVID-19	-	3,841,633,389
	iii) Special Mention Accounts ( SMA)	213,153,611	579,291,741
		<b>4,020,160,023</b>	<b>8,771,063,174</b>
	<b>Specific provision</b>		
	i) Substandard	3,142,891,268	4,551,183,676
	ii) Doubtful	3,838,187,184	1,279,695,276
	iii) Bad/Loss	54,537,699,513	42,573,866,488
		61,518,777,965	48,404,745,440
	<b>Total loan provision held</b>	<b>65,538,937,988</b>	<b>57,175,808,614</b>
	"The Bank is required to maintain a provision for Loans & Advances BDT 19,344.23 crore where bank maintained a provision of BDT 6,553.89 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Loans & Advances) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."		
<b>12.9.i</b>	<b>Required Provision for Loans &amp; Advances</b>		
	<b>General provision</b>		
	i) Standard (including staff Loan)	3,807,006,412	4,350,138,044
	ii) Special General Provision - COVID-19	-	3,841,633,389
	iii) Special Mention Accounts ( SMA)	213,153,611	579,291,741
		<b>4,020,160,023</b>	<b>8,771,063,174</b>
	<b>Specific provision</b>		
	i) Substandard	3,142,891,268	4,551,183,676
	ii) Doubtful	3,838,187,184	1,279,695,276
	iii) Bad/Loss	182,441,026,297	113,858,733,874
		189,422,104,749	119,689,612,826
	<b>Total required loan provision</b>	<b>193,442,264,772</b>	<b>128,460,676,000</b>
<b>12.10</b>	<b>Provision for Off balance Sheet Exposure</b>		
	Balance at the beginning of the year	3,485,938,203	3,485,938,203
	Add: Provision made during the year	1,000,000,000	-
	Less: Provision add back during the year	-	-
	<b>Provision held at the end of the year</b>	<b>4,485,938,203</b>	<b>3,485,938,203</b>
	"The Bank is required to maintain a provision for Off balance Sheet Exposure BDT 603.06 crore where bank maintained a provision of BDT 448.59 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Off balance Sheet Exposure) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."		
<b>12.11</b>	<b>Provision for Diminution in the Value of Investment</b>		
	Balance at the beginning of the year	3,115,570,514	2,484,994,562
	Add: Provision made during the year	10,280,025,129	630,575,952
	Less: Adjustment during the year	-	-
	Less: Provision add back during the year	-	-
	<b>Provision held at the end of the year</b>	<b>13,395,595,643</b>	<b>3,115,570,514</b>
	"The Bank is required to maintain a provision for Investment BDT 1,339.56 crore where bank maintained sufficient provision as per Bangladesh Bank instruction vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."		

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		Amount in BDT	
		2024	2023
<b>12.12</b>	<b>Provision for Other Assets</b>		
	Sundry Debtors Staff	213,710	372,154
	Sundry Debtors Other	486,123,688	256,321,161
	Sundry Debtors Other-Foreign Remittance	7,946,793	11,461,232
	Sundry Debtors Other-FRD	72,585	-
	Clearing Adjustment	2,556,184	17,834
	Loan Application Form	735,410	853,767
	Defective/Mutilated/Burnt Notes	2,200,860	2,504,660
	Clearing Suspense Account for T-24 Branch	349,000	516,942
	Clearing Suspense	-	102
	DD Paid without Advice	12,870,606	16,668,047
	Legal Charges	788,435	754,520
	Protested bill (Note - 12.12.a)	95,843,290	95,843,291
	Accrued Interest on Loans/Adv.	103,583,717	107,071,654
	Accrued Interest on other Bond	339,804,788	19,186,734
	Accrued Interest on Balance with Other Bank & NBFIs	-	6,504,383
	Accrued commission & Exchange	12,120,431	-
	Other Accrued Income	15,380,946	-
	Advance against Postage & Telegram	35,050	61,530
	Advance against other expenses	60,901	78,161
	Deposit for Electricity, Gas & Water line	887,162	1,193,792
	Deposit for T & T line	1,758,444	2,048,974
	Int. Subsidy Payments (COVID-19)	1,287,101	678,971
	Payment against Sanchyapatra	196,431,286	-
	Wage Earner Bond	4,615,962	-
	Pension Paid (Army)	1,037,378,019	929,283,139
	Pension Paid (Civil)	373,718	1,103,457
	Pension Paid (Staff)	895,376	503,275
	Stationary on Hand	27,127,112	23,532,753
	Stamps in Hand	2,592,149	2,769,098
	Demonetized Notes	180	182
	Foreign Correspondent Draft Paid	5,900	5,900
	Foreign Correspondent Draft Paid other	1,716,642	1,466,793
	Income Receivable from Government	2,453,372	2,617,398
	Net Balance with Pakistan Bank	1	1
	Net Balance with Indian Bank	23,505	23,505
	Exempted Loans & Advances	44,393,249	44,399,093
	Interest on Exempted Loans & Advances	197,920,182	198,027,555
	Receivable/(payable) against sale/buy of share of ICB	609,975	-
	Dividend receivable of preference share	120,000,000	-
	Receivable from Agrani Exchange Company (Australia) Pty. Limited	29,402,844	29,402,844
	Receivable from Agrani Remittance House Canada Inc.	33,566,319	33,566,319
	Investment in share of Subsidiary Company	4,009,182	-
	Balance with Al-Rajhi Foreign Exchange	1	1
	Eft settelement account	422,782	-
	Agrani Exchange Company (Australia) Pty. Limited	-	4,000,965
	Agrani Remittance House Canada Inc.	-	8,217
	Isha Garden	6,702,000	-
	BJMC (Carpeting Jute)	14,703,489	-
	BCCI Bank-London	-	1
	<b>Provision held at the end of the year</b>	<b>2,809,962,346</b>	<b>1,792,848,405</b>

"The Bank is required to maintain a provision for Other Assets BDT 484.31 crore where bank maintained a provision of BDT 281 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Other Assets) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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		Amount in BDT	
		2024	2023
<b>12.12.a</b>	<b>Provision for Protested Bills</b>		
	Balance at the beginning of the year	95,843,291	97,343,292
	Adjustment during the year	(1)	(1,500,001)
	Provision add back during the year	-	-
	Provision made during the year	-	-
	<b>Provision held at the end of the year</b>	<b>95,843,290</b>	<b>95,843,291</b>
	Protested Bills arises due to accidental loss of fraud, robbery, theft etc.		
<b>12.13</b>	<b>Provision for Balance with Other Banks &amp; Financial Institutions</b>		
	Balance at the beginning of the year	739,777,577	739,777,577
	Add: Provision made during the year	-	-
	Less: Provision add back during the year	-	-
	<b>Provision held at the end of the year</b>	<b>739,777,577</b>	<b>739,777,577</b>
<b>12.14</b>	<b>Provision for Money at Call and Short Notice</b>		
	Balance at the beginning of the year	505,300,000	510,000,000
	Add: Provision made during the year	-	(4,700,000)
	Less: Provision add back during the year	(15,200,000)	-
	<b>Provision held at the end of the year</b>	<b>490,100,000</b>	<b>505,300,000</b>
<b>12.15</b>	<b>Provision for Branch Adjustment</b>		
	Balance at the beginning of the year	582,332,641	229,920,438
	Adjustment during the year	-	(9,397,039)
	Provision add back	(192,133,662)	-
	Provision made during the year	-	361,809,242
	<b>Provision held at the end of the year</b>	<b>390,198,979</b>	<b>582,332,641</b>
<b>12.16</b>	<b>Provision for Incentive Bonus</b>		
	Balance at the beginning of the year	1,509,906,686	1,959,319,521
	Amount paid during the year	(1,397,250,460)	(1,419,412,835)
	Transfer to Death Relief Grant Scheme	-	(30,000,000)
	Addition during the year	-	-
	Provision for the year	1,100,000,000	1,000,000,000
	<b>Balance at the end of the year</b>	<b>1,212,656,226</b>	<b>1,509,906,686</b>
<b>12.17</b>	<b>Employees Superannuation Fund</b>		
	Balance at the beginning of the year	2,500,000,000	1,750,081,669
	Addition during the year	3,019,951,908	2,982,806,704
	Provision made during the year	2,925,500,000	2,500,000,000
	Amount transferred/paid to SAF's SB A/C	(5,519,945,524)	(4,732,888,373)
	<b>Balance at the end of the year</b>	<b>2,925,506,384</b>	<b>2,500,000,000</b>

"The Bank is required to maintain a provision for Employees Superannuation Fund BDT 2,341.20 crore where bank maintained a provision of BDT 292.55 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 16,519.41 crore (including Employees Superannuation Fund) vide letter no. DOS(CAMS)1157/41 (Dividend)/2025-3093; dated 21 May 2025."

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	2024	2023
<p>According to the actuarial report submitted on 27 May 2018, a deficit of BDT 2,783.00 crore in the provision of the Employees Superannuation Fund (SAF) as on 31 March 2018 has been shown. The aforesaid report contains, among others, phase-wise contribution to the provision for superannuation fund instead of providing the full amount of deficit in one go. Accordingly, the Bank has to contribute BDT 500.00 crore in the first year and BDT 375.00 crore in the following year. There was also a recommendation in the said actuarial report to contribute 43% of the basic salary of the employees each year. Subsequently, the Board of Directors of the Bank has approved in meeting no. 462/19 dated 30 April 2019 to provide BDT 292.55 crore each year by the Bank for the next nine years. However, the Bank contributed 75% of the basic salary of the employees during the year and also made a provision of BDT 292.55 crore for the Employees Superannuation Fund for the year 2024.</p>		
<b>12.18 Employees Gratuity Fund</b>		
Balance at the beginning of the year	-	7,830
Adjustment	-	(7,830)
Addition during the year	-	-
Amount transferred/paid to Gratuity's SB A/C	-	-
<b>Balance at the end of the year</b>	<b>-</b>	<b>-</b>
<b>12.19 Death Relief Grant Scheme</b>		
Balance at the beginning of the year	253,798,771	154,248,771
Transfer from Incentive Bonus	-	30,000,000
Provision made during the year	250,000,000	250,000,000
Amount paid/adjusted during the year	(143,850,000)	(180,450,000)
<b>Balance at the end of the year</b>	<b>359,948,771</b>	<b>253,798,771</b>
<b>12.20 Employees Benevolent Fund</b>		
Balance at the beginning of the year	30,200,830	30,116,412
Addition during the year	203,115	84,418
Provision made during the year	-	-
Amount paid/adjusted during the year	-	-
<b>Balance at the end of the year</b>	<b>30,403,945</b>	<b>30,200,830</b>
<b>12.21 Start-up Fund</b>		
Balance at the beginning of the year	31,718,681	24,815,734
Fund made for the year 2020	-	-
Fund made during the year	-	6,902,947
<b>Closing balance</b>	<b>31,718,681</b>	<b>31,718,681</b>
<b>12.22 Total Required Provision</b>		
Loans & advances	193,442,264,772	128,460,676,000
Investment	13,395,595,643	4,806,955,138
Balance with other bank & non-bank financial Institutions	7,713,036,702	739,777,577
Money at Call and Short Notice	490,100,000	505,300,000
Other assets	4,843,119,042	2,863,100,000
Inter branch adjustment	390,198,979	582,332,641
Balance with Bangladesh Bank	578,600,000	79,700,000
Off-balance sheet exposure	6,030,613,507	4,638,200,000
Provision against UPASS & EDF L/C	-	9,891,600,000
Provision against Re-finance Scheme	54,557,597	96,015,063
Superannuation Fund	23,412,000,000	30,890,900,000
<b>Total</b>	<b>250,350,086,242</b>	<b>183,554,556,419</b>

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		Amount in BDT	
		2024	2023
<b>12.23</b>	<b>Total Maintained Provision</b>		
	Loans & advances	65,538,937,988	57,175,808,614
	Investment	13,395,595,643	3,115,570,514
	Balance with other bank & non-bank financial Institutions	739,777,577	739,777,577
	Money at Call and Short Notice	490,100,000	505,300,000
	Other assets	2,809,962,346	1,792,848,405
	Inter branch adjustment	390,198,979	582,332,641
	Balance with Bangladesh Bank	-	-
	Off-balance sheet exposure	4,485,938,203	3,485,938,203
	Provision against UPASS & EDF L/C	-	-
	Provision against Re-finance Scheme	54,557,597	96,015,063
	Superannuation Fund	2,925,500,000	2,500,000,000
	<b>Total</b>	<b>90,830,568,333</b>	<b>69,993,591,017</b>
<b>12.24</b>	<b>Provision Surplus/(Shortfall)</b>	<b>(159,519,517,909)</b>	<b>(113,560,965,402)</b>
	The Bank is required to maintain a total provision of BDT 25,035.01 crore where bank maintained a total provision of BDT 9,083.06 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of provision shortfall BDT 16,519.41 crore vide letter no. DOS(CAMS)1157/41(Dividend)/2025-3093; dated 21 May 2025		
<b>12(a)</b>	<b>Consolidated other liabilities</b>		
	Agrani Bank PLC.	236,606,973,431	172,485,046,255
	Agrani Equity & Investment Limited	2,886,666,696	2,583,056,072
	Agrani SME Financing Company Limited	671,328,969	494,130,027
	Agrani Exchange House Private Limited, Singapore	66,588,748	59,595,271
	Agrani Remittance House SDN. BHD., Malaysia	30,247,497	81,564,808
	Agrani Remittance House Canada Inc.	34,087,452	34,087,452
	Agrani Exchange Company (Australia) Pty. Limited	53,349,177	53,349,177
		<b>240,349,241,970</b>	<b>175,790,829,062</b>
	Less: Inter-company transaction(s)	(62,969,163)	(62,969,163)
		<b>240,286,272,807</b>	<b>175,727,859,899</b>
<b>12(a).1</b>	<b>Consolidated Provision maintained for Loans &amp; Advances</b>		
	<b>General provision</b>		
	i) Standard (including staff Loan)	3,814,925,204	4,358,056,836
	ii) Special provision for loans and advances (COVID-19)	24,300,000	3,865,933,389
	iii) Special Mention Accounts ( SMA)	219,392,761	585,530,891
		4,058,617,965	8,809,521,116
	<b>Specific provision</b>		
	i) Substandard	3,162,905,256	4,571,197,664
	ii) Doubtful	3,861,397,616	1,302,905,708
	iii) Bad/Loss	54,594,356,092	42,630,523,067
		61,618,658,964	48,504,626,439
	<b>Total</b>	<b>65,677,276,929</b>	<b>57,314,147,555</b>

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		Amount in BDT	
		2024	2023
<b>12(a).2</b>	<b>Provision maintained for Loans &amp; Advances: Agrani SME Financing Com. Ltd.</b>		
	<b>General provision</b>		
	i) Standard (including staff Loan)	7,918,792	7,918,792
	ii) Special provision for loans and advances (COVID-19)	24,300,000	24,300,000
	iii) Special Mention Accounts ( SMA)	6,239,150	6,239,150
		<b>38,457,942</b>	<b>38,457,942</b>
	<b>Specific provision</b>		
	i) Substandard	20,013,988	20,013,988
	ii) Doubtful	23,210,432	23,210,432
	iii) Bad/Loss	56,656,579	56,656,579
		99,880,999	99,880,999
	<b>Total</b>	<b>138,338,941</b>	<b>138,338,941</b>
<b>13</b>	<b>Share Capital:</b>		
<b>13.1</b>	<b>Authorized Capital:</b>		
	The authorized capital of the Bank is BDT 2,500.00 crore divided into 250,000,000 ordinary shares of BDT100.00 each.		
<b>13.2</b>	<b>Issued, subscribed and fully paid up capital :</b>	<b>20,722,940,400</b>	<b>20,722,940,400</b>
	The paid up capital of the Bank was BDT 9,912,940,400 divided into 99,129,404 ordinary shares @ BDT 100.00 up to 29 December 2013. On 26 December 2013, Bank & Financial Institutions Division, Ministry of Finance has issued a letter # 53.013.002.00.00.80.2013 giving the permission to raise paid up capital by BDT 10,810,000,000 to reduce capital shortage of the Bank. Subsequently, the Board of Directors in it's 353rd board meeting held on 30 December 2013 approved the matter and increased the paid up capital to BDT 20,722,940,400 by issuing 108,100,000 right shares to the Government of the People's Republic of Bangladesh represented by Secretary, Finance Division, Ministry of Finance of the Government of the People's Republic of Bangladesh. Therefore, the total number of ordinary shares reached to 207,229,404 shares.		
<b>13.3</b>	<b>Earnings Per Share:</b>		
	Earnings per share (EPS) have been computed by dividing the profit after tax by the weighted average number of ordinary shares as on 31 December 2024.		
<b>13.3.1</b>	<b>Weighted average number of shares:</b>		
	Number of shares before bonus share and right share issued	207,229,404	207,229,404
	Issue of bonus share & right share	-	-
	<b>Weighted average number of shares</b>	<b>207,229,404</b>	<b>207,229,404</b>
<b>13.3.2</b>	<b>Basic Earnings Per Share:</b>		
	Profit attributable to the shareholders of ABL for the year (A)	(9,367,162,054)	(690,294,694 )
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	<b>Earnings per share (A/B)</b>	<b>(45.20)</b>	<b>3.33</b>
<b>13.3(a)</b>	<b>Consolidated Earnings Per Share:</b>		
	Profit attributable to the shareholders of ABL & its subsidiaries for the year (A)	(9,259,470,609)	1,039,070,261
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	<b>Earnings per share (A/B)</b>	<b>(44.68)</b>	<b>5.01</b>
<b>13.4</b>	<b>Solo basis Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):</b>		
	<b>A. Regulatory Capital:</b>		
	1. Tier-1 Capital (Going concern capital)	8,977,420,775	25,054,526,318
	2. Tier-2 Capital (Gone concern capital)	8,541,954,445	12,292,857,596
	<b>3. Total Regulatory Capital (1+2):</b>	<b>17,519,375,220</b>	<b>37,347,383,914</b>

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	2024	2023
<b>B. Total Risk Weighted Assets (RWA):</b>	<b>944,401,911,400</b>	<b>817,555,847,444</b>
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.86%	4.57%
D. Tier-1 Capital to RWA (A1 / B) X 100	0.95%	3.07%
E. Tier-2 Capital to RWA (A2 / B) X 100	0.91%	1.50%
<b>F. Minimum Capital Requirement (10% of RWA)</b>	<b>94,440,191,140</b>	<b>81,755,584,744</b>
<b>G. Capital Surplus / (Shortfall)</b>	<b>(76,920,815,920)</b>	<b>(44,408,200,830)</b>

Capital Requirements	2024		2023	
	Required	Held	Required	Held
Tier-1	6.00%	0.95%	6.00%	3.07%
Tier-2	4.00%	0.91%	4.00%	1.50%
<b>Total</b>	<b>10.00%</b>	<b>1.86%</b>	<b>10.00%</b>	<b>4.57%</b>

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

**A. Regulatory Capital:**

1. Tier-1 Capital (Going concern capital)	9,621,582,859	25,827,481,416
2. Tier-2 Capital (Gone concern capital)	8,541,954,445	12,292,857,596
<b>3. Total Regulatory Capital (1+2):</b>	<b>18,163,537,304</b>	<b>38,120,339,012</b>
<b>B. Total Risk Weighted Assets (RWA):</b>	<b>948,828,489,888</b>	<b>826,294,337,444</b>
C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.91%	4.61%
D. Tier-1 Capital to RWA (A1 / B) X 100	1.01%	3.12%
E. Tier-2 Capital to RWA (A2 / B) X 100	0.90%	1.49%
<b>F. Minimum Capital Requirement (10% of RWA)</b>	<b>94,882,848,989</b>	<b>82,629,433,744</b>
<b>G. Capital Surplus / (Shortfall)</b>	<b>(76,719,311,685)</b>	<b>(44,509,094,732)</b>

Capital Requirements	2024		2023	
	Required	Held	Required	Held
Tier-1	6.00%	1.01%	6.00%	3.12%
Tier-2	4.00%	0.90%	4.00%	1.49%
<b>Total</b>	<b>10.00%</b>	<b>1.91%</b>	<b>10.00%</b>	<b>4.61%</b>

**13.5 Solo basis Regulatory Capital:**

**Tier-1 Capital**

Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	10,373,180,026	10,373,180,026
General Reserve	548,555,335	548,555,335
Retained Earnings	(11,457,154,986)	(1,369,849,443)
Benefit from Deferred Tax Assets	-	-
<b>Sub-Total:</b>	<b>20,187,520,775</b>	<b>30,274,826,318</b>
<b>Deductions from Tier-1 Capital</b>		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	-	-
Deferred Tax Assets (DTAs)	11,210,100,000	5,220,300,000
<b>Sub Total</b>	<b>11,210,100,000</b>	<b>5,220,300,000</b>
<b>Total Regulatory Tier-1 Capital</b>	<b>8,977,420,775</b>	<b>25,054,526,318</b>

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<b>Tier-2 Capital</b>		
General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	8,541,954,445	12,292,857,596
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
<b>Sub Total</b>	<b>8,541,954,445</b>	<b>12,292,857,596</b>
<b>Deductions from Tier-2 Capital</b>		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
<b>Total Regulatory Tier-2 Capital</b>	<b>8,541,954,445</b>	<b>12,292,857,596</b>
<b>Total Regulatory Capital (Tier-1 + Tier-2)</b>	<b>17,519,375,220</b>	<b>37,347,383,914</b>

"The Bank is required to calculate the Capital to Risk-Weighted Assets (CRAR) as per Guidelines on Risk-Based Capital Adequacy (RBCA) (Revised Regulatory Capital Framework for banks in line with Basel III) dated December 2014. In order to maintain the ratio of minimum Capital to Risk-Weighted Assets (CRAR) on the Bank's request, for the year ended 31 December 2024, Bangladesh Bank has given deferral for provision amounting to BDT 16,519.41 crore vide letter no DOS(CAMS)1157/41(Dividend)/2025-3093; dated 21 May 2025.

Moreover, Bangladesh Bank has also given the 100% forbearance facility for non-deduction of balance of Intangible assets (BDT 131.62 crore) from CET-1 Capital for the year 2024 vide letter no-BRPD(BS)661/14B(P)/2025-6650; dated 27 May 2025.

**13.5(a) Consolidated Regulatory Capital:**

**Tier-1 Capital**

Fully Paid-up Capital / Capital lien with BB	20,722,940,400	20,722,940,400
Statutory Reserve	10,505,960,645	10,493,008,780
General Reserve	616,273,298	603,286,599
Retained Earnings	(11,013,491,484)	(771,454,363)
Benefit from Deferred Tax Assets	-	-
<b>Sub-Total:</b>	<b>20,831,682,859</b>	<b>31,047,781,416</b>
<b>Deductions from Tier-1 Capital</b>		
Shortfall in provisions required against NPLs	-	-
Shortfall in provisions required against investment in shares	-	-
Goodwill and all other intangible assets (Software)	-	-
Deferred Tax Assets (DTAs)	11,210,100,000	5,220,300,000
<b>Sub Total</b>	<b>11,210,100,000</b>	<b>5,220,300,000</b>
<b>Total Regulatory Tier-1 Capital</b>	<b>9,621,582,859</b>	<b>25,827,481,416</b>

**Tier-2 Capital**

General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	8,541,954,445	12,292,857,596
Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
<b>Sub Total</b>	<b>8,541,954,445</b>	<b>12,292,857,596</b>
<b>Deductions from Tier-2 Capital</b>		
Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
<b>Total Regulatory Tier-2 Capital</b>	<b>8,541,954,445</b>	<b>12,292,857,596</b>
<b>Total Regulatory Capital (Tier-1 + Tier-2)</b>	<b>18,163,537,304</b>	<b>38,120,339,012</b>

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		2024	2023
<b>13.6</b>	<b>Solo basis Risk Weighted Assets (RWA):</b>		
	<b>Risk Weighted Assets (RWA) for</b>		
	<b>A. Credit Risk</b>		
	On - Balance sheet	840,350,405,000	719,267,925,000
	Off - Balance sheet	14,839,695,000	23,991,964,144
		<b>855,190,100,000</b>	<b>743,259,889,144</b>
	<b>B. Market Risk</b>	<b>29,176,761,400</b>	<b>19,437,008,300</b>
	<b>C. Operational Risk</b>	<b>60,035,050,000</b>	<b>54,858,950,000</b>
	<b>Total: RWA (A+B+C)</b>	<b>944,401,911,400</b>	<b>817,555,847,444</b>
<b>13.6(a)</b>	<b>Consolidated Risk Weighted Assets (RWA):</b>		
	<b>Risk Weighted Assets (RWA) for</b>		
	<b>A. Credit Risk</b>		
	On - Balance sheet	836,485,683,488	715,688,215,000
	Off - Balance sheet	14,839,695,000	23,991,964,144
		<b>851,325,378,488</b>	<b>739,680,179,144</b>
	<b>B. Market Risk</b>	<b>36,069,561,400</b>	<b>30,299,008,300</b>
	<b>C. Operational Risk</b>	<b>61,433,550,000</b>	<b>56,315,150,000</b>
	<b>Total: RWA (A+B+C)</b>	<b>948,828,489,888</b>	<b>826,294,337,444</b>
<b>14</b>	<b>Statutory Reserve</b>		
	Balance at the beginning of the year	10,373,180,026	9,854,416,186
	Transferred during the year	-	518,763,840
	<b>Closing balance</b>	<b>10,373,180,026</b>	<b>10,373,180,026</b>
	This has been made in accordance with Section 24 of the Bank Companies Act, 1991 and shall be maintained until it equals to the Paid-up Capital.		
<b>14(a)</b>	<b>Consolidated Statutory Reserve</b>		
	Agrani Bank PLC.	10,373,180,026	10,373,180,026
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	132,780,619	119,828,754
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>Closing balance</b>	<b>10,505,960,645</b>	<b>10,493,008,780</b>
<b>15</b>	<b>General Reserve</b>		
	Balance at the beginning of the year	548,555,335	548,555,335
	Transferred during the year	-	-
	<b>Closing balance</b>	<b>548,555,335</b>	<b>548,555,335</b>
<b>15(a)</b>	<b>Consolidated General Reserve</b>		
	Agrani Bank PLC.	548,555,335	548,555,335
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	67,717,963	54,731,264
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>Closing balance</b>	<b>616,273,298</b>	<b>603,286,599</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>15.1</b>	<b>Risk Fund</b>		
	Balance at the beginning of the year	100,000,000	100,000,000
	Transferred during the year	-	-
	<b>Closing balance</b>	<b>100,000,000</b>	<b>100,000,000</b>
<b>15.1(a)</b>	<b>Consolidated Risk Fund</b>		
	Agrani Bank PLC.	100,000,000	100,000,000
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>Closing balance</b>	<b>100,000,000</b>	<b>100,000,000</b>
<b>16</b>	<b>Asset Revaluation Reserve</b>		
	Balance at the beginning of the year	10,851,126,288	10,943,219,288
	Less: Transfer to retained earnings	-	(92,093,000)
	<b>Closing balance</b>	<b>10,851,126,288</b>	<b>10,851,126,288</b>
<b>16(a)</b>	<b>Consolidated Asset Revaluation Reserve</b>		
	Agrani Bank PLC.	10,851,126,288	10,943,219,288
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>Closing balance</b>	<b>10,851,126,288</b>	<b>10,943,219,288</b>
<b>17</b>	<b>Revaluation &amp; Amortization Reserve</b>		
	Balance at the beginning of the year	250,564,065	161,428,308
	Add: Surplus of Amortization of Securities (HTM)	-	208,913,092
	Add: Revaluation reserve on investment in Govt. Securities (HFT)	5,012,262,410	41,650,973
	Less: Adjustment of Amortization of Securities (HTM)	(143,406,503)	-
	Less: Revaluation reserve on investment in Govt. Securities (HFT)	(5,036,699,261)	(161,428,308)
	<b>Closing Balance</b>	<b>82,720,711</b>	<b>250,564,065</b>
<b>17(a)</b>	<b>Consolidated Revaluation and Amortization</b>		
	Agrani Bank PLC.	82,720,711	250,564,065
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>Closing Balance</b>	<b>82,720,711</b>	<b>250,564,065</b>

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		Amount in BDT	
		2024	2023
<b>18</b>	<b>Retained surplus/(deficit)</b>		
	Opening Balance	(1,369,849,443)	(1,525,481,887)
	Prior Year Adjustment (Note- 18.1)	(720,143,489)	(8,995,463)
	Transfer from loan & other provision	-	-
	Net profit after tax during the year	(9,367,162,054)	690,294,694
	Transfer from asset revaluation reserve	-	-
	Transfer to Start-up fund	-	(6,902,947)
	Transfer to Statutory Reserve	-	(518,763,840)
		<b>(11,457,154,986)</b>	<b>(1,369,849,443)</b>
<b>18.1</b>	<b>Prior Year Adjustment</b>		
	Previous year income adjustment (Subordinate Bond)	(699,518,686)	-
	Previous year income adjustment (Interest on Balance with Other Bank & Fis)	(21,580,273)	-
	Salary adjustment	-	-
	Previous year income adjustment	955,470	(8,995,463)
		<b>(720,143,489)</b>	<b>(8,995,463)</b>
<b>18.(a).1</b>	<b>Consolidated Retained surplus/(deficit)</b>		
	Opening Balance	(771,454,363)	(1,234,056,917)
	Prior year adjustment	(920,099,768)	(8,990,974)
	Transfer from asset revaluation reserve	-	-
	Foreign currency translation gain/(loss)	26,039,852	14,226,061
	Net profit/ (loss) after tax during the year	(9,259,470,609)	1,039,070,261
	Statutory reserve	(12,986,699)	(530,573,686)
	General Reserve	(12,986,699)	-
	Other reserve	(6,493,350)	-
	Transfer to Start-up fund	-	(6,902,947)
	Minority interest	4	(100)
	Unrealised gain on securities	(30,000,000)	(30,000,000)
	Foreign currency translation reserve	(26,039,852)	(14,226,061)
		<b>(11,013,491,484)</b>	<b>(771,454,363)</b>
<b>18.(a).2</b>	<b>Consolidated Retained Surplus/(deficit)</b>		
	Agrani Bank PLC.	(11,457,154,986)	(1,369,849,443)
	Agrani Equity & Investment Limited	(73,005,644)	111,564,406
	Agrani SME Financing Company Limited	406,728,615	404,401,235
	Agrani Exchange House Private Limited Singapore	127,018,096	114,767,364
	Agrani Remittance House SDN. BHD. Malaysia	48,030,602	32,770,242
	Agrani Remittance House Canada Inc.	(26,833,447)	(26,833,447)
	Agrani Exchange Company (Australia) Pty. Limited	(38,274,720)	(38,274,720)
		<b>(11,013,491,484)</b>	<b>(771,454,363)</b>
<b>19</b>	<b>Consolidated Foreign Currency Translation Reserve</b>		
	Opening Balance	108,365,893	94,139,832
	Foreign Currency Translation Gain/(Loss)	26,039,852	14,226,061
	<b>Closing Balance</b>	<b>134,405,745</b>	<b>108,365,893</b>

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		Amount in BDT	
		2024	2023
<b>20</b>	<b>Minority Interest</b>		
	Capital of Agrani Equity & Investment Limited	1,000	1,000
	Capital of Agrani SME Financing Limited	1,200	1,200
	Statutory reserve	159	144
	General reserve	81	66
	Retained earnings	473	507
		<b>2,913</b>	<b>2,917</b>
<b>21</b>	<b>Acceptances and endorsements</b>		
	Letters of Guarantee (Note - 21.1)	10,712,538,439	15,367,127,676
	Letters of Credit (Note - 21.2)	249,721,587,942	239,132,741,785
	Bills for Collection (Note - 21.3)	34,056,958,424	53,434,594,195
	Other Contingent Liabilities (Note - 21.4)	6,778,635,241	6,808,671,481
		<b>301,269,720,046</b>	<b>314,743,135,137</b>
<b>21.1</b>	<b>Letters of Guarantee</b>		
	Directors	-	-
	Government	439,179,066	513,428,123
	Banks and other financial institutions	604,702,843	552,475,688
	Foreign Banks against government counter guarantee	1,128,445,827	3,579,287,892
	Others	8,540,210,702	10,721,935,973
		<b>10,712,538,439</b>	<b>15,367,127,676</b>
<b>21.1(a)</b>	<b>Consolidated Letters of Guarantee</b>		
	Agrani Bank PLC.	10,712,538,439	15,367,127,676
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>10,712,538,439</b>	<b>15,367,127,676</b>
<b>21.2</b>	<b>Letters of Credit</b>		
	Government	156,845,871,827	122,837,500,584
	Standby	3,573,306,770	9,284,659,243
	Others	89,302,409,345	107,010,581,958
		<b>249,721,587,942</b>	<b>239,132,741,785</b>
<b>21.2(a)</b>	<b>Consolidated Letters of Credit</b>		
	Agrani Bank PLC.	249,721,587,942	239,132,741,785
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>249,721,587,942</b>	<b>239,132,741,785</b>
<b>21.3</b>	<b>Bills for collection</b>		
	Payable in Bangladesh	71,624,992	112,239,469
	Payable outside Bangladesh	33,985,333,432	53,322,354,726
		<b>34,056,958,424</b>	<b>53,434,594,195</b>

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		Amount in BDT	
		2024	2023
<b>21.3(a)</b>	<b>Consolidated Bills for collection</b>		
	Agrani Bank PLC.	34,056,958,424	53,434,594,195
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>34,056,958,424</b>	<b>53,434,594,195</b>
<b>21.4</b>	<b>Other Contingent Liabilities</b>		
	Inland Travelers Cheque	32,005,500	32,427,500
	Upahar Cheque	1,090,750	1,236,450
	Shanchay Patra	6,741,838,991	6,771,307,531
	Agrani Bank Shilpa Unnayan Bond	3,700,000	3,700,000
		<b>6,778,635,241</b>	<b>6,808,671,481</b>
	Liability will be created for the Bank by the sales amount of Inland Travelers Cheque, Upahar Cheque, Shanchay Patra and Agrani Bank Shilpa Unnayan Bond. These items have been included in the Off-balance sheet exposure as per contra for keeping note only.		
<b>21.4(a)</b>	<b>Consolidated Other Contingent Liabilities</b>		
	Agrani Bank PLC.	6,778,635,241	6,808,671,481
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>6,778,635,241</b>	<b>6,808,671,481</b>
<b>21.5</b>	<b>Geographical Location - wise Contingent Liabilities</b>		
	Dhaka Region	288,893,974,905	296,094,878,906
	Chittagong Region	4,208,614,458	3,386,567,944
	Khulna Region	3,651,869,258	4,588,824,157
	Rajshahi Region	1,361,639,019	2,022,104,318
	Barisal Region	134,814,004	137,522,855
	Sylhet Region	1,583,054,331	5,732,488,858
	Rangpur Region	843,302,667	2,184,408,167
	Mymensingh Region	116,028,950	121,843,950
	Comilla Region	341,195,705	345,149,676
	Faridpur Region	135,226,750	129,346,306
		<b>301,269,720,046</b>	<b>314,743,135,137</b>
<b>22</b>	<b>Consolidated Contingent Liabilities</b>		
	Agrani Bank PLC.	301,269,720,046	314,743,135,137
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>301,269,720,046</b>	<b>314,743,135,137</b>

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		Amount in BDT	
		2024	2023
<b>23</b>	<b>Interest Income</b>		
	<b>a. Interest on Loans and Advances:</b>		
	Interest on Rural Credit	2,384,640,170	1,797,934,414
	Interest on Weavers Credit	195,604	179,259
	Interest on Industrial Credit	8,622,471,125	8,968,007,002
	Interest on Jute Advance	764,058,227	757,822,610
	Interest on Leather Credit	253,862,428	253,113,169
	Interest on Staff Loans	1,881,861,626	1,647,238,783
	Interest on Loan-Others	12,312,789,066	9,924,528,894
	Interest on Small and Micro Credit	12,799,821,978	11,336,723,630
	Interest on Overdrafts	1,892,613,726	1,747,725,177
	Interest on Cash Credit	6,606,730,440	6,162,895,487
	Interest on Packing Credit	218,864,198	272,458,113
	Interest on Loan against Import Merchandise	20,237,908	10,485,344
	Interest on Payment Against Document	251,180,695	267,910,055
	Interest on Foreign Bills Purchased	96,683,248	71,568,594
	Interest on Inland Bills Purchased	11,060,421	11,550,545
	Interest on Foreign Currency Loan	-	7,323,938
	Interest Income on PIF	1,544,119,136	1,860,718,227
	Interest Income on ECC	46,059,175	56,579,636
	Interest Income on OAP	12,335,415	4,736,324
	Interest on CMSME Loan package for COVID-19	2,729,098	3,809,843
	Income from IBU Special Deposit	4,851,350	617,303
	Loan Refinance Scheme CMSME-04(Tk.25000 Crore)	342,595,796	192,372,943
	Interest on Women Refinance Scheme	200,990	-
	<b>Sub-total</b>	<b>50,069,961,820</b>	<b>45,356,299,290</b>
	<b>b. Interest on Balance with other Banks and Financial Institution</b>		
	Interest on call loans to Banks	136,979,241	100,775,531
	Interest received from local banks	2,558,428,242	4,461,758,707
	Interest received from foreign banks	364,463,874	168,901,988
	<b>Sub-total</b>	<b>3,059,871,357</b>	<b>4,731,436,226</b>
	<b>c. Income From Write off Loan</b>	<b>-</b>	<b>-</b>
	<b>Total (a+b)</b>	<b>53,129,833,177</b>	<b>50,087,735,516</b>
<b>23.1</b>	<b>Geographical Location wise Interest income</b>		
	Dhaka Region	30,451,921,375	31,975,842,318
	Chittagong Region	1,330,649,002	1,167,049,174
	Khulna Region	5,375,336,802	4,249,838,305
	Rajshahi Region	3,725,874,485	2,945,816,710
	Barisal Region	1,268,559,520	1,015,582,392
	Sylhet Region	870,506,087	812,532,392
	Rangpur Region	3,349,942,356	2,788,490,103
	Mymensingh Region	3,952,078,027	2,996,614,288
	Comilla Region	1,617,960,088	1,231,042,939
	Faridpur Region	1,187,005,435	904,926,895
		<b>53,129,833,177</b>	<b>50,087,735,516</b>

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		Amount in BDT	
		2024	2023
<b>23(a)</b>	<b>Consolidated Interest Income</b>		
	Agrani Bank PLC.	53,129,833,177	50,087,735,516
	Agrani Equity & Investment Limited	378,541,709	366,261,564
	Agrani SME Financing Company Limited	455,446,930	396,016,199
	Agrani Exchange House Private Limited, Singapore	37,466,660	6,182,116
	Agrani Remittance House SDN. BHD., Malaysia	3,550,152	2,797,663
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>54,004,838,628</b>	<b>50,858,993,058</b>
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		<b>53,922,655,686</b>	<b>50,776,810,116</b>
<b>24</b>	<b>Interest paid on deposits &amp; borrowings</b>		
	<b>a. Interest paid on Deposits</b>		
	Savings Deposits	5,641,366,435	5,006,801,305
	Interest Paid on International Banking IB A/C	13,568	-
	Special Time Deposits	6,366,484,543	5,488,489,488
	Fixed Deposits	31,080,346,122	27,083,766,767
	Deposit Pension Scheme	2,676,622	1,227,489
	Interest on staff provident fund	904,053,738	809,626,990
	Interest paid on NFCD	13,088,146	6,538,971
	Interest paid on ABPS	927,238	1,410,564
	Interest on Agrani NRB Deposit Scheme	29,281,277	14,024,145
	Interest on month-wise fixed deposits	667,345	234,169
	Interest on Non-Resident Special Savings Deposit	155,947	977,643
	Interest on Student Super Savings Scheme	298,366	150,804
	Interest on ABS	2,120,299,677	2,003,880,732
	Expense on Other Special Deposit of IBU	2,264,436	2,708,223
	Interest on MDS	44,445,669	689,834
	Interest on MIS	518,366	26,376,996
	Interest on ADBS	243,236	353,556
	Interest on Double Income Scheme	27,189	311,170
	Interest on Millionaire Income Scheme	6,713,009	5,986,759
	Interest on Lakhopotri Income Scheme	26,271	258,884
	Interest on Probashi Income Scheme	45,318	182,477
	Interest on Deposit Scheme for women	10,787	4,255
	Interest on AGB Senior Citizen Scheme	-	14,655
	Interest on AGB Sanchay Pension Scheme	527,955	1,472,849
	Interest on AGB Wage Earner Deposit Scheme	6,853,783	6,686,044
	Interest on Agrani Education Scheme	4,968,568	3,864,727
	Interest on Agrani Super Saving Scheme	305,454,407	373,297,268
	Intt. on Monthly Profit Deposit Scheme	833,503,766	361,218,694
	EXP. Intt. for Agrani Amar Sanchay Scheme	41,229	-
	<b>Sub Total</b>	<b>47,365,303,013</b>	<b>41,200,555,458</b>
	<b>b. Interest paid to Banks</b>		
	Foreign Banks	16,783,921	18,125,424
	Bangladesh Bank	1,881,138	1,513,718
	Interest on Ref.Sch.RCD COV-19	10,755,585	5,123,777
	Accrued Coupon Interest-T. Bond	561,314,391	120,228,640
	Other Banks	140,000	1,098,050
	<b>Sub Total</b>	<b>590,875,035</b>	<b>146,089,609</b>

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		Amount in BDT	
		2024	2023
	<b>c. Interest paid on Borrowings</b>		
	Call Borrowings	352,379,167	614,163,652
	Discount on T.T sold	96,000	50,000
	Interest on Other Borrowings	82,321,043	23,146,184
	Exp A/c Int Paid on BB (Repo)	3,953,208,484	1,982,025,162
	Exp A/c Intt Paid on Other Bank	117,265,174	398,173,909
	Expense on Borrowing by Islami Banking Windows	5,467,475	12,110,637
	Agrani Bank PLC. Subordinated Bond	160,194,793	288,306,719
	<b>Sub Total</b>	<b>4,670,932,136</b>	<b>3,317,976,263</b>
	<b>Total (a+b+c)</b>	<b>52,627,110,184</b>	<b>44,664,621,330</b>
<b>24.1</b>	<b>Geographical Location wise Interest Paid</b>		
	Dhaka Region	30,552,935,477	27,199,063,492
	Chittagong Region	4,346,040,405	3,505,672,348
	Khulna Region	2,883,335,667	2,400,794,369
	Rajshahi Region	2,838,678,874	2,133,662,996
	Barisal Region	980,661,087	784,081,490
	Sylhet Region	1,760,143,452	1,325,119,544
	Rangpur Region	1,578,721,642	1,260,870,347
	Mymensingh Region	2,883,746,609	2,270,634,971
	Comilla Region	3,666,888,081	2,852,492,140
	Faridpur Region	1,135,958,890	932,229,633
		<b>52,627,110,184</b>	<b>44,664,621,330</b>
<b>24(a)</b>	<b>Consolidated Interest paid on deposits &amp; borrowings</b>		
	Agrani Bank PLC.	52,627,110,184	44,664,621,330
	Agrani Equity & Investment Limited	238,249,108	218,567,674
	Agrani SME Financing Company Limited	113,194,432	117,195,832
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		52,978,553,724	45,000,384,836
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		<b>52,896,370,782</b>	<b>44,918,201,894</b>
<b>25</b>	<b>Investment income</b>		
	Dividend on Shares	147,922,044	233,103,294
	Interest on 2,3,5,8,10,15 & 20 years govt. treasury bond	14,711,031,762	12,171,179,958
	5 Years Bangladesh Govt. Investment Sukuk Bond	135,386,086	135,386,087
	Discount on Bangladesh bills & treasury bills	5,286,142,349	1,820,029,032
	Govt. Treasury Bond (BPC)	-	210,325,491
	Govt. Treasury Bond (BJMC)	82,418,151	101,975,000
	Govt. Treasury Bond (Orion)	159,820,000	159,820,000
	Floating Rate Dated Subordinated Bond of Dhaka Bank	-	3,487,672
	IFIC Bank Coupon Bearing Subordinate Bond	-	4,821,918
	South East Bank Subordinated Bond II	-	6,684,904

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	Amount in BDT	
	2024	2023
Mutual Trust Bank Limited Subordinated Bond-II	639,716	4,941,091
Bank Asia Limited Subordinated Bond	1,461,562	5,974,055
Exim Bank Limited Subordinated Mudaraba Bond	3,683,014	12,364,547
DBBL Subordinated Bond	4,279,725	13,288,631
City Bank 2nd Subordinated Bond	1,426,140	6,821,202
Standard Bank Subordinated Bond II	6,383,150	13,405,891
Islami Bank Mudaraba Subordinated Bond	14,573,150	30,506,958
Pubali Bank Ltd. Floating Rate Subordinated Bond	20,203,068	36,196,275
National Bank 2nd Subordinated Bond	4,535,658	7,915,124
FSIBL Subordinated Bond	6,238,543	10,227,289
UCBL Subordinated Bond III	5,864,836	10,161,534
NCC Bank Non-Convertible Subordinated Bond	12,612,534	19,188,151
Rupali Bank Subordinated Bond	50,907,617	76,218,301
Jamuna Bank Subordinated Bond	13,139,727	20,019,245
Mercantile Bank Subordinated Bond	31,282,851	45,966,355
Southeast Bank Subordinated Bond III	47,951,669	66,760,440
Dhaka Bank Floating Rate Dated Subordinated Bond II	47,832,655	67,527,290
Prime Bank Subordinated Bond II	63,935,563	89,013,917
The Padma Bank (former The Farmers Bank) Subordinated Bond	-	6,136,986
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	35,686,522	43,861,315
Investment Corporation of Bangladesh Subordinated Bond	-	497,077,190
City Bank Limited 3rd Subordinated Bond	33,142,740	45,633,973
Trust Bank Ltd. Floating Rate Dated Subordinated Bond	75,197,808	97,768,987
Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	78,322,875	109,499,315
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	122,409,862	147,925,481
UCB 4th Floating Rate Dated Subordinated Bond	92,070,548	115,947,945
DBBL Floating Rate Dated Subordinated Bond-II	71,044,164	94,238,247
SIBL Floating Rate Dated Subordinated Bond	112,554,796	127,520,546
FSIBL 3rd Mudaraba Subordinated Bond	11,956,326	16,916,546
Ashuganj Power Station Company Ltd.	62,425,836	89,465,754
EBL 2nd Floating Rate Non-convertible Subordinated Bond	71,484,041	85,194,247
BEXIMCO Communications Limited Corporate Bond-2019	-	449,999,998
Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	22,877,264	32,734,681
IPDC Finance Ltd.Tier II Subordinated Bond	9,036,742	13,580,342
EBL 3rd Floating Rate Non-convertible Subordinated Bond	40,944,145	47,521,644
Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	146,087,671	179,827,946
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	155,335,068	192,276,686
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	111,796,493	128,544,000
The Premier Bank Ltd. Subordinated Bond-2019	27,369,863	32,792,603
Pubali Bank Floating Rate Dated Non-convertible Sub. Bond	168,882,246	188,616,329
MTB 4th Subordinated Bond	29,050,465	32,521,152
Pubali Floating Rate Dated Non-convertible Subordinated Bond-III (2nd tranche)	68,236,274	72,607,451
Standard Bank 3rd Subordinated Bond	67,705,535	72,808,219
Al Arafah Bank Ltd. 3rd Subordinated Bond	141,637,699	157,224,000
Islamic Finance and Investment Ltd	16,043,063	16,675,079
Southeast Bank Ltd Non Convertible Subordinated Bond	90,647,123	97,688,356

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Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	34,141,041	39,155,479
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	124,837,152	114,945,204
AB Bank Ltd Subordinate Bond IV	74,905,274	63,146,713
Trust Bank Ltd. Floating Rate Subordinated Bond	159,309,589	164,575,342
EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	212,500,548	209,025,342
IFIC Bank Floating non convertible Subordinated Bond	127,844,384	139,492,604
PRAN Agro Ltd. Green Coupon bearing Bond	23,967,123	32,930,137
BEXIMCO Green Sukuk Bond	151,695,208	145,017,121
NRB Commercial Bank Ltd	44,852,055	42,129,041
Southeast Bank Subordinated Bond-V	197,072,328	157,123,288
MEGNA Bank Subordinated Bond-I	21,345,165	23,064,760
Strategic Finance Limited	-	179,013,695
City Bank Ltd. 4th Subordinated Bond	221,910,000	202,983,068
IFIC Bank NCFR Subordinated Bond- III	221,517,810	220,891,776
ONE Bank Ltd. NCFR Subordinated Bond- III	232,464,385	198,845,205
Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	17,457,533	8,482,192
Interest on other bond	45,899,347	25,018,969
Interest on Reverse REPO	18,466,255	412,461
Profit on Sale of Shares	102	20,326,427
Profit on Sale of Securities (Note - 25.i)	(1,480,213,531)	(1,620,226,844)
	<b>23,171,588,507</b>	<b>18,942,266,650</b>
<b>25.i Profit on Sale of Securities</b>		
Profit on Sale of Securities	3,840,084,554	2,867,113,985
Loss on Sale of Securities	(5,320,298,085)	(4,487,340,829)
	<b>(1,480,213,531)</b>	<b>(1,620,226,844)</b>
<i>The above investment incomes were earned from Dhaka region only.</i>		
<b>25(a) Consolidated Investment Income</b>		
Agrani Bank PLC.	23,171,588,507	18,942,266,650
Agrani Equity & Investment Limited	164,276,151	288,291,058
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>23,335,864,658</b>	<b>19,230,557,708</b>
<b>26 Commission, exchange earnings &amp; brokerage</b>		
Commission on bills (Foreign & Inland)	13,255,871	19,436,191
Commission DD, TT & MT (Local)	100,744,999	98,256,960
Commission on DD, TT, TC (Foreign)	9,896,501	12,486,622
Commission on Letters of Guarantee (Local)	98,413,690	110,343,921
Commission on Letters of Guarantee (Foreign)	3,103,475	8,212,535
Commission on Letter of Credit	1,732,735,959	2,366,003,543
Commission on Export bill	162,574,788	191,616,742
Commission on LIM	1,228,698	1,141,323
Commission on Underwriting	24,535,230	43,108,145

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		Amount in BDT	
		2024	2023
	Commission on Army Pension Paid	403,025	2,802,075
	Commission on Food procurement Bills	234,553,727	275,672,095
	Commission on Miscellaneous	489,935,044	484,731,799
	Discount On Bills	163,224	720,191
	CIB Service Charge	33,700,100	50,000,000
	Commission on Sanchay patra	3,537,129	48,681,229
	Consortium/Syndication Fee	5,245,236	63,011,931
	Loan processing fee	47,769,253	90,068,738
	Fees & Commission For Debit Card	18,987,066	11,902,643
	Foreign Correspondence charges	5,021,176	17,427,616
	Exchange Earning on Foreign Currency (Notes - 26.i)	6,162,903,827	4,984,151,789
		<b>9,148,708,018</b>	<b>8,879,776,088</b>
<b>26.i</b>	<b>Exchange Earning on Foreign Currency</b>		
	Exchange Earning	9,090,691,695	7,469,382,303
	Exchange Loss	(2,927,787,868)	(2,485,230,514)
	<b>Net gain</b>	<b>6,162,903,827</b>	<b>4,984,151,789</b>
<b>26.1</b>	<b>Geographical Location - wise Commission, Exchange and brokerage</b>		
	Dhaka Region	8,259,673,744	7,786,741,056
	Chittagong Region	101,414,381	131,120,462
	Khulna Region	237,388,273	257,287,898
	Rajshahi Region	108,426,648	142,415,724
	Barisal Region	19,290,420	23,381,515
	Sylhet Region	88,397,674	114,412,586
	Rangpur Region	158,945,833	211,072,228
	Mymensingh Region	92,658,904	113,407,733
	Comilla Region	54,632,109	63,794,727
	Faridpur Region	27,880,034	36,142,159
		<b>9,148,708,018</b>	<b>8,879,776,088</b>
<b>26(a)</b>	<b>Consolidated Commission, Exchange and Brokerage</b>		
	Agrani Bank PLC.	9,148,708,018	8,879,776,088
	Agrani Equity & Investment Limited	14,986,677	9,388,568
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	112,198,813	80,364,574
	Agrani Remittance House SDN. BHD., Malaysia	23,058,320	26,533,012
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		9,298,951,828	8,996,062,242
	Less: Inter-company transaction(s)	-	-
		<b>9,298,951,828</b>	<b>8,996,062,242</b>
<b>27</b>	<b>Other operating income</b>		
	Rent on Immovable Properties & Godown	767,027	620,296
	Rent on SD Lockers	13,893,225	12,696,100
	Profit on sale of Assets	442,686	815,208
	Postage Recoveries	36,416,963	46,067,641
	Telegram Recoveries	130,528	245,763

**Agrani Bank PLC. and It's Subsidiaries**  
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	Amount in BDT	
	2024	2023
Trunk-call Recoveries	3,786	-
Account Maintenance Fee	663,690,899	660,366,508
Remittance	10,581	-
Insurances Recoveries	960	-
Income Recovery of NID Ver. Charge	272,797	-
Service charge on rural credit	5,576	220,335
Service charge on Weavers/ Hosiery credit	26,900	4,080
Service charge on Industrial credit	8,240	-
Service charge on other credit	297,986,410	405,263,136
Sales proceeds on loan application form	11,550	141,495
Annual Charges on Deposit account	5,525	52,140
Annual Charges on Loan account	21,982	6,727
Service Charges on FSS (Female Student Scholarship)	319,232	350,466
Sale of LC/Export/Schedule form and tender Schedule	16,584,090	13,149,194
Telephone, Telex & Swift charges	58,373,217	79,422,366
Account Closing Charge	7,118,388	540,221,540
Income A/C SMS Alert Charge	586,035,677	-
Rebate received from Foreign bank	46,791,763	24,653,780
Proceeds realization certificate charges	5,416,436	7,062,404
Remuneration received from Sanchaya Patra	111,587	494,970
Service Charges on Civil Pension paid	137	100
Electronic Govt. Procure (e-GP)	1,623,549	1,828,631
Service Charges on Deposit account	7,356,174	11,721,368
Commission on Investment	87	-
Supervision Charge on Loan & Advances	3,213,793	245,018,618
SD Trading Commission	300	-
	<b>1,746,640,065</b>	<b>2,050,422,866</b>
<b>27(a) Consolidated Other Operating Income</b>		
Agrani Bank PLC.	1,746,640,065	2,050,422,866
Agrani Equity & Investment Limited	45,600	4,500
Agrani SME Financing Company Limited	14,281,729	22,970,954
Agrani Exchange House Private Limited, Singapore	7,932,743	28,087,538
Agrani Remittance House SDN. BHD., Malaysia	48,831,703	17,803,779
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>1,817,731,840</b>	<b>2,119,289,637</b>
<b>28 Salary and allowance etc.</b>		
Salaries- officers	4,094,134,741	3,974,014,722
Salaries- staff	261,313,502	275,596,428
Dearness allowance (Officers & Staff)	1,848,487	1,032,352
Special Benefit Allowance	204,013,394	100,644,720
Fringe Benefit (Officer & Staff)	99,216,901	95,372,932
Bonus (officers & Staff)	668,509,162	659,498,626
Incentive Bonus	211,248	-
Banks contribution to provident fund	1,432,735	1,418,520
Banks contribution to employees pension fund	3,019,951,908	2,972,097,391

**Agrani Bank PLC. and It's Subsidiaries**  
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	Amount in BDT	
	2024	2023
Banks contribution to gratuity fund	3,462,059	3,456,672
Conveyance allowances	2,605,129	2,448,877
Entertainment allowances	1,573,220	1,578,946
Children education allowances	50,771,385	51,376,910
Hill Allowances	2,479,592	2,171,492
Honorarium & Fees	27,040,183	26,348,664
Medical Expenses	586,361	905,304
Medical Expenses (Consultation Fees)	1,289,500	1,181,200
Medical allowances	174,404,997	175,569,210
Uniform and other apparels	6,101,305	5,586,864
Overtime expenses	13,412,038	14,745,957
Compensatory Allowances	244,483	320,922
Lunch subsidy/Iftar Coupon	424,364,804	431,463,766
Leave Encashment	715,260	683,259
Inspiration Allowance	15,089,750	-
Sports and cultural activities	19,953,736	48,221,707
House rent allowances (officers)	1,658,181,626	1,610,358,525
House rent allowances (staff)	107,716,190	115,985,218
Wages paid to temporary employees	341,301,982	319,256,450
Financial Assistance to Outsourcing Employee	51,908,842	34,110,912
Staff transport fare	37,643,373	37,793,560
Police & Ansar Expenses	639,752,572	604,629,332
Ex-Gratia	-	161,451
Evening, Night & Charge Allowance	1,317,538	1,509,162
Bangla Nobobarso Allowance	59,934,453	61,769,881
Salary & Allow-Executive (Contractual)	8,026,190	9,798,333
COVID-19 Spl. Motivational Allowances	255,147	-
Haor/Dip/Char Allowances	654,968	676,073
	<b>12,001,418,761</b>	<b>11,641,784,338</b>
<b>28(a) Consolidated Salary and Allowance etc.</b>		
Agrani Bank PLC.	12,001,418,761	11,641,784,338
Agrani Equity & Investment Limited	16,580,058	14,696,615
Agrani SME Financing Company Limited	106,826,406	107,414,894
Agrani Exchange House Private Limited, Singapore	56,709,175	50,173,653
Agrani Remittance House SDN. BHD., Malaysia	19,150,749	17,765,922
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>12,200,685,149</b>	<b>11,831,835,422</b>
<b>29 Rent, taxes, insurance, lighting etc.</b>		
Rent on Premises	579,924,262	515,872,559
Rent on Godown	3,647,461	3,396,504
Lighting Charges	166,601,668	138,945,676
Insurance Charges on Cash	-	-
Insurance Charges on vehicles	1,740,172	2,281,051
Insurance Charges on property	2,743,555	3,804,124
Rates, Taxes, Ceases	65,547,520	56,405,918
Taxes on Immovable Property	227,560	262,084
Insurance Charges on Deposits	419,124,626	364,924,947
Interest expense for Leased Assets	31,950,355	45,930,501
	<b>1,271,507,179</b>	<b>1,131,823,364</b>

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		Amount in BDT	
		2024	2023
<b>29(a)</b>	<b>Consolidated rent, taxes, insurance, lighting etc.</b>		
	Agrani Bank PLC.	1,271,507,179	1,131,823,364
	Agrani Equity & Investment Limited	404,939	1,093,933
	Agrani SME Financing Company Limited	7,071,934	5,954,830
	Agrani Exchange House Private Limited, Singapore	10,291,316	20,763,077
	Agrani Remittance House SDN. BHD., Malaysia	2,231,623	2,106,796
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>1,291,506,991</b>	<b>1,161,742,000</b>
<b>30</b>	<b>Legal expenses</b>		
	Court fees	1,378,331	712,143
	Lawyer's fees	12,271,618	7,364,596
	Other legal expenses	22,265,726	9,369,819
		<b>35,915,675</b>	<b>17,446,558</b>
<b>30(a)</b>	<b>Consolidated Legal Expenses</b>		
	Agrani Bank PLC.	35,915,675	17,446,558
	Agrani Equity & Investment Limited	50,985	10,000
	Agrani SME Financing Company Limited	137,873	175,596
	Agrani Exchange House Private Limited, Singapore	675,337	10,762,758
	Agrani Remittance House SDN. BHD., Malaysia	411,660	168,708
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>37,191,530</b>	<b>28,563,620</b>
<b>31</b>	<b>Postage, stamp, telegram &amp; telephone</b>		
	Postages	35,994,986	42,308,872
	Telegram Charges	4,106	11,189
	Communication Charge	215,784,858	169,169,701
	Stamps	15,344	11,051
	Telephone Charges (Office)	11,001,867	10,031,884
	Telephone Charges (Residence)	4,121,475	520,029
		<b>266,922,636</b>	<b>222,052,726</b>
<b>31(a)</b>	<b>Consolidated postage, stamp, telegram &amp; telephone</b>		
	Agrani Bank PLC.	266,922,636	222,052,726
	Agrani Equity & Investment Limited	385,995	122,943
	Agrani SME Financing Company Limited	540,406	533,675
	Agrani Exchange House Private Limited, Singapore	5,117,508	11,880,783
	Agrani Remittance House SDN. BHD., Malaysia	2,381,688	822,411
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>275,348,233</b>	<b>235,412,538</b>
<b>32</b>	<b>Stationery, printing, advertisement</b>		
	Printing Stationery	125,121,366	118,733,407
	Paper & Table Stationery	41,890,548	38,782,679
	Advertisement publicity charge (Tender)	3,214,340	2,625,427
	Advertisement publicity charge (Development)	23,037,144	28,416,864
	Security Stationery	81,931,115	71,629,240
		<b>275,194,513</b>	<b>260,187,617</b>

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		Amount in BDT	
		2024	2023
<b>32(a)</b>	<b>Consolidated Stationery, printing, advertisement</b>		
	Agrani Bank PLC.	275,194,513	260,187,617
	Agrani Equity & Investment Limited	236,087	215,709
	Agrani SME Financing Company Limited	1,736,419	2,210,468
	Agrani Exchange House Private Limited, Singapore	4,031,854	5,251,677
	Agrani Remittance House SDN. BHD., Malaysia	874,791	622,689
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>282,073,664</b>	<b>268,488,160</b>
<b>33</b>	<b>Chief executive's salary and allowances</b>		
	Basic Salary	3,730,833	3,300,000
	House Rent Allowance	792,500	900,000
	Festival Bonus	550,000	550,000
	Medical Allowance	105,667	120,000
	Utility Allowance	264,167	300,000
	House Maintenance Allowance	158,500	180,000
		<b>5,601,667</b>	<b>5,350,000</b>
<b>33(a)</b>	<b>Consolidated Chief executive's salary and allowances</b>		
	Agrani Bank PLC.	5,601,667	5,350,000
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	905,000	1,872,904
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>6,506,667</b>	<b>7,222,904</b>
<b>34</b>	<b>Fees &amp; allowances of Directors</b>		
	Fees for attending board meetings	1,696,000	4,567,200
	Fees for attending executive committee meetings	480,000	123,200
	Fees for attending audit committee meetings	100,000	396,000
	Fees for attending risk management committee meetings	152,000	237,600
	Fees for shariah supervisory committee meetings	591,127	593,422
	Allowances	364,290	360,000
		<b>3,383,417</b>	<b>6,277,422</b>
<b>34(a)</b>	<b>Consolidated Fees &amp; allowances of Directors</b>		
	Agrani Bank PLC.	3,383,417	6,277,422
	Agrani Equity & Investment Limited	312,800	370,000
	Agrani SME Financing Company Limited	330,000	264,000
	Agrani Exchange House Private Limited, Singapore	343,290	323,260
	Agrani Remittance House SDN. BHD., Malaysia	5,398,252	5,118,635
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>9,767,759</b>	<b>12,353,317</b>
<b>35</b>	<b>Auditors' Fees</b>		
	Audit Fee (Statutory Audit)	4,250,000	4,200,000
	Audit Fee (Others)	-	25,000
		<b>4,250,000</b>	<b>4,225,000</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>35(a)</b>	<b>Consolidated Auditors' Fees</b>		
	Agrani Bank PLC.	4,250,000	4,225,000
	Agrani Equity & Investment Limited	57,500	57,500
	Agrani SME Financing Company Limited	353,500	410,000
	Agrani Exchange House Private Limited, Singapore	700,311	1,737,522
	Agrani Remittance House SDN. BHD., Malaysia	981,112	964,390
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>6,342,423</b>	<b>7,394,412</b>
<b>36</b>	<b>Depreciation &amp; repairs of bank's assets</b>		
	<b>a. Depreciation of Banks Assets (Annexure-G):</b>		
	Buildings	35,009,275	35,009,275
	Furniture & fixtures	46,382,480	49,750,339
	Motor Vehicles	14,177,417	19,116,251
	Office Equipment	25,422,142	24,419,220
	Electric material	48,702,519	54,463,465
	Computers	178,352,838	147,627,223
	Library Books & Others	125,780	120,449
	<b>Sub total</b>	<b>348,172,451</b>	<b>330,506,222</b>
	<b>b. Amortization of Intangible Assets</b>		
	Amortization of Software Purchase	277,627,753	667,836,447
	<b>Sub total</b>	<b>277,627,753</b>	<b>667,836,447</b>
	<b>c. Depreciation of Leased Assets</b>		
	Leased Assets Depreciation	94,594,508	122,176,360
	<b>Sub total</b>	<b>94,594,508</b>	<b>122,176,360</b>
	<b>d. Repairs &amp; Maintenance of Banks Assets:</b>		
	Bank Buildings	8,147,236	4,663,013
	Furniture & fixtures	7,394,451	4,708,973
	Motor Vehicles	245,903,717	231,156,062
	Office Equipment	18,589,756	11,314,368
	Electric material	857,566,545	558,583,398
	Computers	26,418,943	24,567,380
	Renovation & Maintenance of Branch Premises	2,018,226	4,579,784
	<b>Sub total</b>	<b>1,166,038,874</b>	<b>839,572,978</b>
	<b>Total (a+b+c+d)</b>	<b>1,886,433,586</b>	<b>1,960,092,007</b>
<b>36(a)</b>	<b>Consolidated Depreciation &amp; repairs of bank's assets</b>		
	<b>i. Depreciation</b>		
	Agrani Bank PLC.	720,394,712	1,120,519,029
	Agrani Equity & Investment Limited	2,616,724	1,808,315
	Agrani SME Financing Company Limited	4,178,330	4,145,990
	Agrani Exchange House Private Limited, Singapore	26,728,723	26,415,747
	Agrani Remittance House SDN. BHD., Malaysia	12,731,963	12,263,924
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>766,650,452</b>	<b>1,165,153,005</b>

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		Amount in BDT	
		2024	2023
	<b>ii. Repairs &amp; Maintenance of Assets:</b>		
	Agrani Bank PLC.	1,166,038,874	839,572,978
	Agrani Equity & Investment Limited	1,808,404	1,705,025
	Agrani SME Financing Company Limited	2,127,111	1,529,005
	Agrani Exchange House Private Limited, Singapore	1,377,794	3,265,955
	Agrani Remittance House SDN. BHD., Malaysia	1,232,363	1,302,620
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>1,172,584,546</b>	<b>847,375,583</b>
	<b>Total (i+ii)</b>	<b>1,939,234,998</b>	<b>2,012,528,588</b>
<b>37</b>	<b>Other expenses</b>		
	Conveyance/Transportation Charges	25,999,809	25,397,496
	Petroleum, Oil and Lubricants for vehicles	18,122,541	23,245,476
	Petroleum, Oil and Lubricants for generator	82,472,542	79,301,731
	Entertainment Charges	43,428,612	42,092,331
	Entertainment (Excluding ceiling)	29,945,136	24,703,318
	Traveling Expenses	57,675,348	37,424,816
	Remittance (Through Bank Exchanges)	3,378,952	3,672,671
	Remittance (Cash)	74,518,214	74,756,138
	Registration Charges	716,188	181,170
	Mortgages Fee of Land/Home of staff house building loan	4,539,252	4,920,656
	Bankers Clearing House charges	215,091	253,872
	Loss on Amortization of Securities	1,229,046,758	556,275,833
	Loss on Sale of Other Assets	25,680	-
	Newspapers & Periodicals	11,178,866	10,903,687
	Upkeep of office premises	48,881,356	47,648,264
	Business Development Expenses	867,909,284	293,249,648
	Expenses on CSR	9,041,455	11,652,919
	Training Expenses	4,778,152	2,430,277
	Professional Exam Fee Reimbursement	36,000	-
	Washing Charges	1,248,299	1,272,596
	Closing expenditure	28,412,300	18,923,560
	Micro Enterprise Development Unit	-	4,598
	Subscription	3,942,746	3,518,000
	Donation	-	1,000,000
	Funeral expenses	9,500,600	2,310,000
	Fees and commission	5,238,150	6,226,583
	Fees and commission on bond issue	-	860,000
	Loss on Revaluation Of Securities	1,143,258,401	1,619,387,390
	Exchange a/c Charge paid to Foreign Bank	592,720	3,042,234
	Innovation Expenses	801,092	497,300
	Agent Misc. Expenditure Agent Banking	440	-
	Exp. Payment of NID Ver Charge	8,050,112	-
		<b>3,712,954,096</b>	<b>2,895,152,564</b>
<b>37(a)</b>	<b>Consolidated Other Expenses</b>		
	Agrani Bank PLC.	3,712,954,096	2,895,152,564
	Agrani Equity & Investment Limited	2,614,308	2,818,404
	Agrani SME Financing Company Limited	8,348,723	8,695,931
	Agrani Exchange House Private Limited, Singapore	36,692,198	21,151,065
	Agrani Remittance House SDN. BHD., Malaysia	10,811,398	10,724,562
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>3,771,420,723</b>	<b>2,938,542,526</b>

**Agrani Bank PLC. and It's Subsidiaries**  
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		Amount in BDT	
		2024	2023
<b>38</b>	<b>Provision for loans &amp; advances</b>		
	Provision for Bad & Doubtful Loans & Advances	12,750,903,151	10,838,413,844
	Unclassified loans & advances	(543,131,632)	(378,313,458)
	Special General Provision - COVID-19	(3,841,633,389)	(454,463,528)
	Special Mention Account	(366,138,130)	(405,636,858)
	3% General reserve for consumer financing	-	-
	<b>Net Charge to Profit &amp; Loss A/C</b>	<b>8,000,000,000</b>	<b>9,600,000,000</b>
<b>38(a)</b>	<b>Consolidated provision for loans &amp; advances</b>		
	Agrani Bank PLC.	8,000,000,000	9,600,000,000
	Agrani Equity & Investment Limited	216,650,275	(40,759)
	Agrani SME Financing Company Limited	52,750,658	28,300,000
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>8,269,400,933</b>	<b>9,628,259,241</b>
<b>39</b>	<b>Provision for diminution in the value of Investments</b>	<b>10,280,025,129</b>	<b>630,575,952</b>
<b>39.1</b>	<b>Other provision</b>		
	Superannuation Fund	2,925,500,000	2,500,000,000
	Provision for off balance sheet exposures	1,000,000,000	-
	Provision for Incentive Bonus	1,100,000,000	1,000,000,000
	Death Relief Grant Scheme	250,000,000	250,000,000
	Branch Adjustment	(192,133,662)	361,809,242
	Provision for Refinance Scheme	21,200,260	96,015,063
	Provision for Non Banking Assets	2,419,263	2,100,000
	Money at Call and Short Notice	(15,200,000)	(4,700,000)
	<b>Provision for Other Assets:</b>		
	Sundry Debtors - Staff	(158,444)	94,299
	Sundry Debtors - Others	229,802,527	23,883
	Sundry Debtor Others-Fgn.Remitt.Ac	(3,514,439)	8,812,826
	Sundry Debtors - FRD	72,585	-
	Clearing Adjustment	2,538,350	(733,705)
	Loan application Form	(118,357)	529,879
	Defective/Mutilated/Burnt Notes	(303,800)	1,904,100
	Clearing Suspense Account for T-24 Branch	(167,942)	195,472
	Clearing Suspense	(102)	(716)
	D.D. paid without advice	(3,797,441)	3,652,901
	Legal Charges	33,915	366,114
	Protested Bills	(1)	(1,500,001)
	Accrued Interest on Loans/Adv.	(3,487,937)	27,286
	Accrued Interest on other Bond	320,618,054	19,186,734
	Accrued Interest on Balance with Other Bank & NBFIs	(6,504,383)	(30,992,874)
	Accrued commission & Exchange	12,120,431	-
	Other Accrued Income	15,380,946	-
	Advance Rent	-	(23,231,621)
	Advance against Postage & Telegram	(26,480)	48,180
	Advance against other expenses	(17,260)	(19,576)
	Deposit for Electricity, Gas & Water line	(306,630)	632,057
	Deposit for T & T line	(290,530)	382,875
	Int. Subsidy Payments (COVID-19)	608,130	678,971
	Payment against Sanchyapatra	196,431,286	-

**Agrani Bank PLC. and It's Subsidiaries**  
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	Amount in BDT	
	2024	2023
Wage Earner Bond	4,615,962	(630,310)
Pension Paid (Army)	108,094,880	142,068,965
Pension Paid (Civil)	(729,739)	204,807
Pension Paid (Staff)	392,101	(3,146,487)
Stationary on Hand	3,594,359	4,308,362
Stamps in Hand	(176,949)	176,390
Demonetized Notes	(2)	24
Foreign Correspondent Draft-Other	249,849	(206,683)
Income Receivable from Government	(164,026)	(40,101)
Exempted Loans & Advances	(5,844)	(891,409)
Interest on Exempted Loans & Advances	(107,373)	(331,904)
Receivable/(payable) against sale/buy of share of ICB	609,975	-
Dividend receivable of preference share	120,000,000	-
Investment in share of Subsidiary Company	4,009,182	-
Eft settelement account	422,782	-
Agrani Exchange Company (Australia) Pty. Limited	(4,000,965)	-
Agrani Remittance House Canada Inc.	(8,217)	-
Isha Garden	6,702,000	-
BJMC (Carpeting Jute)	14,703,489	-
BCCI Bank-London	(1)	-
<b>Sub Total</b>	<b>1,017,113,941</b>	<b>121,568,738</b>
<b>Net Charge to Profit &amp; Loss A/C</b>	<b>6,108,899,802</b>	<b>4,326,793,043</b>
<b>39(a).1 Consolidated Provision for diminution in the value of Investments</b>		
Agrani Bank PLC.	10,280,025,129	630,575,952
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>10,280,025,129</b>	<b>630,575,952</b>
<b>39(a).2 Consolidated Other Provision</b>		
Agrani Bank PLC.	6,108,899,802	4,326,793,043
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	22,200,000	18,500,000
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	<b>6,131,099,802</b>	<b>4,345,293,043</b>
<b>40 Consolidated Current Tax Expense</b>		
Agrani Bank PLC.	4,766,392,807	4,750,959,703
Agrani Equity & Investment Limited	62,636,098	91,038,957
Agrani SME Financing Company Limited	84,362,937	62,829,214
Agrani Exchange House Private Limited, Singapore	2,679,978	-

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		Amount in BDT	
		2024	2023
	Agrani Remittance House SDN. BHD., Malaysia	3,974,216	(62,434)
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>4,920,046,036</b>	<b>4,904,765,440</b>
<b>41</b>	<b>Consolidated Deferred Tax Expense</b>		
	Agrani Bank PLC.	(4,682,077,631)	(2,847,435,198)
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	(268,567)	(94,417)
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>(4,682,346,198)</b>	<b>(2,847,529,615)</b>
<b>42</b>	<b>Interest Receipts in Cash</b>		
	Loans & Advances	49,959,323,410	45,093,233,206
	Balance with Other Banks & Financial Institutions	2,774,157,466	4,758,448,009
		<b>52,733,480,876</b>	<b>49,851,681,215</b>
<b>42(a)</b>	<b>Consolidated Interest Receipts in Cash</b>		
	Agrani Bank PLC.	52,733,480,876	49,851,681,215
	Agrani Equity & Investment Limited	378,541,709	366,261,564
	Agrani SME Financing Company Limited	455,446,930	396,016,199
	Agrani Exchange House Private Limited, Singapore	37,466,660	6,182,116
	Agrani Remittance House SDN. BHD., Malaysia	3,550,152	2,797,663
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>53,608,486,327</b>	<b>50,622,938,757</b>
	Less: Inter-company (Transactions)	(82,182,942)	(82,182,942)
		<b>53,526,303,385</b>	<b>50,540,755,815</b>
<b>43</b>	<b>Interest Payments in Cash</b>		
	Agrani Bank Monthly Deposit Scheme(ABMDS)	45,014,127	1,898,885
	Agrani Bank Pension Scheme (ABPS)	1,071,215	1,878,430
	Precharged Profit of IBU Bai Inestment	49,410,548	(286,467,129)
	Provision for expense on other Special Deposit IBU	1,542,882	(2,055,385)
	Interest on Agrani NRB Deposit Scheme	25,514,546	14,024,145
	Interest on Non-Resident Special Savings Deposit	155,947	977,643
	Interest on Student Super Savings Scheme	298,366	150,804
	Agrani Bank Special Deposit Scheme (ABS)	2,074,858,526	1,943,355,121
	Deposit Pension Scheme (DPS)	2,397,386	1,058,771
	Fixed Deposit Receipts	29,365,312,370	25,086,787,006
	Interest on ABDBS	997,152	4,675,669
	Interest on ABMIS	(510,351)	24,619,527
	Savings Deposit	5,641,204,038	5,006,548,899
	Special Notice Deposit	6,358,499,784	5,488,890,268
	Staff Provident Fund	904,053,738	809,626,990
	Millionaire Deposit Scheme	3,930,025	4,823,105
	Lakhopoti Deposit Scheme	231,956	1,279,400
	Probashi Income Scheme	45,318	(27,539)

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	Amount in BDT	
	2024	2023
Monthly Profit Deposit Scheme	824,618,787	312,283,979
Double Benefit Scheme	-	33,841
Deposit Scheme	6,020	5,154
Senior Citizen Saving Scheme	54,797	(6,155,934)
Agrani Bank Sanchay Pension Scheme	926,325	430,593
Agrani Bank Wage Earner Deposit Scheme	9,184,804	8,728,831
Agrani Bank Education Scheme	2,925,957	2,780,271
Agrani Bank Supper Saving Scheme	305,373,136	373,338,490
Student Super Sav.Sch	(99,485)	(83,076)
Provision for Expense on Borrowing from Agrani Bank PLC. by IBU	(709,812)	
Account Maintenance Fees Reversed	-	108,100,000
Borrowings	4,648,094,471	3,320,960,180
Banks & Other Financial Institutions	590,875,035	146,089,609
	<b>50,855,277,608</b>	<b>42,368,556,548</b>
<b>43(a) Consolidated Interest Payments in Cash</b>		
Agrani Bank PLC.	50,855,277,608	42,368,556,548
Agrani Equity & Investment Limited	238,249,108	218,567,674
Agrani SME Financing Company Limited	113,194,432	117,195,832
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	51,206,721,148	42,704,320,054
Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
	<b>51,124,538,206</b>	<b>42,622,137,112</b>
<b>44 Cash receipts from other operating activities</b>		
Account Closing Charge	7,118,388	540,221,540
Account Maintenance Fee	663,690,899	660,366,508
Annual Charges on deposit A/C	4,187,836	52,140
Annual Charges on Loan A/C	21,982	6,727
Electronic Govt. Procure (e-GP)	1,623,549	1,828,631
Miscellaneous Earnings	300	254,894,573
Postage Recoveries	36,416,963	46,067,641
Proceeds realization certificate charges	5,416,436	7,062,404
Profit on sale of other assets	442,686	815,208
Rebate received from Foreign bank	46,791,763	24,653,780
Remittance	10,581	-
Remuneration received from Sanchaya Patra	13,631,444	5,058,326
Rent on Immovable Properties & Godown	767,027	620,296
Rent on SD Lockers	13,893,225	12,696,100
Sale of LC/Export/Schedule form and tender Schedule	16,584,090	13,149,194
Sales proceeds on loan application form	11,550	141,495
Service charge on Industrial credit	8,240	-
Service charge on other credit	297,986,410	422,132,325
Service charge on rural credit	5,576	220,335
Service charge on Weavers/ Hosiery credit	26,900	4,080
Service Charges on Civil Pension paid	137	100
Service Charges on FSS (Female Student Scholarship)	319,232	350,466
Insurances Recoveries	960	-
Income Recovery of NID Ver. Charge	272,797	-

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		Amount in BDT	
		2024	2023
	Income A/C SMS Alert Charge	586,035,677	-
	Commission on Investment	87	-
	Supervision Charge on Loan & Advances	3,213,793	-
	Telegram Recoveries	130,528	245,763
	Telephone, Telex & Swift charges	58,373,217	79,422,366
	Service Charges on Deposit account	7,356,174	11,721,368
	Trunk-call Recoveries	3,786	-
		<b>1,764,342,233</b>	<b>2,081,731,366</b>
<b>44(a)</b>	<b>Consolidated Cash receipts from other operating activities</b>		
	Agrani Bank PLC.	1,764,342,233	2,081,731,366
	Agrani Equity & Investment Limited	45,600	4,500
	Agrani SME Financing Company Limited	14,281,729	22,970,954
	Agrani Exchange House Private Limited, Singapore	7,932,743	28,087,538
	Agrani Remittance House SDN. BHD., Malaysia	48,831,703	17,803,779
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>1,835,434,008</b>	<b>2,150,598,137</b>
<b>45</b>	<b>Cash payment for other operating activities</b>		
	Auditors Fee	4,250,000	4,025,000
	Directors' fees and allowances	3,383,417	6,277,422
	Legal charges	35,915,675	17,747,111
	Other expenses	1,752,615,963	1,282,148,614
	Postage, stamps, telegrams and telephone	266,922,636	217,761,448
	Rent, taxes, insurance lighting etc.	1,271,507,179	1,160,909,881
	Repairs to fixed assets	1,166,038,874	1,193,429,971
		<b>4,500,633,744</b>	<b>3,882,299,446</b>
<b>45(a)</b>	<b>Consolidated Cash payment for other operating activities</b>		
	Agrani Bank PLC.	4,500,633,744	3,882,299,446
	Agrani Equity & Investment Limited	8,251,655	7,986,120
	Agrani SME Financing Company Limited	23,144,377	21,679,027
	Agrani Exchange House Private Limited, Singapore	82,963,688	95,200,407
	Agrani Remittance House SDN. BHD., Malaysia	36,163,337	33,680,771
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		<b>4,651,156,801</b>	<b>4,040,845,771</b>
<b>46</b>	<b>Solo Cash &amp; cash equivalent at the end of the period</b>		
	Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	56,362,301,666	65,821,794,987
	Balance with Other Banks	40,503,643,345	44,280,063,143
	Money at Call & Short Notice	1,490,100,000	505,300,000
	Prize Bonds	28,361,600	18,469,300
		<b>98,384,406,611</b>	<b>110,625,627,430</b>

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		Amount in BDT	
		2024	2023
<b>47</b>	<b>Consolidated Cash &amp; cash equivalent at the end of the period</b>		
	Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	56,541,071,083	65,902,806,245
	Balance with Other Banks	40,698,829,972	44,607,788,108
	Money at Call & Short Notice	1,490,100,000	505,300,000
	Prize Bonds	28,361,600	18,469,300
		<b>98,758,362,655</b>	<b>111,034,363,653</b>
<b>48</b>	<b>Consolidated Shareholder's Equity</b>		
	Paid up Capital	20,722,940,400	20,722,940,400
	Statutory Reserve	10,505,960,645	10,493,008,780
	General Reserve	616,273,298	603,286,599
	Other Reserve	6,493,350	-
	Risk Fund	100,000,000	100,000,000
	Asset Revaluation Reserve	10,851,126,288	10,851,126,288
	Revaluation & Amortization Reserve in Govt. Securities	82,720,711	250,564,065
	Retained profit/(Loss) from profit and loss account	(11,013,491,484)	(771,454,363)
	Foreign Currency Translation Reserve	134,405,745	108,365,893
	Minority Interest	2,913	2,917
		<b>32,006,431,866</b>	<b>42,357,840,579</b>
<b>49</b>	<b>Current Ratio</b>		
	The Bank had the following current assets and current liabilities as on 31 December 2024 & 2023 as per liquidity statement.		
	<b>Current Assets:</b>		
	Cash	13,439,060,965	11,391,235,178
	Balance with other banks and financial institutions	30,003,864,165	44,210,285,566
	Money at call and short notice	1,490,100,000	505,300,000
	Investment	95,300,131,525	25,530,732,086
	Loans and advances	365,361,647,054	307,816,082,806
	Other Assets	41,763,849,613	63,430,058,975
	<b>Total current assets</b>	<b>547,358,653,322</b>	<b>452,883,694,611</b>
	<b>Current liabilities:</b>		
	Borrowing from other banks, FI and agents	5,173,011,262	21,116,864,587
	Deposits	527,146,176,713	617,051,945,753
	Provisions and other liabilities	5,491,671,078	4,919,029,910
	<b>Total Current liabilities</b>	<b>537,810,859,053</b>	<b>643,087,840,250</b>
	Current Assets exceeding Current Liabilities	9,547,794,269	(190,204,145,639)
	Current Ratio:		
	<b>Current assets</b>	<b>547,358,653,322</b>	<b>452,883,694,611</b>
	<b>Current liabilities</b>	<b>537,810,859,053</b>	<b>643,087,840,250</b>
		<b>1.02</b>	<b>0.70</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Notes to the Financial Statements**  
**As at and for the year ended 31 December 2024**

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

Figure in million BDT

Particular	Consolidated				Bank			
	2024		2023		2024		2023	
	Carrying amount	Fair value						
<b>Financial Assets</b>								
Loans and receivable	1,045,720	1,045,720	1,032,536	1,032,536	1,041,762	1,041,762	1,028,896	1,028,896
Held to maturity	168,213	166,859	138,444	137,829	168,213	166,859	138,444	137,829
Held for trading	48,358	49,773	40,843	41,178	48,358	49,773	40,843	41,178
Available for sale	4,897	2,734	4,897	3,536	4,897	2,734	4,897	3,536
Non-Financial Assets	17,958	17,958	17,968	17,968	17,830	17,830	17,878	17,878
<b>Total Assets</b>	<b>1,285,146</b>	<b>1,283,044</b>	<b>1,234,688</b>	<b>1,233,047</b>	<b>1,281,060</b>	<b>1,278,958</b>	<b>1,230,958</b>	<b>1,229,317</b>

**Financial Liabilities**

Financial Liabilities at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial liabilities measured at amortised cost	1,161,499	1,161,499	1,121,537	1,121,537	1,161,878	1,161,878	1,121,932	1,121,932
Non-Financial Liabilities-provision	91,640	91,640	70,792	70,792	87,961	87,961	67,549	67,549
<b>Total liabilities</b>	<b>1,253,139</b>	<b>1,253,139</b>	<b>1,192,329</b>	<b>1,192,329</b>	<b>1,249,839</b>	<b>1,249,839</b>	<b>1,189,481</b>	<b>1,189,481</b>

Detailed Classifications of Financial Instruments in Annexure-H.

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

Particular	Consolidated	Bank
Assets presented at fair value as per note # 50	1,283,044	1,278,958
Add : Fall in Market price of assets	2,102	2,102
Value of assets as per balance sheet	<b>1,285,146</b>	<b>1,281,060</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Notes to the Financial Statements**  
**As at and for the year ended 31 December 2024**

Consolidated		Bank	
2024	2023	2024	2023

**52 Performance Evaluation**

	2024	2023	2024	2023
Average Cost of Deposits (%)	5.34 %	4.68 %	4.78 %	4.29 %
Average Cost of Borrowing (%)	18.26 %	10.44 %	17.88 %	10.31 %
Average Yield on Loans & Advances (performing loan) (%)	10.04 %	8.24 %	9.89 %	8.12 %
Average Yield on Investments (%)	8.51 %	7.76 %	8.71 %	7.90 %
Average Yield on Call loans to Bank (%)	13.73 %	6.08 %	13.73 %	6.08 %
Average Yield on Balance with other Banks (%)	6.85 %	9.72 %	6.89 %	9.80 %
Net Spread (%)	5.38 %	2.61 %	5.38 %	2.61 %
Net Interest Margin (%)	2.18 %	2.35 %	2.14 %	2.30 %
Contribution of non-interest bearing liabilities (%)	3.20 %	0.26 %	3.24 %	0.31 %

Detail of calculations is given in Annexure I.

**53 Workers Participation Fund**

Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) deals with the workers' participation in company's profit by way of 'Workers Participation Fund' and 'Welfare Fund'. This Act requires the "Industrial Undertakings" to maintain provision for workers' profit participation fund @5% on net profit. Since this requirement contradicts with the 'Section 11' of the Bank Company Act 1991 (as amended up to 2013), banks in Bangladesh took up the issue collectively and sought opinion from the Association of Bankers Bangladesh Limited (ABB) on the same. ABB wrote a letter to the Ministry of Finance of the Government of People's Republic of Bangladesh on 09 March 2016 to draw attention of the honorable Finance Minister regarding relevance and applicability of Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) for the bank companies and to obtain a direction on the issue. The Ministry of Finance revealed their opinion that WPPF should not be relevant for bank companies, and therefore it should not be applied there. They also sought for an opinion on this issue from Bangladesh Bank. Subsequently, Bangladesh Bank agreed on all the logics and legal opinion collected by the ABB and expressed their consensus with them on 29 November 2016. In this backdrop, the Ministry of Finance has given their instruction, vide letter no. 53.00.0000.311.22.002.17-130 dated 14 February 2017, for not applying Chapter-XV of the Bangladesh Labour Act, 2006 (as amended up to 2013) in bank companies. Therefore, no provision in this regard has been made in the financial statements for the year ended on 31 December 2024.

  
**(MUHAMMED DIDARUL ISLAM FCA)**  
 General Manager & CFO

  
**(MD. ANWARUL ISLAM)**  
 Chief Executive Officer

Dated, Dhaka  
 27-May-2025

**Agrani Bank PLC. and It's Subsidiaries**  
**Highlights on the Overall Activities of the Bank**  
**As at and for the year ended at 31 December, 2024 and 2023**

SL No	Particulars	Unit	Consolidated		Bank	
			2024	2023	2024	2023
1	Paid up Capital	BDT	20,722,940,400	20,722,940,400	20,722,940,400	20,722,940,400
2	Total Regulatory Capital	BDT	18,163,537,304	38,120,339,012	17,519,375,220	37,347,383,914
3	Capital to Risk Weighted Assets Ratio (CRAR)	Percentage	1.91%	4.61%	1.86%	4.57%
4	Capital surplus/(deficit)	BDT	(76,713,311,678)	(44,509,094,732)	(76,920,815,920)	(44,408,200,830)
5	Total Assets	BDT	1,285,145,811,809	1,234,687,268,691	1,281,060,329,433	1,230,957,957,871
6	Total Deposits	BDT	992,488,924,097	989,109,969,072	992,322,216,115	989,087,929,302
7	Total Loans and Advances	BDT	791,391,813,141	757,823,928,533	790,374,095,378	756,992,356,111
8	Credit Deposit Ratio	Percentage	79.74%	76.62%	79.65%	76.53%
9	Shareholders' Equity	BDT	32,006,431,866	42,357,840,579	31,221,367,774	41,476,516,671
10	Total Contingent Liabilities and Commitments	BDT	301,269,720,046	314,743,135,137	301,269,720,046	314,743,135,137
11	Amount of classified loans & advances	BDT	320,443,535,435	214,984,864,793	320,022,124,151	214,765,010,757
12	Classified loans against total loans & advances	Percentage	40.49%	28.37%	40.49%	28.37%
13	Amount of classified loans during current year	BDT	122,518,213,439	78,275,226,212	122,518,213,439	78,275,226,212
14	Provisions kept against classified loans	BDT	61,618,658,964	48,504,626,439	61,518,777,965	48,404,745,440
15	Provision surplus/(deficit)	BDT	(159,519,517,909)	(113,560,965,402)	(159,519,517,909)	(113,560,965,402)
16	Profit after tax and provision	BDT	(9,259,470,609)	1,039,070,261	(9,367,162,054)	690,294,694
17	Interest earning assets	BDT	831,872,662,649	805,886,699,561	830,659,758,259	804,727,402,174
18	Non-interest earning assets	BDT	453,273,149,160	428,800,569,130	450,400,571,174	426,230,555,697
19	Income from investments	BDT	23,335,864,658	19,230,557,708	23,171,588,507	18,942,266,650
20	Cost of fund	Percentage	7.42%	6.55%	7.42%	6.55%
21	Return on investment (ROI)	Percentage	8.51%	5.92%	8.71%	7.90%
22	Return on Assets (ROA)	Percentage	-0.72%	0.08%	-0.73%	0.06%
23	Return on Equity (ROE)	Percentage	-28.93%	2.45%	-30.00%	1.66%
24	Earnings per Share	BDT	(44.68)	5.01	(45.20)	3.33

## Agrani Bank PLC.

### Related Party Disclosure

ANNEXURE - A

#### i) Directors & their close family members' Interest and Position in Different Entities

Name and address	Status	Date of appointment	No. of shares held in the Bank	Entities where they have interest & position
Mr. Syed Abu Naser Bukhtear Ahmed	Chairman	03.09.2024	01	Director, Financial Excellence Limited Managing Director
Mr. Khondker Fazle Rashid	Director	25.09.2022 (Re-appointment)	01	N/A
Mr. Mohammad Masud Rana Chowdhury	Director	01.02.2022	01	Additional Secretary
Dr. Md. Fazlul Hoque	Director	16.10.2024	01	Additional Secretary (rtd)
Mr. Kabirul Ezdani Khan	Director	30.10.2024	01	Additional Secretary (PRL)
Mr. Mohammad Sultan Mahmud	Director	11.11.2024	01	Advocate
Mr. Muzaffar Ahmed,FCMA	Director	04.12.2024	01	Cost & Management Accountant
Md. Anwarul Islam	MD & CEO	21.10.2024	N/A	Chief Executive Officer Agrani Bank PLC., Head Office, Dhaka

#### ii) Related party relationship disclosure during the year 2024 (IAS-24 Related Party Disclosure)

Name of Related Party	Related Party Relationship	Amount (BDT)	Nature
Government (Note-21.1)	Owner	439,179,066	Letter of Guarantee
Government (Note-21.2)	Owner	156,845,871,827	Letter of Credit
Government (Note-6.1)	Owner	215,961,473,732	Government Securities
Government (Note-9)	Owner	36,457,008,282	Advance Income Tax
Ministry of Food and other Ministries (Note-7.3.b)	Owner	6,350,010,365	Loans and Advances
State Owned Enterprises (Note-7.3.b)	Government Enterprises	10,133,808,503	Guarantees for Loans and Advances
Government (Note-11.4)	Owner	69,609,780,906	Deposits (CD, SB, FDR, STD and SP Deposit)
Agrani Equity & Investment Ltd. (Note-10(a))	Subsidiary Company	2,715,078,369	Loans to subsidiary company
Agrani SME Financing Com. Ltd. (Note-10(a))	Subsidiary Company	1,388,182,092	Loans to subsidiary company
Agrani Exchange House Pvt. Ltd. (Note-9.1)	Subsidiary Company	6,457,000	Investment in subsidiary company
Agrani Remittance House SDN.BHD (Note-9.1)	Subsidiary Company	8,967,168	Investment in subsidiary company
Agrani Remittance House , Canada (Note-9.1)	Subsidiary Company	8,217	Investment in subsidiary company
Agrani Exchange House Pvt. Australia (Note-9.1)	Subsidiary Company	4,000,965	Investment in subsidiary company
Agrani Equity & Investment Ltd. (Note-9.1)	Subsidiary Company	5,000,000,000	Investment in subsidiary company
Agrani SME Financing Com. Ltd. (Note-9.1)	Subsidiary Company	1,000,000,000	Investment in subsidiary company

- iii) Significant contracts where Bank is a party & wherein Directors have interest:
- iv) Shares issued to Directors and Executives without consideration or exercisable at discount :
- v) Related party transactions : Please see Annexure
- vi) Lending policies to related parties : Related parties are allowed Loans and Advances as per General Loan Policy of the Bank.
- vii) Business other than Banking business with any related concern of the directors as per section-18(2) of the Bank Company Act 1991:
- viii) Investments in the securities of directors and their related concern

**Agrani Bank PLC. and It's Subsidiaries**  
**Treasury Bill, Treasury Bond, Other Bond**  
**As at 31 December 2024**

ANNEXURE - B.1  
(Amount in BDT)

**Treasury Bill:**

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.24	Amount Booked	
						Amortization	Rev. Reserve A/C
<b>A. Treasury Bills in HTM (Un-encumbered/SLR)</b>							
91 Days	-	-	-	-	-	-	-
182 Days	-	-	-	-	-	-	-
364 Days	-	-	-	-	-	-	-
<b>Sub Total</b>		-		-	-	-	-
<b>B. Treasury Bills in HFT (Un-encumbered/SLR)</b>							
91 Days	0	8,150,000,000	11.45-11.75	7,919,465,000	8,074,953,650	-	1,534,374
182 Days	1	16,467,700,000	11.70-11.90	15,662,521,970	16,113,199,799	-	6,188,654
364 Days	6	27,081,700,000	11.7-12.00	24,776,379,130	25,584,452,764	-	40,651,102
<b>Sub Total</b>		<b>51,699,400,000</b>		<b>48,358,366,100</b>	<b>49,772,606,213</b>	-	<b>48,374,130</b>
<b>Total Treasury Bill (A+B) (Un-encumbered/SLR)</b>		<b>51,699,400,000</b>		<b>48,358,366,100</b>	<b>49,772,606,213</b>	-	<b>48,374,130</b>

**Treasury Bond:**

ANNEXURE - B.2

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.24	Amount Booked	
						Amortization	Rev. Reserve A/C
<b>A. Treasury Bond in HTM (Un-encumbered/SLR)</b>							
Govt. Treasury Bond ( 2 years)	1	2,000,000,000	0.12	2,001,208,000	2,000,934,520	-	-
Govt. Treasury Bond ( 3 years)	1	320,000,000	0.13	322,433,920	322,261,494	-	-
Govt. Treasury Bond ( 5 years)	10	37,837,500,000	4.25-12.30	38,255,008,541	36,822,641,767	-	-
Govt. Treasury Bond ( 10 years)	11	32,050,000,000	5.40-12.75	30,228,590,804	30,510,265,707	-	-
Govt. Treasury Bond ( 15 years)	26	19,350,100,000	7.25-12.42	18,363,802,534	18,340,217,514	-	-
Govt. Treasury Bond ( 20 years)	60	22,914,600,000	6.07-13.14	23,826,138,889	23,665,250,380	-	-
8-10 Yrs.(Special) T.Bond	7	11,273,549,000	3.00-12.00	11,273,549,000	11,273,549,000	-	-
05 Years Bangladesh Govt. Investment Sukuk Bond		3,813,400,000		3,813,400,000	3,813,400,000	-	-
7 Yr.(Agrani Bank-Orion) T.Bond-2026	1	4,427,400,000	5.00	4,427,400,000	4,427,400,000	-	-
ICB Share	1	630,580,970	0.00	630,580,970	630,580,970	-	-
<b>Sub-total</b>		<b>134,617,129,970</b>		<b>133,142,112,658</b>	<b>131,806,501,351</b>	-	-
<b>B. Treasury Bond in HFT (Un-encumbered/SLR)</b>							
Govt. Treasury Bond ( 2 years)	7	18,350,000,000	11.60-12.30	18,346,788,800	18,340,194,500	-	7,471,400
Govt. Treasury Bond ( 5 years)	6	11,170,000,000	6.30-12.40	10,403,236,780	10,424,210,050	-	26,407,740
Govt. Treasury Bond ( 10 years)	4	666,200,000	5.0-12.5	523,246,625	520,853,387	-	-
Govt. Treasury Bond ( 15 years)	1	40,000,000	12.15	38,674,960	39,142,400	-	467,440
Govt. Treasury Bond ( 20 years)	1	3,900,000,000	8.65	2,831,489,300	2,800,246,800	-	-
05 Years Bangladesh Govt. Investment Sukuk Bond	2	2,888,300,000	4.65-4.69	2,888,300,000	2,888,300,000	-	-
Reverse Repo (Bangladesh Govt. Treasure Bond)		-		-	-	-	-
<b>Sub-total</b>		<b>37,014,500,000</b>		<b>35,031,736,465</b>	<b>35,012,947,137</b>	-	<b>34,346,580</b>
<b>Treasury Bond (A+B)(Un-encumbered/SLR)</b>		<b>171,631,629,970</b>		<b>168,173,849,124</b>	<b>166,819,448,489</b>	-	<b>34,346,580</b>
<b>C. Treasury Bond in HTM (Encumbered/Non SLR-Lien with BB in favour of SCB)</b>							
Govt. Treasury Bond ( 5 years)	-	-	0.00	-	-	-	-
<b>Sub-total</b>		-		-	-	-	-
<b>D. Treasury Bond in HFT (Encumbered/Non SLR)</b>							
Govt. Treasury Bond				Nil			
<b>Sub-total</b>		-		-	-	-	-
<b>Treasury Bond (C+D)(Encumbered/Non SLR)</b>		-		-	-	-	-
<b>Total Treasury Bond (A+B+C+D)</b>		<b>171,631,629,970</b>		<b>168,173,849,124</b>	<b>166,819,448,489</b>	-	<b>34,346,580</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Treasury Bill, Treasury Bond, Other Bond**  
**As at 31 December 2024**

ANNEXURE - B.3  
(Amount in BDT)

**Subordinated Bond (Encumbered/Non SLR)**

Particulars	No. of Quantity	Face Value	Date of Issue	Date of Maturity	Rate/ Floating Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.23
NCC Bank Non-Convertible Subordinated Bond	1	100,000,000.00	5/16/2018	5/16/2025	7.00-10.50	100,000,000.00	100,000,000.00
Rupali Bank Subordinated Bond	1	400,000,000.00	6/12/2018	6/12/2025	7.00-10.50	400,000,000.00	400,000,000.00
Jamuna Bank Subordinated Bond	1	100,000,000.00	7/5/2018	7/5/2025	7.00-10.50	100,000,000.00	100,000,000.00
Mercantile Bank Subordinated Bond	1	200,000,000.00	7/25/2018	7/25/2025	7.00-10.50	200,000,000.00	200,000,000.00
Southeast Bank Subordinated Bond-III	1	300,000,000.00	8/12/2018	8/12/2025	7.00-10.50	300,000,000.00	300,000,000.00
Dhaka Bank Floating Rate Dated Subordinated Bond-III	1	300,000,000.00	8/12/2018	8/12/2025	7.00-10.50	300,000,000.00	300,000,000.00
Prime Bank Subordinated Bond-III	1	400,000,000.00	8/12/2018	8/12/2025	Reference Rate x 1.25	400,000,000.00	400,000,000.00
The Farmers Bank Subordinated Bond (Padma Bank)	1	1,000,000,000.00	8/30/2018	8/30/2023	9.00	1,000,000,000.00	1,000,000,000.00
Al Arafah Islami Bank Mudaraba Subordinated Bond-II	1	200,000,000.00	10/30/2018	10/30/2025	7.00-9.00	200,000,000.00	200,000,000.00
ICB Subordinated Bond	1	5,000,000,000.00	11/6/2018	11/6/2025	9.00	5,000,000,000.00	5,000,000,000.00
City Bank Limited 3rd Subordinated Bond	1	200,000,000.00	12/6/2018	12/6/2025	MTDR+Additional 2%	200,000,000.00	200,000,000.00
Trust Bank Limited Floating Rate Dated Subordinated Bond	1	400,000,000.00	12/19/2018	12/19/2025	MTDR+Margin 2%	400,000,000.00	400,000,000.00
Shahjalal Islami Bank Limited Mudaraba Floating Rate Dated Subordinated Bond	1	500,000,000.00	12/19/2018	12/19/2025	7.00-9.00	500,000,000.00	500,000,000.00
Islami Bank Limited Mudaraba Floating Rate Dated Subordinated Bond-II	1	600,000,000.00	12/24/2018	12/24/2025	7.00-9.00	600,000,000.00	600,000,000.00
UCB 4th Floating Rate Dated Subordinated Bond	1	500,000,000.00	12/26/2018	12/26/2025	MTDR+Additional 2%	500,000,000.00	500,000,000.00
DBBL 2nd Floating Rate Dated Subordinated Bond-II	1	400,000,000.00	12/27/2018	12/27/2025	MTDR+Additional 1.75%	400,000,000.00	400,000,000.00
SIBL 3rd Floating Rate Dated Subordinated Bond	1	500,000,000.00	12/27/2018	12/27/2025	8.50-10.50	500,000,000.00	500,000,000.00
FSIBL 3rd Mudaraba Subordinated Bond	1	120,000,000.00	3/28/2019	3/28/2026	7.50-10.50	120,000,000.00	120,000,000.00
Ashuganj Power Station Company Limited	1	500,000,000.00	4/30/2019	4/30/2026	10.00	500,000,000.00	500,000,000.00
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	600,000,000.00	6/17/2019	6/17/2026	10.00	600,000,000.00	600,000,000.00
BEXIMCO Communications Limited Corporate Bond-2019	1	4,500,000,000.00	7/28/2019	7/28/2029	10.00	4,500,000,000.00	4,500,000,000.00
IPDC Finance Ltd.Tier II Subordinated Bond	1	60,000,000.00	7/31/2019	7/31/2025	7.50-10.50	60,000,000.00	60,000,000.00
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	300,000,000.00	11/14/2019	11/14/2026	MTDR+Margin 2%	300,000,000.00	300,000,000.00
Bank Asia Limited Floating Rate Dated Subordinated Bond-III	1	1,000,000,000.00	11/25/2019	11/25/2026	MTDR+Additional 1.75%	1,000,000,000.00	1,000,000,000.00
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	1	1,650,000,000.00	12/5/2019	12/5/2026	7.00-10.00	1,650,000,000.00	1,650,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	1	800,000,000.00	12/10/2019	12/10/2026	7.50-10.00	800,000,000.00	800,000,000.00
The Premier Bank Ltd. Subordinated Bond-2019	1	200,000,000.00	12/22/2019	12/22/2026	10.00	200,000,000.00	200,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-II (1st Tranche)	1	1,200,000,000.00	12/22/2019	12/22/2026	7.00-10.00	1,200,000,000.00	1,200,000,000.00
BHL 25% Convertible Secured Bond	1	1,250,000,000.00	10/18/2018	10/18/2026	10.00	1,250,000,000.00	1,250,000,000.00
MTB 4th Subordinated Bond	1	300,000,000.00	3/4/2020	3/4/2027	7.00-10.50	300,000,000.00	300,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-III (2nd Tranche)	1	600,000,000.00	8/18/2020	8/18/2027	Reference Rate + 2%	600,000,000.00	600,000,000.00
Standard Bank 3rd Subordinated Bond	1	600,000,000.00	9/14/2020	9/14/2027	7.50-11.00	600,000,000.00	600,000,000.00
Al Arafah Bank Ltd Subordinated Bond-3rd	1	1,200,000,000.00	10/25/2020	10/25/2027	7.00-10.50	1,200,000,000.00	1,200,000,000.00
Islamic Finance and Investment Limited	1	120,000,000.00	11/12/2020	11/12/2027	7.00-10.50	120,000,000.00	120,000,000.00
Southeast Bank Ltd Non-Convertible Floating Subordinated Bond	1	750,000,000.00	12/10/2020	12/10/2027	Reference Rate + 2%	750,000,000.00	750,000,000.00
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	1	300,000,000.00	12/15/2020	12/15/2027	7.00-10.50	300,000,000.00	300,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III (2nd Tranche)	1	900,000,000.00	12/15/2020	12/15/2027	7.00-10.50	900,000,000.00	900,000,000.00
AB Bank Ltd Subordinate Bond-IV	1	750,000,000.00	12/21/2020	12/21/2027	7.00-10.50	750,000,000.00	750,000,000.00
Trust Bank Ltd. Floating Rate Subordinated Bond	1	1,200,000,000.00	12/29/2020	12/29/2027	7.00-10.50	1,200,000,000.00	1,200,000,000.00
EXIM Bank Limited Floating Rate Subordinated Bond-IV	1	2,000,000,000.00	6/16/2021	6/16/2028	7.00-10.50	2,000,000,000.00	2,000,000,000.00
IFIC Bank Floating Non-Convertible Subordinated Bond	1	1,200,000,000.00	9/14/2021	9/14/2028	7.00-10.50	1,200,000,000.00	1,200,000,000.00
PRAN Agro Ltd. Green Coupon Bearing Bond	1	200,000,000.00	11/30/2021	11/30/2028	7.00-10.50	200,000,000.00	200,000,000.00
BEXIMCO Green Sukuk Bond	1	1,500,000,000.00	12/15/2021	12/15/2026	7.00-10.50	1,500,000,000.00	1,500,000,000.00
NRB Commercial Bank Limited	1	400,000,000.00	12/26/2021	12/26/2028	7.00-10.50	400,000,000.00	400,000,000.00
Southeast Bank Subordinated Bond-V	1	1,600,000,000.00	12/29/2021	12/29/2028	7.00-10.50	1,600,000,000.00	1,600,000,000.00
Megna Bank Subordinated Bond-I	1	225,000,000.00	3/3/2022	3/3/2027	7.00-10.50	225,000,000.00	225,000,000.00
Strategic Finance Limited	1	500,000,000.00	3/9/2022	3/9/2032	7.00-10.50	500,000,000.00	500,000,000.00
City Bank Limited 4th Subordinated Bond	1	2,600,000,000.00	6/15/2022	6/15/2030	7.00-10.50	2,600,000,000.00	2,600,000,000.00
Strategic Finance Limited	1	1,500,000,000.00	7/6/2022	7/6/2032	7.00-10.50	1,500,000,000.00	1,500,000,000.00
IFIC Bank Non-Convertible Floating Rated Subordinated Bond-III	1	2,500,000,000.00	9/29/2022	9/29/2029	7.00-10.50	2,500,000,000.00	2,500,000,000.00
One Bank Ltd Non-Convertible Floating Rated Subordinated Bond-III	1	2,500,000,000.00	11/6/2022	11/6/2029	7.00-10.50	2,500,000,000.00	2,500,000,000.00
Banga Building Materials Ltd (BBML) Sukuk Ijara Bond	1	200,000,000.00	7/13/2023	7/13/2029	7.00-10.50	200,000,000.00	200,000,000.00
<b>Total Other Bond (Un-Approved)</b>		<b>46,925,000,000</b>				<b>46,925,000,000</b>	<b>46,925,000,000</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Treasury Bill, Treasury Bond, Other Bond**  
**As at 31 December 2024**

ANNEXURE - B.4

**A.(i) Disclosure regarding outstanding Repo as on 31 December 2024**

(Amount in BDT)

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1 <sup>st</sup> leg cash consideration)
1	Bangladesh Bank	03-12-24	01-01-25	9,945,979,080
2	Bangladesh Bank	10-12-24	01-07-25	11,179,799,174
3	Bangladesh Bank	17-12-24	14-01-25	11,827,053,044
4	Bangladesh Bank	24-12-24	21-01-25	13,000,763,977
<b>Total</b>				<b>45,953,595,276</b>

**A.(ii) Disclosure regarding outstanding Reverse Repo as on 31 December 2024**

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1 <sup>st</sup> leg cash consideration)
1				
<b>Total</b>				-

**B. Disclosure regarding overall transaction of Repo and Reverse Repo:**

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
<b>Securities sold under repo</b>			
i) With Bangladesh Bank	14,269,239,454	65,944,732,991	29,231,164,408
ii) With Other Banks & Financial Institutions	592,365,000	14,113,973,568	411,721,480
<b>Securities purchased under reverse repo</b>			
i) With Bangladesh Bank	-	-	-
ii) With Other Banks & Financial Institutions	97,266,800	4,942,461,166	45,166,816

**Agrani Bank PLC. and It's Subsidiaries**  
**Share - Quoted**  
**As at 31 December 2024**

Annexure-C  
Amount in BDT

Share - Quoted

Particulars/ Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-24	Market Value as at 31-12-24	Unrealised Capital Gain/(Loss)	Provision Required
<b>Banks</b>								
AB Bank Ltd	1,559,644	10	14.93	23,278,457	7.70	12,009,259	(11,269,198)	11,269,198
City Bank Ltd.	3,088,965	10	33.04	102,047,729	22.40	69,192,816	(32,854,913)	32,854,913
Exim Bank Ltd.	19,253,594	10	14.51	279,421,698	7.20	138,625,877	(140,795,821)	140,795,821
Southeast Bank Ltd.	5,479,804	10	26.78	146,735,679	9.00	49,318,236	(97,417,443)	97,417,443
<b>NBFI</b>								
BAY Leasing	329,719	10	70.46	23,232,160	7.00	2,308,033	(20,924,127.00)	20,924,127
PLFSL	136,360	10	50.85	6,934,276	2.20	299,992	(6,634,284.00)	6,634,284
United Finance	473,757	10	45.95	21,769,543	13.40	6,348,344	(15,421,199.20)	15,421,199
<b>Insurance</b>								
Pragati Insurance Ltd.	226,468	10	90.80	20,564,219	54.40	12,319,859	(8,244,360)	8,244,360
<b>Fuel &amp; Power</b>								
DESCO	282,560	10	85.93	24,280,276	23.40	6,611,904	(17,668,372)	17,668,372
MJLBD	1,488,908	10	104.98	156,309,574	94.10	140,106,243	(16,203,331)	16,203,331
Padma Oil	560,173	10	365.58	204,787,797	188.70	105,704,645	(99,083,152)	99,083,152
Power Grid Ltd	4,744,433	10	88.61	420,399,092	41.80	198,317,299	(222,081,793)	222,081,793
Summit Power Ltd	9,305,240	10	60.84	566,151,063	14.80	137,717,552	(428,433,511)	428,433,511
Titas Gas Ltd	2,150,162	10	100.71	216,536,187	20.90	44,938,386	(171,597,801)	171,597,801
<b>Pharmaceutical</b>								
ACI	57,649	10	271.02	15,624,061	139.60	8,047,800	(7,576,261)	7,576,261
Square Pharma	1,517,028	10	246.87	374,506,932	217.70	330,256,996	(44,249,936)	44,249,936
<b>Engineering</b>								
Atlas Bangla	80,218	10	203.18	16,298,815	54.00	4,331,772	(11,967,043)	11,967,043
BBS Cables	2,129,089	10	55.54	118,244,150	17.50	37,259,058	(80,985,093)	80,985,093
BSRM Steel	284,130	10	173.16	49,200,562	50.80	14,433,804	(34,766,758)	34,766,758
RSRM Steel	2,131,394	10	28.53	60,815,952	9.00	19,182,546	(41,633,406)	41,633,406
S Alam CRST	863,000	10	72.62	62,674,896	9.80	8,457,400	(54,217,496)	54,217,496
Shurid Industries	3,571,615	10	25.64	91,577,951	6.50	23,215,498	(68,362,454)	68,362,454
SS Steel	3,126,926	10	19.90	62,213,381	8.70	27,204,256	(35,009,125)	35,009,125
<b>Spinning &amp; Textile</b>								
Malek Spinning	306,130	10	52.04	15,931,680	24.90	7,622,637	(8,309,043)	8,309,043
Zaheen Spin	406,653	10	17.41	7,078,480	5.40	2,195,926	(4,882,554)	4,882,554
<b>Cement</b>								
Aramit Cement	174,240	10	78.58	13,692,549	11.60	2,021,184	(11,671,365)	11,671,365
Confidence Cement	735,563	10	143.05	105,222,105	57.10	42,000,647	(63,221,458)	63,221,458
<b>Mutual Funds</b>								
EBL NRB MF	4,146,652	10	7.63	31,642,176	3.50	14,513,282	(17,128,894)	17,128,894
ICB AMCL 1st Agrani Bank Ltd.	50,000,000	10	10.00	500,000,000	7.40	370,000,000	(130,000,000)	130,000,000
Popular Life 1st M F	2,300,000	10	6.15	14,152,075	3.20	7,360,000	(6,792,075)	6,792,075
Trust Bank MF	364,853	10	6.68	2,438,864	3.40	1,240,500.20	(1,198,364)	1,198,364
Vanguard AML BD	8,194,550	10	10.00	81,945,500	5.60	45,889,480	(36,056,020)	36,056,020
Vanguard AML RB	20,000,000	10	10.00	200,000,000	4.90	98,000,000	(102,000,000)	102,000,000
<b>Miscellaneous</b>								
BATBC	20,000	10	520.33	10,406,644	367.60	7,352,000	(3,054,644)	3,054,644
GHAIL	9,254,681	10	23.58	218,219,065	11.60	107,354,300	(110,864,765)	110,864,765
<b>Non-Trading Shares</b>								
Bangladesh Shipping Corp.	10,770	100	171.42	1,846,247	94.70	1,019,919	(826,328)	826,328
Dacca Dying & Manf.Co.(Lock-in)	71,280	10	7.00	498,750	12.90	919,512	420,762	(420,762)
Investment Corporation of Bangladesh	43,534,647	10	14.48	630,580,970	14.48	630,580,970	-	-
B.D. Luggage Ltd	600	100	8.00	4,800	8.00	4,800	-	-
B.C. I Ltd	1,230	100	15.25	18,756	15.25	18,756	0	(0)
Padma Printers & Colors	28,484	10	3.40	96,846	3.40	96,846	(0)	0
Phoenix leather Complex Ltd	599	100	100.00	59,900	100.00	59,900	-	-
<b>Sub-total (a)</b>	<b>202,391,768</b>			<b>4,897,439,857</b>		<b>2,734,458,233</b>	<b>(2,162,981,624)</b>	<b>2,162,981,624</b>
<b>Amount in BDT</b>								
<b>Special Fund - Quoted</b>								
ACI Limited	181,905	10	271.07	49,309,732	139.60	25,393,938	-	-
BATBC	47,540	10	587.10	27,910,947	367.60	17,475,704	-	-
Berger Paints	54,643	10	1,851.21	101,155,471	1,812.00	99,013,116	-	-
Eastland Insurance	334,520	10	43.80	14,650,916	19.70	6,590,044	-	-
Linde BD.	9,191	10	1,424.69	13,094,297	1,019.50	9,370,225	-	-
Popular life Insurance	612,812	10	97.72	59,884,591	51.00	31,253,412	-	-
Pragati Insurance	760,492	10	84.33	64,135,751	54.40	41,370,754	-	-
Square Pharma Ltd	227,412	10	229.48	52,185,658	217.70	49,507,592	-	-
Wata Camical	186,764	10	330.88	61,796,255	115.30	21,533,889	-	-
<b>Sub-total (c)</b>	<b>2,415,279</b>			<b>444,123,618</b>		<b>301,508,674</b>	-	-

**Agrani Bank PLC. and It's Subsidiaries**  
**Share - Unquoted**  
**As at 31 December 2024**

Annexure-C  
Amount in BDT

Particulars/ Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-24	Market Value as at 31-12-24	Unrealised Capital Gain/(Loss)	Provision Required
A.B. Biscuit Co. Ltd	378	100	100.00	37,800	-	-	(37,800)	37,800
Adamjee Jute Mills Ltd	30,000	10	8.16	244,800	-	-	(244,800)	244,800
Eastern Mercantile Bank Ltd	10,000	10	10.00	100,000	-	-	(100,000)	100,000
Karnafuly Rayan Chemicals	600	10	10.00	6,000	-	-	(6,000)	6,000
National Oxyzen Ltd	1,986	100	100.00	198,600	-	-	(198,600)	198,600
Paper Converting & Pacg .	1,478	100	100.00	147,800	-	-	(147,800)	147,800
Specialised Jute Manf. Co. Ltd.	33,790	10	10.00	337,900	-	-	(337,900)	337,900
Swan Textile Mills Ltd	1,000	100	100.00	100,000	-	-	(100,000)	100,000
Best Holdings Ltd.	57,692,308	10	65.00	3,750,000,000	18.20	1,050,000,006	(2,699,999,994)	2,699,999,994
B. Commerce Bank Ltd	900,000	100	100.00	90,000,000	(418.37)	-	(90,000,000)	90,000,000
Swift share	9	181,069	181,069.44	1,629,625	513,510.69	4,621,596	-	-
DRS	500,000	10	10.00	5,000,000	10.00	5,000,000	-	-
CCBL	3,750,000	10	10.00	37,500,000	11.14	41,775,000	-	-
CDBL	8,567,705	10	2.75	23,541,640	40.31	345,364,189	-	-
Capitec Popular	3,750,000	10	10.00	37,500,000	8.24	30,886,875	(6,613,125)	6,613,125
Shanta First	3,015,000	10	9.95	29,999,250	9.83	29,644,988	-	-
Bangladesh Fund	20,000,000	100	100.00	2,000,000,000	80.46	1,609,200,000	(390,800,000)	390,800,000
Financial Excellence Ltd.	400,000	100	10.00	4,000,000	7.18	2,872,000	(1,128,000)	1,128,000
Padma Bank Ltd.	165,000,000	10	10.00	1,650,000,000	-	-	(1,650,000,000)	1,650,000,000
Karma Sangsthan Bank	1,600,000	100	100.00	160,000,000	217.59	348,144,000	-	-
Preference Shares								
Orion Infrastructure Ph-1 (Pref. Share)	150,000,000	10	10.00	1,500,000,000	10.00	1,500,000,000	-	1,500,000,000
<b>Sub-total (b)*</b>	<b>415,254,254</b>			<b>9,290,343,415</b>		<b>4,967,508,654</b>	<b>(4,839,714,019)</b>	<b>6,339,714,019</b>

Special Fund - Unquoted								
HFAML Shariah Unit Fund	2,000,000	10	10.00	20,000,000	7.95	15,903,000	-	-
ICB AMCL Shotoborsho Unit Fund	3,000,000	10	10.00	30,000,000	7.46	22,372,500	-	-
<b>Sub-total (d)</b>	<b>5,000,000</b>			<b>50,000,000</b>		<b>38,275,500</b>	-	-
<b>TOTAL (a+b+c+d)</b>	<b>625,061,301</b>			<b>14,681,906,890</b>		<b>8,041,751,061</b>	<b>(7,002,695,643)</b>	<b>8,502,695,643</b>

Non-Convertible Bond:			
Name of Bond	Name of the Issuer	Invested Amount	Provision Required
Beximco Communications Ltd. Corp. Bond	Beximco Communications Ltd.	4,500,000,000	1,248,200,000
Best Holding Ltd Bond	Best Holding Ltd	1,250,000,000	1,294,700,000
ICB Subordinated Bond	Investment Corporation of Bangladesh	5,000,000,000	1,324,700,000
Padma Bank Ltd. Subordinated Bond	Padma Bank Limited	1,000,000,000	1,025,300,000
<b>TOTAL</b>		<b>11,750,000,000</b>	<b>4,892,900,000</b>
<b>GRAND TOTAL</b>			<b>13,395,595,643</b>

\* The required provision for unquoted shares based on the individual shares basis not portfolio basis.

## Agrani Bank PLC. and It's Subsidiaries

### Debenture

As at 31 December 2024

ANNEXURE - D

Amount in BDT

Name of organisation	Quantity	Amount
<b>Un-approved Debenture</b>		
M/S Bawa Jute mills Ltd.	1	1
M/S hotel ilisium	1	1
Rupon Oil & Feeds Ltd.	1	1
Bay-Sodium Chemicals Ltd	1	1
Monir Chemicals Ltd	1	1
Ismail Carpet Mills Ltd	1	1
Mirzabo steel Mills Ltd	1	1
Karnafuly Paper Mills Ltd.	1	1
Karnafuly Rayon & Chemicals Ltd.	1	1
Bangladesh Textile Mills Corporation	1	1
Bangladesh Textile Mills Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
Bangladesh Steel & Engineering Corporation	1	1
<b>Total Debenture</b>	<b>16</b>	<b>16</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**NOSTRO Account (Outside Bangladesh)**  
**As at 31 December 2024**

ANNEXURE - E.1

Name of the Bank	Currency Name	Amount in FC	Conversion Rate per unit FC	Amount in USD	Weighted Average Rate	Amount in BDT
<b>Nostro Account: Debit Balance</b>						
SCB LONDON	GBP	65,592.58	1.2583	82,535.14	120.0000	9,904,217
SONALI BANK LONDON	GBP	19,835.00	1.2583	24,958.38	120.0000	2,995,006
CITY BANK NA, NY	USD	980,718.55	1.0000	980,718.55	120.0000	117,686,226
PUBLIC BANK MALAYSIA	USD	509,041.60	1.0000	509,041.60	120.0000	61,084,992
KOOKMIN BANK,SEUL	USD	54,207.31	1.0000	54,207.31	120.0000	6,504,880
ICICI BANK, HONGKONG	USD	1,141,445.21	1.0000	1,141,445.21	120.0000	136,973,425
ZHEJIANG CHOUZHOU BANK	USD	1,460,871.81	1.0000	1,460,871.81	120.0000	175,304,617
SONALI BANK LONDON	USD	70,136.18	1.0000	70,136.18	120.0000	8,416,342
COMMERZ EURO	EUR	1,890,190.02	1.0426	1,970,712.11	120.0000	236,485,454
CITI BANK NA, LONDON	EUR	2,790,749.22	1.0426	2,909,635.14	120.0000	349,156,216
BANK OF CEYLON,COLOMBO	ACUD	32,794.98	1.0000	32,794.98	120.0000	3,935,398
SCB NEPAL	ACUD	561,330.55	1.0000	561,330.55	120.0000	67,359,666
SONALI BANK KOLKATA	ACUD	129,393.85	1.0000	129,393.85	120.0000	15,527,262
AB BANK. MUMBAI	ACUD	5,846.11	1.0000	5,846.11	120.0000	701,533
BANK OF CEYLON MALDIVES	ACUD	5,000.00	1.0000	5,000.00	120.0000	600,000
SCB MUMBAI	ACUD	1,300,804.57	1.0000	1,300,804.57	120.0000	156,096,548
HABIB METROPOLITAN BANK	ACUD	874,339.38	1.0000	874,339.38	120.0000	104,920,726
UNITED BANK OF INDIA	ACUD	501,745.38	1.0000	501,745.38	120.0000	60,209,446
HDFC BANK INDIA	ACUD	1,401,536.66	1.0000	1,401,536.66	120.0000	168,184,399
SCB, TOKYO JAPAN	JPY	60,957,206.67	157.7800	386,343.05	120.0000	46,361,166
SCB MUMBAI INDIA	ACUEUR	3,680.25	1.0426	3,837.03	120.0000	460,443
UNION BANK OF SWITZERLAND	CHF	149,619.51	0.9019	165,893.68	120.0000	19,907,242
SCB SINGAPORE	SGD	8,687.03	1.3577	6,398.34	120.0000	767,801
DEVELOPMENT BANK OF SINGAPORE	SGD	5,166,353.24	1.3577	3,805,224.45	120.0000	456,626,934
BANK OF MONTREAL CANADA	CAD	492,325.34	1.4402	341,845.12	120.0000	41,021,414
ZHEJIANG CHOUZHOU BANK	CNY	142,731.20	7.2990	19,554.90	120.0000	2,346,588
BANK OF CHINA	CNY	75,260.40	7.2990	10,311.06	120.0000	1,237,327
<b>Total: Debit Balance</b>				<b>18,756,460.54</b>		<b>2,250,775,268</b>
<b>Nostro Account: Credit Balance</b>						
SCB NY	USD	3,212,199.97	1.0000	3,212,199.97	120.0000	385,463,996
MASHREQE BANK NY	USD	2,671,544.84	1.0000	2,671,544.84	120.0000	320,585,381
SCB, FRANKFURT, GERMANY	EUR	4,621,486.92	1.0426	4,818,362.26	120.0000	578,203,472
UNICREDITO ITALIA	EUR	12,617.39	1.0426	13,154.89	120.0000	1,578,587
ICICI BANK, MUMBAI	ACUD	218,091.47	1.0000	218,091.47	120.0000	26,170,976
AXIS BANK LTD	ACUD	2,213,686.65	1.0000	2,213,686.65	120.0000	265,642,398
BOT, TOKYO JAPAN	JPY	2,337,181.00	157.7800	14,812.91	120.0000	1,777,549
AL-RAJHI BANKING	SAR	14,489.77	3.7560	3,857.77	120.0000	462,932
MASHREQE BANK UAE	AED	483,796.54	3.6731	131,713.41	120.0000	15,805,610
<b>Total: Credit Balance</b>				<b>13,297,424.17</b>		<b>1,595,690,901</b>
<b>Balance with Bangladesh Bank Foreign Currency:</b>						ANNEXURE - E.2
<b>Nostro Account Debit</b>						
BANGLADESH BANK	GBP	105,435.97	1.2583	132,670.08	120.0000	15,920,410
BANGLADESH BANK	USD	4,898,883.27	1.0000	4,898,883.27	120.0000	587,865,992
BANGLADESH BANK	EUR	231,636.72	1.0426	241,504.44	120.0000	28,980,533
BANGLADESH BANK	JPY	2,110,849.40	157.7800	13,378.43	120.0000	1,605,412
BANGLADESH BANK	CNY	2,495,545.47	7.2990	341,902.38	120.0000	41,028,286
<b>Total Debit Balance</b>				<b>5,628,338.61</b>		<b>675,400,633.00</b>
<b>Nostro Account Credit</b>						
BANGLADESH BANK	USD	-	-	-	-	-
<b>Total Credit Balance</b>				-		-

**Agrani Bank PLC. and It's Subsidiaries**  
**Advance Tax and Provision for Taxation**  
**As at 31 December 2024**

ANNEXURE - F (Amount in BDT)						
Income Year	Assessment Year	Tax Provision as per Financial Statements	Total Advance Income Tax (Latest Status)	Assessment status	Latest Tax Claim as per NBR Order	Tax Claim as per NBR Order after adjustment of AIT
Refundable from 1989 to 2004 (except 2002)		-	3,101,735,796	-		-
2002	2003-04	10,000,000	510,581,907	Ref.case submitted in High Court Div.	(435,493,264)	(435,493,264)
2005	2006-07	35,517,653	224,697,050	Ref.case submitted in High Court Div.	(224,697,050)	(224,697,050)
2006	2007-08	930,815,389	239,419,933	Ref.case submitted in High Court Div.	(1,435,130)	(1,435,130)
2007	2008-09	723,341,642	1,020,571,233	Claim Settled		-
2008	2009-10	-	275,452,761	Ref.case submitted in High Court Div.	253,835,217	253,835,217
2009	2010-11	1,700,000,000	1,176,935,743	Ref.case submitted in High Court Div.	650,117,310	550,117,310
2010	2011-12	2,068,600,000	377,375,635	Ref.case submitted in High Court Div.	1,136,500,448	1,136,500,448
2011	2012-13	4,250,000,000	1,495,564,918	Ref.case submitted in High Court Div.	4,087,523,646	3,287,523,646
2012	2013-14	1,580,000,000	1,808,330,684	Ref.case submitted in High Court Div.	2,288,067,748	2,088,067,748
2013	2014-15	-	989,155,051	Ref.case submitted in High Court Div.	(248,804,955)	(248,804,955)
2014	2015-16	126,000,000	1,635,361,100	Ref.case submitted in High Court Div.	2,710,299,658	2,710,299,658
2015	2016-17	131,000,000	2,188,259,573	Ref.case submitted in High Court Div.	1,259,318,575	1,259,318,575
2016	2017-18	2,322,989,078	2,036,385,899	Ref.case submitted in High Court Div.	835,837,483	626,408,657
2017	2018-19	2,682,800,000	2,286,237,432	Ref.case submitted in High Court Div.	1,740,415,837	1,540,415,837
2018	2019-20	3,260,640,205	1,716,084,078	Tribunal Completed **	2,591,177,562	2,591,177,562
2019	2020-21	2,168,598,751	2,168,598,751	Claim Settled	-	-
2020	2021-22	1,204,157,449	2,039,383,275	Assessment Completed***	122,999,393	122,999,393
<b>Sub-Total</b>		<b>23,194,460,167</b>	<b>25,290,130,818</b>	-	<b>16,765,662,478</b>	<b>15,256,233,652</b>
2021	2022-23	892,183,478	2,129,476,525	Return submitted		
2022	2023-24	2,567,894,496	2,651,453,312	Return submitted		
2023	2024-25	4,632,360,952	4,632,360,953	Return submitted		
2024	2025-26	4,093,051,165	3,481,359,114	Return yet to submitted		
<b>Total</b>		<b>35,379,950,258</b>	<b>38,184,780,723</b>		<b>16,765,662,478</b>	<b>15,256,233,652</b>

\* Appeal Order Issued, after receiving of Certified Copy Bank will file to Appellate Tribunal.

\*\* Tribunal Order Issued, after receiving of Certified Copy Bank will file to Honourable High Court.

**Agrani Bank PLC. and It's Subsidiaries**  
**Schedule of Fixed Assets**  
**As at 31 December 2024**

ANNEXURE - G  
(Amount in BDT)

Particulars	Cost/Revaluation			Depreciation			Net book value				
	Opening balance as on 01.01.2024	Addition during the year	Disposal/Adjustment during the year	Total balance as on 31.12.2024	Rate of depreciation	Opening balance as on 01.01.2024	Adjustment for disposal	Charge for the year	Total balance as on 31.12.2024	Net book value as on 31.12.2023	Net book value as on 31.12.2024
	Taka	Taka	Taka	Taka	%	Taka	Taka	Taka	Taka	Taka	Taka
<b>Fixed Assets-Solo: (Agrani Bank PLC.)</b>											
Land	13,471,308,224	-	-	13,471,308,224	0%	-	-	-	-	13,471,308,224	13,471,308,224
Building	1,375,899,056	-	-	1,375,899,056	2.5%	394,035,837	-	35,009,275	429,045,112	946,853,944	981,863,219
Furniture & Fixture	1,116,905,256	41,173,203	(9,801,676)	1,148,276,783	10%	899,475,967	(9,801,676)	46,382,480	936,056,771	212,220,012	217,429,289
Motor Vehicles	595,221,560	1,667,425	(6,381,639)	590,507,346	20%	562,329,044	(6,381,639)	14,177,417	570,124,822	20,382,524	32,892,516
Office Equipment	488,773,798	33,370,179	(1,809,890)	530,334,087	20%	437,107,850	(1,809,890)	25,422,142	460,720,102	69,613,985	61,665,948
Electric Materials	890,369,737	35,313,559	(7,874,197)	917,809,099	20%	772,605,946	(7,874,197)	48,702,519	813,434,268	104,374,831	117,763,791
Computer	2,934,277,998	543,352,252	(10,505,341)	3,467,124,909	20%	2,601,903,969	(10,505,341)	178,352,838	2,769,751,466	697,373,443	332,374,029
Library Books	9,627,468	11,540	541	9,639,549	10%	4,568,637	541	125,780	4,694,958	4,944,591	5,058,831
<b>Sub-total : A</b>	<b>20,892,383,097</b>	<b>654,888,158</b>	<b>(36,372,202)</b>	<b>21,510,899,053</b>		<b>5,672,027,250</b>	<b>(36,372,202)</b>	<b>348,172,451</b>	<b>5,983,827,999</b>	<b>15,527,071,554</b>	<b>15,220,355,847</b>
<b>B) Intangible Asset-Solo: (Agrani Bank PLC.)</b>											
Software Purchase	3,234,372,763	3,238,411	(22,136,213)	3,215,474,961	10%	1,643,779,486	(22,136,213)	277,627,753	1,899,271,026	1,316,203,935	1,590,593,277
<b>Sub-total : B</b>	<b>3,234,372,763</b>	<b>3,238,411</b>	<b>(22,136,213)</b>	<b>3,215,474,961</b>		<b>1,643,779,486</b>	<b>(22,136,213)</b>	<b>277,627,753</b>	<b>1,899,271,026</b>	<b>1,316,203,935</b>	<b>1,590,593,277</b>
<b>C) Lease Asset -Solo: (Agrani Bank PLC.)</b>											
Right-of-use assets	1,111,474,596	14,832,982	-	1,126,307,578	0%	461,960,264	-	94,594,508	556,554,772	569,752,806	649,514,332
<b>Sub-total : C</b>	<b>1,111,474,596</b>	<b>14,832,982</b>	<b>-</b>	<b>1,126,307,578</b>		<b>461,960,264</b>	<b>-</b>	<b>94,594,508</b>	<b>556,554,772</b>	<b>569,752,806</b>	<b>649,514,332</b>
<b>Total : (A+B+C)</b>	<b>25,238,230,456</b>	<b>672,959,551</b>	<b>(58,508,415)</b>	<b>25,852,681,592</b>		<b>7,777,767,000</b>	<b>(58,508,415)</b>	<b>720,394,712</b>	<b>8,439,653,297</b>	<b>17,413,028,295</b>	<b>17,460,463,456</b>
<b>Fixed Assets - Consolidated: (Agrani Bank PLC. &amp; its subsidiaries)</b>											
Agrani Bank PLC.	25,238,230,456	672,959,551	(58,508,415)	25,852,681,592	-	7,777,767,000	(58,508,415)	720,394,712	8,439,653,297	17,413,028,295	17,460,463,456
Agrani Equity & Investment Limited	24,643,159	341,965	(999,204)	23,985,920	-	13,116,668	(999,164)	2,616,724	14,734,228	9,251,692	11,526,492
Agrani SME Financing Limited	59,239,358	599,622	(43,365)	59,795,615	-	37,657,747	(1,781,251)	5,916,216	41,792,712	18,002,903	21,581,611
Agrani Exchange House, Singapore	97,790,854	72,529,338	-	170,320,192	-	75,610,557	-	26,728,723	102,339,280	67,980,912	22,180,297
Agrani Remittance House, Malaysia	82,819,816	6,037,967	-	88,857,783	-	48,146,737	(3,457,390)	12,731,963	57,421,310	31,436,473	34,673,079
Agrani Remittance House, Canada	-	-	-	-	-	-	-	-	-	-	-
Agrani Exchange Company, Australia	178,546	-	-	178,546	-	-	-	-	-	178,546	178,546
<b>Total Consolidated Fixed Assets</b>	<b>25,502,902,189</b>	<b>752,468,443</b>	<b>(59,550,984)</b>	<b>26,195,819,648</b>		<b>7,952,298,709</b>	<b>(64,746,220)</b>	<b>768,388,338</b>	<b>8,655,940,827</b>	<b>17,539,878,821</b>	<b>17,550,603,481</b>

**Agrani Bank PLC. and It's Subsidiaries**

**Classification of Financial Instruments as per International Financial Reporting Standard (IFRS-7): Consolidated As at 31 December 2024**

BDT in million

Items	Loans & Receivable		Held to maturity		Held to trading		Available for sale		Non-financial asset		Financial liabilities at fair value		Financial liabilities measure at amortised cost		Non-financial liabilities	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Cash	13,376	13,376	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	43,165	43,165	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	42,189	42,189	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	64,292	64,292	168,213	166,859	48,358	49,773	4,897	2,734	-	-	-	-	-	-	-	-
Loans and advance	791,392	791,392	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,958	17,958	-	-	-	-	-	-
Other assets	91,306	91,306	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	19,564	19,564	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	800	800	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	992,489	992,489	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	148,646	148,646	91,640	91,640
<b>Total</b>	<b>1,045,720</b>	<b>1,045,720</b>	<b>168,213</b>	<b>166,859</b>	<b>48,358</b>	<b>49,773</b>	<b>4,897</b>	<b>2,734</b>	<b>17,958</b>	<b>17,958</b>	<b>-</b>	<b>-</b>	<b>1,161,499</b>	<b>1,161,499</b>	<b>91,640</b>	<b>91,640</b>

**Classification of Financial Instruments as per International Financial Reporting Standard (IFRS-7): Agrani Bank PLC.**

BDT in million

Items	Loans & Receivable		Held to maturity		Held to trading		Available for sale		Non-financial asset		Financial liabilities at fair value		Financial liabilities measure at amortised cost		Non-financial liabilities	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Cash	13,198	13,198	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	43,164	43,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	41,994	41,994	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	56,128	56,128	168,213	166,859	48,358	49,773	4,897	2,734	-	-	-	-	-	-	-	-
Loans and advance	790,374	790,374	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,830	17,830	-	-	-	-	-	-
Other assets	96,903	96,903	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	20,110	20,110	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	800	800	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	992,322	992,322	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	148,646.05	148,646	87,961	87,961
<b>Total</b>	<b>1,041,762</b>	<b>1,041,762</b>	<b>168,213</b>	<b>166,859</b>	<b>48,358</b>	<b>49,773</b>	<b>4,897</b>	<b>2,734</b>	<b>17,830</b>	<b>17,830</b>	<b>-</b>	<b>-</b>	<b>1,161,878</b>	<b>1,161,878</b>	<b>87,961</b>	<b>87,961</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Performance Evaluation**  
**For the year ended 2024**

ANNEXURE - I

BDT in Crore

Ratio	Equation	Consolidated		Bank	
		2024	2023	2024	2023
a) Average Cost of Deposits	= Interest paid on Deposits Average Deposit	$\frac{5,289.64}{99,079.94} \times 100 = 5.34\%$	$\frac{4,491.82}{95,998.58} \times 100 = 4.68\%$	$\frac{4,736.53}{99,070.51} \times 100 = 4.78\%$	$\frac{4,120.06}{95,992.93} \times 100 = 4.29\%$
b) Average Cost of Borrowing	= Interest paid in Borrowings Average Borrowings	$\frac{467.09}{2,557.64} \times 100 = 18.26\%$	$\frac{331.80}{3,177.02} \times 100 = 10.44\%$	$\frac{467.09}{2,612.20} \times 100 = 17.88\%$	$\frac{331.80}{3,218.17} \times 100 = 10.31\%$
c) Average Yield on Loans & Advances (performing loan)	= Interest on Loans Performing Loans	$\frac{5,086.28}{50,689.37} \times 100 = 10.04\%$	$\frac{4,604.54}{55,940.93} \times 100 = 8.24\%$	$\frac{5,007.00}{50,628.97} \times 100 = 9.89\%$	$\frac{4,535.63}{55,880.64} \times 100 = 8.12\%$
d) Average Yield on Investments	= Income from Investment Average Investment	$\frac{2,333.59}{27,413.09} \times 100 = 8.51\%$	$\frac{1,923.06}{24,793.13} \times 100 = 7.76\%$	$\frac{2,317.16}{26,601.65} \times 100 = 8.71\%$	$\frac{1,894.23}{23,981.15} \times 100 = 7.90\%$
e) Average Yield on Call loans to Bank	= Income from Call Loans Average Money At Call	$\frac{13.70}{99.77} \times 100 = 13.73\%$	$\frac{10.08}{165.77} \times 100 = 6.08\%$	$\frac{13.70}{99.77} \times 100 = 13.73\%$	$\frac{10.08}{165.77} \times 100 = 6.08\%$
f) Average Yield on Balance with other Banks	= Interest from Balance with other Bank Average Balance with other Banks	$\frac{292.29}{4,265.33} \times 100 = 6.85\%$	$\frac{463.07}{4,762.56} \times 100 = 9.72\%$	$\frac{292.29}{4,239.19} \times 100 = 6.89\%$	$\frac{463.07}{4,727.36} \times 100 = 9.80\%$
g) Net Spread	= {(Interest Earned/Interest Earning Assets) - (Interest Paid/Interest Bearing Liabilities)}	5.38%	2.61%	5.38%	2.61%
h) Net Interest Margin	= Net Interest Income Gross Earning Assets	2.18%	2.35%	2.14%	2.30%
i) Contribution of non-interest bearing liabilities	= Net Spread - Net Interest Margin	3.20%	0.26%	3.24%	0.31%

## Agrani Bank PLC. and its Subsidiaries

# Summary of Loan Classification and Provisioning

As at 31 December 2024

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SL No.	Categories of Loans	Total	Balance Outstanding					Base for Provision					Required Provision			Interest Suspense on			Eligible Securities
			Unclassified (UC)		Classified			SMA	SS	DF	BL	UC	SMA	Classified	Total	UC	SMA	Classified	
			Standard	SMA	SMA	SS	DF												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18		
<b>1</b>	<b>Continuous Loan (CL-2)</b>																		
	Small and Medium Enterprise Financing(SMEF)	126,535,882	92,785,745	7,716,428	7,325,642	5,295,540	13,412,526	7,711,945	3,153,549	1,963,205	6,159,509	7,039,539	9,360	7,261	903,136	919,757	129,793,249		
	Other than SMEF & CF	124,110,301	69,889,919	3,704,480	7,156,727	1,981,133	41,378,043	3,692,312	5,607,573	1,152,543	28,031,443	30,465,237	27,183	12,174	4,484,112	4,523,469	56,667,222		
	<b>Sub-total ( 1 ) =</b>	<b>250,646,183</b>	<b>162,675,664</b>	<b>11,420,908</b>	<b>14,482,369</b>	<b>7,276,673</b>	<b>54,790,569</b>	<b>11,404,257</b>	<b>8,761,122</b>	<b>3,115,748</b>	<b>34,190,952</b>	<b>37,504,777</b>	<b>36,543</b>	<b>19,435</b>	<b>5,387,248</b>	<b>5,443,227</b>	<b>186,460,471</b>		
<b>2</b>	<b>Demand Loans (CL-3)</b>																		
	Small and Medium Enterprise Financing(SMEF)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Other than SMEF & CF	75,916,230	29,002,071	1,394,543	1,726,616	519,946	43,273,054	1,387,026	1,586,539	509,087	37,923,956	38,799,698	107,263	7,517	4,585,987	4,700,767	17,518,617		
	<b>Sub-total ( 2 ) =</b>	<b>75,916,230</b>	<b>29,002,071</b>	<b>1,394,543</b>	<b>1,726,616</b>	<b>519,946</b>	<b>43,273,054</b>	<b>1,387,026</b>	<b>1,586,539</b>	<b>509,087</b>	<b>37,923,956</b>	<b>38,799,698</b>	<b>107,263</b>	<b>7,517</b>	<b>4,585,987</b>	<b>4,700,767</b>	<b>17,518,617</b>		
<b>3</b>	<b>Fixed Term Loan (CL-4)</b>																		
	Small and Medium Enterprise Financing(SMEF)	23,015,789	5,978,084	632,371	1,109,476	807,497	14,488,361	594,712	868,196	716,722	7,887,868	8,215,523	365,400	43,547	2,883,210	3,292,157	8,312,169		
	Consumer Financing (other than HF&LP)	514,528	69,621	145	282	-	444,480	189	255	-	387,725	389,172	152	3	62,837	62,993	450		
	Housing Finance(HF)	38,906,694	31,158,612	1,201,796	232,299	115,713	6,198,274	1,201,240	96,738	45,089	1,413,369	1,778,939	962,263	556	1,806,834	2,769,653	27,280,114		
	Loans for professionals setup business (LP)	753,323	569,092	20,725	87,351	54,333	21,823	20,725	78,551	50,497	21,823	74,578	5,390	-	-	5,390	521,601		
	Others	304,157,002	131,100,260	1,598,486	8,047,610	7,530,284	155,880,363	1,574,353	6,388,798	4,702,416	98,144,658	103,984,178	1,139,430	37,718	35,352,904	36,530,052	95,532,060		
	<b>Sub-total ( 3 ) =</b>	<b>367,347,338</b>	<b>168,875,669</b>	<b>3,453,522</b>	<b>9,477,017</b>	<b>8,507,827</b>	<b>174,309,242</b>	<b>3,391,218</b>	<b>7,432,538</b>	<b>5,514,724</b>	<b>107,855,443</b>	<b>114,442,391</b>	<b>2,472,635</b>	<b>81,824</b>	<b>40,105,786</b>	<b>42,660,245</b>	<b>131,646,394</b>		
<b>4</b>	<b>Short Term Agri. credit and Microcredit(CL-5)</b>																		
	Short Term Agri. credit	24,561,960	22,343,293	-	498,197	414,277	1,306,193	3,827,869	485,517	412,759	1,283,318	1,551,749	5,261	-	14,980	20,241	216,778		
	Microcredit	2,011,342	1,295,259	-	145,449	151,333	419,302	807,081	145,113	151,241	416,954	444,739	205	-	2,992	3,197	21,212		
	<b>Sub-total ( 4 ) =</b>	<b>26,573,303</b>	<b>23,638,552</b>	<b>-</b>	<b>643,646</b>	<b>565,610</b>	<b>4,634,950</b>	<b>630,630</b>	<b>630,630</b>	<b>564,001</b>	<b>1,700,272</b>	<b>1,996,489</b>	<b>5,465</b>	<b>-</b>	<b>17,972</b>	<b>23,438</b>	<b>237,990</b>		
	<b>Sub-total (1+2+3+4+5)</b>	<b>720,483,053</b>	<b>384,191,956</b>	<b>16,268,973</b>	<b>26,329,647</b>	<b>16,870,056</b>	<b>276,822,421</b>	<b>16,182,501</b>	<b>18,410,829</b>	<b>9,703,559</b>	<b>181,670,623</b>	<b>192,743,354</b>	<b>2,621,907</b>	<b>108,776</b>	<b>50,096,993</b>	<b>52,827,676</b>	<b>335,863,472</b>		
	<b>Staff Loan</b>	<b>64,126,168</b>	<b>64,126,168</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>641,262</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		
	<b>Offshore Banking</b>	<b>5,764,874</b>	<b>5,764,874</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>57,649</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		
	Intt. suspense at Head Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,727,089	-		
	<b>Grand Total</b>	<b>790,374,095</b>	<b>454,082,998</b>	<b>16,268,973</b>	<b>26,329,647</b>	<b>16,870,056</b>	<b>276,822,421</b>	<b>16,182,501</b>	<b>18,410,829</b>	<b>9,703,559</b>	<b>181,670,623</b>	<b>193,442,265</b>	<b>2,621,907</b>	<b>108,776</b>	<b>50,096,993</b>	<b>56,554,765</b>	<b>335,863,472</b>		

## Agrani Bank PLC. and It's Subsidiaries

### List of Large Loan

As at 31 December 2024

ANNEXURE - K

Loan sanctioned to any individual or enterprise or any organization of a group amounting to 10% or more of total paid-up capital (BDT 2,072.29 crore) of the Bank are as follows:

BDT in crore

SL No	Particular	Funded	Non-funded	Total	Status of Loan
1	ABUL KHAIR	399.77	575.23	975.00	STD
2	ACI	210.00	53.10	263.10	STD
3	BENGAL	234.33	30.67	265.00	STD
4	KDS	75.00	220.00	295.00	STD
5	BANGLADESH POWER DEVELOPMENT BOARD (BPDB)	-	735.00	735.00	STD
6	BD CHEMICAL INDUSTRIES CORPORATION (BCIC)	4,000.00	-	4,000.00	STD
7	BRAC	270.00	-	270.00	STD
8	AA	770.61	345.00	1,115.61	STD
9	B.BROTHERS	249.48	40.00	289.48	STD
10	ESQUIRE	260.00	75.00	335.00	STD
11	THENAMARA MOHILA SABUJ SANGHA (TMSS)	300.00	-	300.00	STD
12	ZABER & ZUBAER FEBRICS LIMITED	300.00	100.00	400.00	STD
13	NITOL NILOY	515.00	115.00	630.00	STD
14	NICE SPAN MILLS LIMITED.	566.90	77.00	643.90	STD
15	NOMAN WEAVING MILLS LIMITED.	443.90	92.00	535.90	STD
16	AFTAB AUTOMOBILES LTD	259.62	50.00	309.62	STD
17	PRAN-RFL	350.01	193.00	543.01	STD
18	RPCL- NORINCO INTERNATIONAL POWER LTD.	-	10,373.28	10,373.28	STD
19	MOHAMMADI	146.45	115.00	261.45	STD
20	LABIB	359.44	40.00	399.44	STD
21	EURO PETRO PRODUCT LIMITED	243.90	-	243.90	STD
22	BANGLADESH SERVICE LIMITED	574.00	-	574.00	STD
23	JMI	778.93	76.11	855.04	STD
24	AD-DIN WELFARE CENTRE	300.00	-	300.00	STD
25	BSRM	588.00	404.00	992.00	STD
26	JAJ BHUIYAN	858.89	-	858.89	BL
27	BANGLADESH PETROLIUM CORPORATION	-	911.02	911.02	STD
28	MAGPIE	732.51	80.00	812.51	BL,STD
29	TANAKA	690.74	85.58	776.32	BL
30	ZAKIA	1,014.35	20.00	1,034.35	BL
31	BASHUNDHARA (AHMED AKBAR SOBHAN)	599.12	-	599.12	SS,STD,BL
32	BASHUNDHARA (SHAFIAT SOBHAN)	1,015.75	530.00	1,545.75	STD,BL
33	BASHUNDHARA (SAFWAN SOBHAN)	1,458.57	2,144.92	3,603.49	STD
34	SHIKDER	619.67	2.56	622.23	BL,STD
35	ORION	3,459.60	842.64	4,302.24	STD
36	ORION PHARMA	622.57	595.78	1,218.35	STD
37	BEXIMCO LIMITED	463.79	-	463.79	BL
38	BEXIMCO PHARMA	375.00	-	375.00	STD
39	BEXIMCO COMMUNICATION LIMITED	300.00	20.00	320.00	SS
40	THERMAX	862.71	650.00	1,512.71	BL
41	PRIME	647.43	-	647.43	BL
42	JAMUNA	676.00	320.00	996.00	STD
43	BANGLADESH SUGAR & FOOD INDUSTRIES CORPORATION	478.06	-	478.06	STD
44	SONALI	529.29	38.31	567.60	BL
45	MOON	376.30	-	376.30	BL
46	GPH ISPAT	377.44	207.00	584.44	STD
47	SURAIYA	535.20	150.00	685.20	STD
48	ERFAN	326.47	-	326.47	STD
49	DHAKA HIDE & SKIN LTD.	583.19	15.00	598.19	BL
50	BAY TANERIES UNIT- 2 LTD.	244.69	5.78	250.47	STD
51	THE ACME LABORATORIES LTD.	170.00	50.00	220.00	STD
52	MONEM	500.00	131.00	631.00	STD
53	BCPCL	-	2,656.28	2,656.28	STD
54	NWPGL	-	679.86	679.86	STD
55	SAAD MUSA FABRICS LTD (U- 1 & 2)	320.00	-	320.00	BL
56	SYLHET GAS FIELDS LIMITED	-	456.65	456.65	STD
57	GLOBAL ASSET LIMITED	288.30	-	288.30	STD
58	AGRANI EQUITY & INVESTMENT LTD	430.00	-	430.00	STD
59	PETRO BANGLA	-	1,851.40	1,851.40	STD
60	MASUD GROUP	112.47	120.90	233.37	STD
61	APEX TANNERY LTD	185.00	41.00	226.00	STD
62	BEST HOTELS LTD	339.00	-	339.00	STD
63	SAJIDA FOUNDATION	310.00	-	310.00	STD
64	ARISTOCRATE GROUP	293.28	-	293.28	BL
65	LOKMAN MOLLA	388.88	-	388.88	BL
66	PACIFIC GROUP	338.98	-	338.98	BL
67	HORIZON GROUP	212.71	-	212.71	BL
68	SIDLAW TEXTTILE MILLS	238.20	5.00	243.20	STD
69	STYSMITH SAN APPEARLS LIMITED	110.10	140.00	250.10	STD
70	DIAMOND CEMENT LIMITED	164.10	113.30	277.40	STD
71	DK GROUP	237.82	50.00	287.82	DF,BL
72	POWER GRID	-	4,630.52	4,630.52	STD
	<b>Total</b>	<b>34,681.52</b>	<b>31,253.89</b>	<b>65,935.41</b>	

**Agrani Bank PLC. and It's Subsidiaries**  
**Loan Concentration**  
**As at 31 December 2024**

ANNEXURE - L

BDT in crore

Branch Name	Amount	% of Total Loans & Advances
Principal Branch, Dhaka	24,546.41	31.06%
Foreign Exchange Corporate Branch, Dhaka	2,870.29	3.63%
Wasa Corporate Branch, Dhaka	2,679.65	3.39%
Hotel Sheraton Corporate Branch, Dhaka	2,524.55	3.19%
Bangabandhu Avenue Corporate Branch, Dhaka	2,108.65	2.67%
Amin Court Corporate Branch, Dhaka	1,938.87	2.45%
Gulshan Corporate Branch, Dhaka	1,797.31	2.27%
Ramna Corporate Branch, Dhaka	1,569.49	1.99%
B.Wapda Corporate Branch, Dhaka	1,426.61	1.80%
Mohakhali Corporate Branch, Dhaka	801.96	1.01%
Laldighi East Corporate Branch, Chattogram	652.08	0.83%
Clay Road Corporate Branch, Khulna	643.81	0.81%
Offshore Banking Unit	576.49	0.73%
Moulvi Bazar Corporate Branch, Dhaka	574.14	0.73%
Sir Iqbal Road Corporate Branch, Khulna	565.90	0.72%
Commercial Area Corporate Branch, Chattogram	565.85	0.72%
Green Road Corporate Branch, Dhaka	526.90	0.67%
Laldighir Par Corporate Branch, Sylhet	477.69	0.60%
Purana Paltan Corporate Branch, Dhaka	448.99	0.57%
New Market Corporate Branch, Chattogram	443.51	0.56%
Rajshahi University Branch, Rajshahi	439.89	0.56%
Banani Corporate Branch, Dhaka	394.59	0.50%
Rest of Branches	30,463.77	38.54%
<b>Total</b>	<b>79,037.41</b>	<b>100.00%</b>

**Agrani Bank PLC. and It's Subsidiaries**  
**Nostro Reconciliation**  
**As at 31 December 2024**

ANNEXURE - M

Particular	2024				2023			
	As per local book (GL)		As per correspondents book		As per local book (GL)		As per correspondents book	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Less than one month	7,075,692.49	12,674,508.34	40,437,327.96	31,262,544.20	7,764,581.91	9,311,070.26	72,720,499.39	49,099,242.00
More than one month but less than three months	-	4,448,452.21	-	15,232,427.76	-	1,536,206.27	-	5,101,509.93
More than three months but less than six months	-	-	-	-	-	-	-	-
More than six months but less than nine months	-	-	-	-	-	-	-	-
More than nine months but less than twelve months	-	-	-	-	-	-	-	-
More than twelve months	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,075,692.49</b>	<b>17,122,960.55</b>	<b>40,437,327.96</b>	<b>46,494,971.96</b>	<b>7,764,581.91</b>	<b>10,847,276.53</b>	<b>72,720,499.39</b>	<b>54,200,751.93</b>

The Bank is not required to keep provision regarding the unreconciled debit balance as at balance sheet date since there was no debit entry aging more than three months.

## Agrani Bank PLC. and It's Subsidiaries Segment Reporting As at 31 December 2024

### A. Banking operations comprising of branches of the banking entity

Particulars	Agrani Bank PLC.							Total			
	Dhaka	Chattogram	Khulna	Rajshahi	Barisal	Sylhet	Rangpur		Mymensing	Comilla	Faridpur
Number of Branches	168	79	142	144	62	63	68	95	114	44	979

### B. Domestic operations in line with geographical segments

Particulars	Agrani Bank PLC.											Grand Total					
	Agrani Bank PLC.										Total		Deduction				
	Dhaka	Chittagong	Khulna	Rajshahi	Barisal	Sylhet	Rangpur	Mymensing	Comilla	Faridpur				Subsidiaries			
	AEIL	ASMIFCL	AEHPL	ARHSB	ARHCI												
Interest income	3,045.19	133.06	537.53	372.59	126.86	87.05	334.99	395.21	161.80	118.70	37.85	45.54	3.75	0.36	-	8.22	5,408.70
Interest paid on deposits, borrowings etc.	(3,055.30)	(434.60)	(288.33)	(283.87)	(98.07)	(176.01)	(457.87)	(288.37)	(366.69)	(113.60)	(23.82)	(11.32)	-	-	(8.22)	(5,289.64)	
<b>Net interest income</b>	<b>(10.10)</b>	<b>(301.54)</b>	<b>249.20</b>	<b>88.72</b>	<b>28.79</b>	<b>(88.96)</b>	<b>177.12</b>	<b>106.83</b>	<b>(204.89)</b>	<b>5.10</b>	<b>14.03</b>	<b>34.23</b>	<b>3.75</b>	<b>0.36</b>	<b>-</b>	<b>102.63</b>	
Investment income	2,317.16	-	-	-	-	-	-	-	-	-	16.43	-	-	-	-	2,333.59	
Commission, exchange earnings and brokerage	825.97	10.14	23.74	10.84	1.93	8.84	15.89	9.27	5.46	2.79	1.50	-	11.22	2.31	-	929.90	
Other operating income	48.09	9.13	23.37	18.79	7.32	8.77	12.50	20.57	16.57	9.37	0.00	1.43	0.79	4.88	-	181.77	
<b>Total operating income</b>	<b>3,181.12</b>	<b>(282.27)</b>	<b>296.31</b>	<b>118.35</b>	<b>38.04</b>	<b>(71.35)</b>	<b>205.51</b>	<b>136.67</b>	<b>(182.86)</b>	<b>17.26</b>	<b>31.96</b>	<b>35.65</b>	<b>15.76</b>	<b>7.54</b>	<b>-</b>	<b>3,547.89</b>	
Allocated expenses	(1,102.43)	(89.73)	(165.25)	(145.40)	(57.96)	(47.88)	(94.72)	(101.39)	(93.41)	(48.00)	(2.51)	(13.26)	(14.27)	(5.62)	-	(1,981.82)	
Branch interest income	4,056.90	575.67	272.83	272.04	111.72	222.88	56.98	275.07	589.25	161.44	-	-	-	-	-	6,594.76	
Branch interest Expenses	(6,269.73)	(60.82)	(100.57)	(37.66)	(12.24)	(11.13)	(69.60)	(24.61)	-	(8.39)	-	-	-	-	-	(6,594.76)	
<b>Operating profit (loss)</b>	<b>(134.14)</b>	<b>142.85</b>	<b>303.32</b>	<b>207.33</b>	<b>79.56</b>	<b>92.51</b>	<b>98.17</b>	<b>285.73</b>	<b>312.98</b>	<b>122.31</b>	<b>29.45</b>	<b>22.40</b>	<b>1.49</b>	<b>1.92</b>	<b>-</b>	<b>1,565.88</b>	
<b>Operating profit (loss) as %</b>	<b>-8.57%</b>	<b>9.12%</b>	<b>19.37%</b>	<b>13.24%</b>	<b>5.08%</b>	<b>5.91%</b>	<b>6.27%</b>	<b>18.25%</b>	<b>19.99%</b>	<b>7.81%</b>	<b>1.88%</b>	<b>1.43%</b>	<b>0.10%</b>	<b>0.12%</b>	<b>0.00%</b>	<b>100.00%</b>	

### C. Treasury operations comprising of the banking entity

Nature of operation	Consolidated		Bank	
	Amount	%	Amount	%
Operating income from banking operation	1,214.11	34.22%	1,139.62	32.97%
Operating income from investment operation	2,333.59	65.78%	2,317.16	67.03%
<b>Total Operating Income</b>	<b>3,547.70</b>	<b>100.00%</b>	<b>3,456.78</b>	<b>100.00%</b>

**Islamic Banking Unit**  
**Balance Sheet**  
**As at 31 December 2024**

ANNEXURE - O.1  
Amount in BDT

	Notes	31.12.2024	31.12.2023
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>	1	<b>750,865,452</b>	<b>415,204,220</b>
Cash in hand (including foreign currencies)		29,012,129	17,356,018
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		721,853,323	397,848,201
<b>Balance with other banks and financial institutions</b>	2	<b>2,799,830,046</b>	<b>173,917,127</b>
In Bangladesh		2,799,830,046	173,917,127
Outside Bangladesh		-	-
<b>Placement with other banks and financial institutions</b>	3	<b>7,010,000,000</b>	<b>6,013,001,566</b>
<b>Investments in Share &amp; Securities</b>	4	<b>3,813,400,000</b>	<b>561,530,000</b>
Governments		3,813,400,000	561,530,000
Others		-	-
<b>General Investments</b>		<b>5,147,231,520</b>	<b>4,797,196,808</b>
General Investment etc	5	5,147,231,520	4,797,196,808
Bills negotiated	6	-	-
<b>Fixed assets including premises</b>	7	<b>1,214,315</b>	<b>1,056,380</b>
<b>Other assets</b>	8	<b>581,911,460</b>	<b>315,619,218</b>
<b>Non-banking assets</b>		<b>-</b>	<b>-</b>
<b>Total assets</b>		<b>20,104,452,793</b>	<b>12,277,525,319</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>LIABILITIES</b>			
<b>Placement &amp; Liabilities from other banks, financial institutions</b>	9	<b>90,283,752</b>	<b>190,700,370</b>
<b>Deposits and other accounts</b>	10	<b>18,011,693,716</b>	<b>10,360,603,188</b>
Al-wadeeah currents deposits and other deposits		183,570,624	130,163,468
Bills payable		30,224,559	1,118,289,610
Mudaraba savings deposits		945,444,887	716,056,907
Mudaraba term deposits		16,496,469,227	8,128,262,751
Other Mudaraba deposits		355,984,419	267,830,452
<b>Other Liabilities</b>	11	<b>2,002,475,325</b>	<b>1,726,221,761</b>
Deferred tax liabilities/(Assets)		-	-
<b>Total liabilities</b>		<b>20,104,452,793</b>	<b>12,277,525,319</b>
<b>Capital/Shareholders' equity</b>			
Paid up capital		-	-
Statutory reserve		-	-
Revaluation gain/(loss) on investments		-	-
Other reserve		-	-
Surplus in profit and loss account/retained earning		-	-
<b>Total shareholders equity</b>		<b>-</b>	<b>-</b>
<b>Total liabilities and shareholders equity</b>		<b>20,104,452,793</b>	<b>12,277,525,319</b>

**Islamic Banking Unit**  
**Off Balance Sheet Items**  
**As at 31 December 2024**

ANNEXURE - O.2

Amount in BDT

	Notes	31.12.2024	31.12.2023
<b>Contingent Liabilities</b>	12	<b>122,512,667</b>	<b>129,012,667</b>
Acceptances and endorsements		-	-
Letters of guarantee	12.1	122,512,667	129,012,667
Irrevocable letters of credit	12.2	-	-
Back To Back L/C	12.3	-	-
Bills for collection		-	-
Other Contingent Liabilities			
<b>Other Commitments</b>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Other Commitments		-	-
		-	-
<b>Total off-balance sheet exposures including contingent liabilities</b>		<b>122,512,667</b>	<b>129,012,667</b>

**Islamic Banking Unit**  
**Profit and Loss Account**  
**For the year ended 31 December 2024**

ANNEXURE - O.3

Amount in BDT

	Notes	31.12.2024	31.12.2023
Profit from Investment	13	1,178,783,397	976,858,314
Profit paid on deposits, Other Bank Liabilities etc	14	(782,188,757)	(673,151,894)
<b>Net Investment Income</b>		<b>396,594,640</b>	<b>303,706,420</b>
Income from investment in shares/securities/sukuk bond	15	45,899,347	25,018,969
Commission, exchange and brokerage	16	3,062,549	2,575,537
Other operating income	17	6,998,836	335,063,342
<b>Total operating income (A)</b>		<b>452,555,372</b>	<b>666,364,268</b>
Salaries and allowances	18	170,720,706	121,786,874
Rent, taxes, insurance, electricity, ect.	19	2,632,266	2,471,766
Legal Expenses	20	6,434	58,500
Postage, stamp, telecommunication etc.	21	289,026	254,139
Stationery, printing, advertisements. etc.	22	872,353	768,565
Chief Executive's Salary & fees		-	-
Fees for Attening Shariah Supervisory Meeting	23	88,000	149,600
Auditors' fees		-	-
Charges on investment losses		-	-
Depreciation of Bank's assets	24	331,923	358,751
Zakat expenses		-	-
Repair & Maintainance to Bank Properties	25	1,455,700	1,274,246
Other expenses	26	3,115,743	329,545,221
<b>Total operating expenses(B)</b>		<b>179,512,151</b>	<b>456,667,663</b>
<b>Profit/(loss) before provision (A-B)=( C )</b>		<b>273,043,221</b>	<b>209,696,605</b>
Provision for investments		-	-
Specific Provision		-	-
General provision		-	-
Provision for off-balance sheet exposures		-	-
Provision for diminution in value of investments		-	-
Other provisions		-	-
<b>Total Provision (D)</b>		<b>-</b>	<b>-</b>
<b>Total profit before taxes (C-D)</b>		<b>273,043,221</b>	<b>209,696,605</b>

**Agrani Bank PLC.**  
**Islamic Banking Unit**  
**Notes to the Financial Statements**

Islamic Banking activities was approved in 60 different branches of Agrani Bank PLC. upon setting up Islami Banking windows with separate entry door and counter under a separate book of accounts. Islamic Banking Windows are operated under Islami Banking Unit where overall Islami Banking different from those of conventional banking. Accounting system is vital for ensuring Shariah compliance in such banking operation. Our Islamic Banking operation is committed to follow the accounting principles that refrain from interest. Islami Banking operation run through a separate Islami banking Software. Here are the principles for accounting under its Islamic Banking.

**i. Deposits and Profit Sharing:**

Islamic Banks mobilize its deposits through two principles of Shariah to provide interest-free banking facilities-

- a. Al-Wadiah
- b. Mudaraba principles

In Al-Wadiah Account, bank receives money with the condition to return the same, with permission to use/ invest without paying benefit. In Mudaraba deposits, bank plays the role of entrepreneur (Mudarib) and the depositors as fund provider (Rabb al Maal). Under this principle, profit accrued from investment and financing are shared as per pre-agreed ratio. Islami Banking in Agrani Bank Limited share profit with depositors in accordance with the Guideline for Islami Banking by Bangladesh Bank.

Mudaraba depositors are entitled to get minimum 65% of the investment income earned through deployment of Mudaraba Fund as per weight age assigned to each type of Mudaraba deposit. In some Mudaraba Deposits, additional rate was allowed over the rate derived as per weight age. Profit is paid/ provided to Mudaraba Deposit accounts at provisional rate on half-yearly/ yearly/ anniversary basis considering overall projected growth, performance and profitability of the Bank during the year. Final Rates of profit of any accounting year are declared after year end.

**ii. Investment Operation:**

Investments are recognized at gross amount on the date on which they are originated. After initial recognition investments are stated in the Balance Sheet net off profit receivable and unearned income. However, provision for investments is not net-off with investments.

Profit Receivable – the amount of unexpired portion of profit charged on Bai-Murabaha investment at the time of sale of goods/ services to customer/ client.

Unearned Income - the amount of unrealized portion of profit/ value addition of fixed assets [property, plant & equipment] under Hire Purchase Under Shirkatul Melk (HPSM) investment for gestation period.

For investment purpose two systems are followed:

- a. Fixed return based investment
- b. Variable return based investment

Fixed return based investment system is applicable for Bai-Muajjal, Bai-Murabaha investment mode. Under this mode, Bank sells the goods to a client at a fixed profit /mark-up on deferred payment basis. Hire Purchase under Shirkatul Melk (HPSM) is also a fixed return based investment mode. In this case rate of rent is fixed but amount of rent becomes variable on the basis of diminishing balance method. Variable return based income is applied for our Musaharaka mode of investment. In these cases, only ratio of Income Sharing is stated in the agreement.

**iii. Income/Revenue Recognition Principle.**

The bank earns income from various sources such as charges, fees, commission and investment. To recognize all sorts of income, Bank follows Shariah principle strictly. Usually charges, fees & commission etc. are recognized on actual basis. Recognition of income from investment follows principles as under:

**Agrani Bank PLC.**  
**Islamic Banking Unit**  
**Notes to the Financial Statements**

**For Bai-Muajjal, Bai-Murabaha Investment:**

While creating each deal, in case of Bai-Muajjal, Bai-Murabaha mode of investment, mark-up/profit is added to the bank's purchase cost with a credit to unearned income A/c. Thereafter time apportionment of profit is recognised out of the unearned income amount at the end of each month on accrual basis. Allowance (rebate) for early repayment, if any, may however be applied at Bank's discretion.

**For Hire Purchase Shirkatul Melk (HPSM) Investment:**

In case of HPSM mode of investment Rent is charged and taken into income account at the end of each month on accrual basis. If the account has a provision of gestation period, no income is earned during the period. In this case income starts just after the end of gestation period. However, Rent is chargeable in spite of gestation, if the delivery of asset is completed in usable condition such as a machine or a set of machinery or building etc. All accrual income is subject to prevailing classification and provisioning rules of Bangladesh Bank.

**iv. Cost Recognition Principle**

Cost in respect of profit paid on deposit is recognized on accrual basis. Monthly accruals in this respect are calculated on the basis of provisional profit rate. Other costs are also recognized on the accrual basis following the matching concept of accounting.

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5

Amount in BDT

	31.12.2024	31.12.2023
<b>1 Cash (Note-1.1+1.2)</b>	<b>750,865,452</b>	<b>415,204,220</b>
<b>1.1 Cash in hand</b>		
Local currency	29,012,129	17,356,018
Foreign currency	-	-
	<b>29,012,129</b>	<b>17,356,018</b>
<b>1.2 Cash with Bangladesh Bank and its agents</b>		
Balance with Bangladesh Bank	721,853,323	397,848,201
Balance with Sonali Bank (as agent of Bangladesh Bank)	-	-
	<b>721,853,323</b>	<b>397,848,201</b>
<b>1.3 Cash Reserve Requirement (Daily Basis)</b>		
Minimum Reserve Required @ 3.50 % of Total Demand and Time Liabilities	417,248,000	331,754,000
Actual Reserve held with Bangladesh Bank	721,853,323	397,848,201
<b>Surplus/ (Deficit)</b>	<b>304,605,323</b>	<b>66,094,201</b>
<b>1.4 Cash Reserve Requirement (Bi-Weekly Average)</b>		
Required Reserve @ 4.00 % of Average Demand and Time Liabilities	476,855,000	379,148,000
Actual Reserve held with BB (on average for last bi-weekly of December)	721,853,323	397,848,201
<b>Surplus/(Deficit)</b>	<b>244,998,323</b>	<b>18,700,201</b>
<b>1.5 Statutory Liquidity Ratio (SLR)</b>		
Required Reserve @ 5.50 % of Total Demand and Time Liabilities	655,675,000	521,328,000
Actual Reserve held (Note-1.6)	4,147,017,129	596,686,018
<b>Surplus/(Deficit)</b>	<b>3,491,342,129</b>	<b>75,358,018</b>
<b>1.6 Cash in hand</b>	29,012,129	17,356,018
Excess of CRR	304,605,000	17,800,000
Eligible Securities (Govrment Sukuk/BGIIB)	3,813,400,000	561,530,000
<b>Total</b>	<b>4,147,017,129</b>	<b>596,686,018</b>
<b>2 Balance with other banks and financial institutions</b>		
In Bangladesh (note-2.1)	<b>2,799,830,046</b>	<b>173,917,127</b>
Outside Bangladesh	-	-
<b>2.1 In Bangladesh (Current Account &amp; SND Account)</b>		
Balance With Agrani Bank Limited (Current Account)	2,099,828,443	173,917,127
PUBALI BANK PLC.. (SND Account)	700,000,000	-
AL-ARAFAH ISLAMIC BANK PLC.. (SND Account)	1,603	-
	<b>2,799,830,046</b>	<b>173,917,127</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5

Amount in BDT

	2024	2023
<b>3 Placement with other banks and financial institutions</b>		
<b>Mudaraba term deposit accounts (Including Profit)</b>		
a) Islami Bank Bangladesh PLC..	1,000,000,000	1,300,000,000
b) Al-Arafah Islami Bank PLC..	1,215,000,000	350,001,566
c) Exim Bank Ltd.	1,370,000,000	1,345,000,000
d) Social Islami Bank Ltd	935,000,000	1,250,000,000
e) AB Bank PLC.. (Islami Banking Branch)	200,000,000	248,000,000
f) Union Bank PLC..	740,000,000	970,000,000
g) Standard Bank Ltd.	850,000,000	550,000,000
h) Pubali Bank PLC.. (Islami Banking)	400,000,000	
i) Mercantile Bank (Islami Banking)	-	
j) Meghna Bank PLC.. (Islami Banking)	300,000,000	
	<b>7,010,000,000</b>	<b>6,013,001,566</b>
<b>4 Investment in share &amp; securities</b>		
Governments ( Note 4.1)	3,813,400,000	561,530,000
Others	-	-
	<b>3,813,400,000</b>	<b>561,530,000</b>
<b>4.1 Investment in Government securities</b>		
Bangladesh Government Investment SUKUK (BGIS) & BGIIB	3,813,400,000	561,530,000
Other Government Bond & Securities	-	-
	<b>3,813,400,000</b>	<b>561,530,000</b>
<b>5 General Investments</b>		
<b>a) In Bangladesh</b>		
Murabaha Industrial	-	6,812,924
Murabaha (TR) Industrial	22,287,363	23,522,711
Murabaha (TR) Commercial	6,721,412	5,623,130
Bai Muajjal (Gen./Comm.)	2,340,235,657	2,148,118,744
Bai Muajjal (Gen.)	279,581,416	184,055,167
Bai Muajjal Industrial	1,166,924,368	1,162,429,999
Hire Purchase (General)	13,968,631	15,916,219
Hire Purchase (Other)	541,641	608,086
Hire Purchase Industrial	318,449,654	336,035,740
Hire Purchase (Real Estate)	609,386,104	573,908,384
HPSM (General)	183,861,354	204,322,083
HPSM-Agrani Household Durable Inv. Scheme	26,903,305	10,165,604
Bai-Muazzal-Agrani Household Durable Inv. Scheme	34,867,558	10,113,621
Agrani Labbaik Investment Product	3,532,594	2,995,125
Quard Against MTDR	139,970,463	112,569,270
	<b>5,147,231,520</b>	<b>4,797,196,808</b>
<b>b) Bill Purchased and discounted</b>		
Inland bills purchased	-	-
Foreign bills purchased and Negotiated	-	-
	<b>-</b>	<b>-</b>
	<b>5,147,231,520</b>	<b>4,797,196,808</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5

Amount in BDT

	31.12.2024	31.12.2023
<b>5.1 Investments under the following broad categories</b>		
HPSM Investments	1,153,110,690	1,140,956,117
Bai-Murabaha / Bai-Muajjal	3,850,617,774	3,540,676,296
Ijara	3,532,594	2,995,125
Quard against MTDR	139,970,463	112,569,270
	<b>5,147,231,520</b>	<b>4,797,196,808</b>
Bills negotiated (note-6)	-	-
	<b>5,147,231,520</b>	<b>4,797,196,808</b>
<b>5.2 Investments on the basis of significant concentration including bills purchased and discounted</b>		
a) Investments to Directors of the Bank	-	-
b) Investments to Chief Executive and other executives & officers	-	-
c) Investments to customer groups:		
i) Commercial investment		
ii) House building investment	609,386,104	573,908,384
iii) Small and medium enterprises	2,626,538,485	2,337,797,041
iv) Industrial investments (Note 5.2 d)	1,507,661,385	1,528,801,374
v) Consumer investment	260,142,490	241,125,614
vi) Other investment	3,532,594	2,995,125
vii) Quard Against MTDR	139,970,463	112,569,270
	<b>5,147,231,520</b>	<b>4,797,196,808</b>
<b>5.3 Particulars of investments</b>		
i) Investments considered good in respect of which the Bank is fully secured	139,970,463	112,569,270
ii) Investments considered good against which the Bank holds no security other than the debtors' personal guarantee	-	-
iii) Investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	260,142,490	241,125,614
iv) Investments adversely classified; provision not maintained there against	-	-
	<b>400,112,952</b>	<b>353,694,884</b>
v) Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons	-	-
vi) Investments due from companies 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	-	-
	-	-
vii) Maximum total amount of investments, including temporary investment made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	-	-
viii) Maximum total amount of investments, including temporary investments granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	-	-
ix) Due from banking companies	-	-

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5  
Amount in BDT

	31.12.2024	31.12.2023
x) Classified investments		
a) Classified investments on which profit has not been charged (note-5.4)	93,038,220	108,054,174
b) Provision on classified investments (note-5.5)	86,880,335	87,747,804
c) Provision kept against investments classified as bad debts	-	-
xi) Cumulative amount of written off investments		
a) Opening Balance	-	-
b) Amount written off during the year	-	-
c) Amount realised against investments previously written off	-	-
d) The amount of written off investments for which law suits have been filed	-	-
<b>5.4 Classification of investments</b>		
<b>Unclassified</b>		
Standard including staff investment	4,171,739,003	4,353,305,077
Special mention account (SMA)	668,391,548	318,029,402
	<b>4,840,130,551</b>	<b>4,671,334,479</b>
<b>Classified</b>		
Sub-standard	155,066,296	12,797,091
Doubtful	58,996,451	5,011,064
Bad/Loss	93,038,220	108,054,174
	<b>307,100,967</b>	<b>125,862,329</b>
	<b>5,147,231,518</b>	<b>4,797,196,808</b>
<b>5.5 Required provision for investments</b>		
<b>General Provision</b>		
Investments (Excluding SMA)	27,864,180	32,551,668
Special mention account (SMA)	4,861,113	4,652,435
	<b>32,725,293</b>	<b>37,204,103</b>
<b>Specific provision</b>		
Sub-standard	12,262,395	842,484
Doubtful	15,109,625	888,397
Bad/Loss	26,783,023	48,812,820
	<b>54,155,043</b>	<b>50,543,701</b>
	<b>86,880,335</b>	<b>87,747,804</b>
Total required provision for investments		
Note: Provision maintained by Head Office.		
<b>6 Bills Negotiated</b>		
Payable in Bangladesh	-	-
Payable outside Bangladesh	-	-
	-	-
<b>7 Fixed assets including premises, furniture and fixtures</b>		
<b>Property, Plant &amp; Equipment</b>		
Furniture and fixtures	1,879,288	1,787,319
Office Equipments	419,939	402,073
Computer	1,837,729	1,471,487
Electric Materials	1,158,731	1,144,856
	<b>5,295,687</b>	<b>4,805,735</b>
<b>Less: Accumulated depreciation</b>		
Furniture and fixtures		
Office Equipments	1,497,596	1,442,397
Computer	399,156	394,214
Electric Materials	1,072,175	835,863
	1,112,445	1,076,881
	<b>4,081,372</b>	<b>3,749,355</b>
<b>Net value at the end of the year</b>	<b>1,214,315</b>	<b>1,056,380</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5  
Amount in BDT

	31.12.2024	31.12.2023
<b>8 Other assets</b>		
Stationery and stamps	176,088	266,315
Income receivable	291,930,273	220,823,075
Advance deposits and advance rent	3,800	3,800
Other Receivable	-	707,658
Advance Income Tax	283,515,005	90,460,220
Suspense account	5,215,857	6,400
Sundry assets	1,070,437	3,351,749
	<b>581,911,460</b>	<b>315,619,218</b>
<b>9 Placements &amp; Liabilities From Other Banks</b>		
Borrowing From Bangladesh Bank (BGIB) Fund	-	-
Fund From Other Bank (Agrani Bank)	90,283,752	190,700,370
	<b>90,283,752</b>	<b>190,700,370</b>
<b>10 Deposits and other accounts (Note- 10.1)</b>	<b>18,011,693,716</b>	<b>10,360,603,188</b>
<b>10.1 i) Al wadeeah current deposits and other accounts</b>		
Al-wadeeah current deposits	175,966,824	121,118,368
Security deposits	5,200	-
Sundry deposits-Margin on LG	7,595,100	9,045,100
Sundry deposits-Margin on LC	-	-
Sundry deposits (Others)	3,500	-
	<b>183,570,624</b>	<b>130,163,468</b>
<b>ii) Bills payable</b>		
Pay orders issued	30,224,559	1,118,289,610
Pay slips issued	-	-
Demand draft payable	-	-
Foreign demand draft	-	-
T. T. payable	-	-
	<b>30,224,559</b>	<b>1,118,289,610</b>
<b>iii) Mudaraba savings deposits</b>	<b>945,444,887</b>	<b>716,056,907</b>
<b>iv) Mudaraba term deposits</b>		
Mudaraba Term deposits (MTDR)	9,806,091,650	7,169,064,075
Mudaraba Monthly Profit Paying Deposit & Bond	682,512,527	523,611,638
Mudaraba special notice Term deposits	6,007,865,050	435,587,039
	<b>16,496,469,227</b>	<b>8,128,262,751</b>
<b>v) Other Mudaraba deposits (Scheme)</b>		
Mudaraba Deposit Schemes	355,984,419	267,830,452
	-	-
	<b>355,984,419</b>	<b>267,830,452</b>
<b>10.2 Category wise Deposits</b>		
Deposits from banks	1,577,168,557	357,747,058
Deposits from customers	16,434,525,159	10,002,856,130
	<b>18,011,693,716</b>	<b>10,360,603,188</b>
<b>11 Other liabilities</b>		
Profit suspense & Compensation account (Note 11.1)	85,674,984	138,028,028
Provision for Expenses (Note 11.2)	486,805,939	449,631,129
<b>Sundry Creditors (Note 11.3)</b>	1,160,657	3,617,811
VAT, AIT & Excise Duty Payable	72,909,609	55,668,404
Benevolent & Other Fund	217,275	112,749
Islami Banking General Account (Net Off Balance)	1,355,706,861	1,079,163,640
	<b>2,002,475,325</b>	<b>1,726,221,761</b>
<b>11.1 Profit suspense &amp; Compensation account</b>		
Compensation Realised	39,219	89,802,421
Compensation Receivable	35,536,414	12,649,230
Profit Suspense	50,099,351	35,576,376
	<b>85,674,984</b>	<b>138,028,028</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5  
Amount in BDT

	31.12.2024	31.12.2023
<b>11.2 Provision for Expenses</b>		
Provision for Mudaraba SB	-	-
Provision for Mudaraba SNTD	-	-
Provision for MTDR	195,177,917	128,154,373
Provision for Deposit Schemes	14,385,814	7,550,788
Provision for Monthly Profit Paying Deposit & Bond	2,506,862	5,837,542
Provision for Expense on Borrowing	709,812	-
Provision for General A/C (IBG)	-	-
Unearned profit on Investment & Enhance profit fund	274,025,534	308,063,426
Undisburse Salary & Other Allowances	-	25,000
	<b>486,805,939</b>	<b>449,631,129</b>
<b>11.3 Sundry Creditors</b>		
Sundry Creditors for Services	156,070	2,682,605
Sundry Creditors for Suppliers	249,716	53,858
Employee income tax payable	754,871	881,348
	<b>1,160,657</b>	<b>3,617,811</b>
<b>12 Contingent liabilities</b>	<b>122,512,667</b>	<b>129,012,667</b>
<b>12.1 Letters of guarantee</b>		
Letters of guarantee (Local)	122,512,667	129,012,667
Letters of guarantee (Foreign)	-	-
Foreign counter guarantees	-	-
	<b>122,512,667</b>	<b>129,012,667</b>
<b>12.2 Irrevocable Letters of Credit</b>		
Letters of credit	-	-
Back to back L/C	-	-
Bank's liabilities PAD	-	-
	-	-
<b>12.3 Bills for collection</b>		
Outward bills for collection	-	-
Inward local bills for collection	-	-
Inward foreign bills for collection	-	-
	-	-
<b>13 Investment income</b>		
<b>i) Income from general investment</b>		
Bai-Murabaha	5,667,674	604,457
Bai-Muajjal	260,657,578	228,713,668
Ijara	284,992	143,663
Hire purchase Under Sherkatul Melk	100,605,171	81,989,815
	<b>367,215,415</b>	<b>311,451,604</b>
<b>ii) Income from balance with other Islamic banks</b>		
In Bangladesh	811,567,982	665,406,710
Out side Bangladesh	-	-
	<b>811,567,982</b>	<b>665,406,710</b>
<b>Total (i+ii)</b>	<b>1,178,783,397</b>	<b>976,858,314</b>
<b>14 Profit paid on deposits, borrowing etc.</b>		
<b>i) Profit paid on deposits:</b>		
Mudaraba savings deposits	16,409,881	10,234,299
Mudaraba special notice deposits	33,442,245	21,695,324
Mudaraba term deposits (MTDR, MMPDS, Bond)	709,394,152	616,522,712
Mudaraba deposit schemes	17,475,004	12,588,922
Others	-	-
	<b>776,721,282</b>	<b>661,041,257</b>
<b>ii) Profit paid for borrowings:</b>		
Bangladesh Bank	-	-
Other Bank (Agrani Bank)	5,467,475	12,110,637
	<b>5,467,475</b>	<b>12,110,637</b>
<b>Total (i+ii)</b>	<b>782,188,757</b>	<b>673,151,894</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
for the Year ended 31 December 2024

ANNEXURE - O.5  
Amount in BDT

	31.12.2024	31.12.2023
<b>15</b>		
<b>Income from investment in shares/securities</b>		
Profit on BGIB (Bangladesh Government Islamic Investment Bond)	19,800,000	-
Profit on BGIS (Bangladesh Government Investment Sukuk)	26,099,347	25,018,969
	<b>45,899,347</b>	<b>25,018,969</b>
<b>16</b>		
<b>Commission, exchange and brokerage</b>		
Commission on Bills for Collection	12,678	18,421
Commission on PO	96,006	98,769
Commission on Guarantee	2,405,377	1,860,629
Commission on L/C	252,805	572,355
Miscellaneous Commission	295,683	25,363
Miscellaneous fees	-	-
	<b>3,062,549</b>	<b>2,575,537</b>
<b>17</b>		
<b>Other operating income</b>		
Service Charge	103,477	522,211
Application Fees	300	80
Processing Fees	1,625,091	2,717,873
A/C closing charge	200	12,300
Cheque Book Charge	14,516	334,261
Account Maintenance & others	2,848,537	2,527,004
SMS Charge	1,225,777	1,555,230
Other Income	1,180,938	296,158
IBG income		327,098,224
	<b>6,998,836</b>	<b>335,063,342</b>
<b>18</b>		
<b>Salaries and allowances</b>		
Basic pay	66,355,236	47,659,855
House Rent Allowances	28,136,695	20,938,550
Other Allowances	13,751,198	8,095,262
Bonus	11,573,156	7,276,468
Fringe Benefit	1,659,221	1,351,928
Bank's contribution to Pension fund	47,382,241	35,076,661
Bank's contribution to provident fund	548,203	29,280
Gratuity Expense	7,700	130,971
Miscellaneous: Contractual Service- Security Guard	1,307,056	1,227,900
	<b>170,720,706</b>	<b>121,786,874</b>
<b>19</b>		
<b>Rent, taxes, insurance, electricity, etc.</b>		
Rent, rate and taxes	2,632,266	2,471,766
Power and electricity	-	-
	<b>2,632,266</b>	<b>2,471,766</b>
<b>20</b>		
<b>Professional expenses</b>		
Legal expenses	-	58,500
Other professional charges	6,434	-
	<b>6,434</b>	<b>58,500</b>
<b>21</b>		
<b>Postage, stamp, telecommunication, etc.</b>		
Postage	23,627	27,332
Telegram, telex, fax & e-mail	-	-
Data communication	265,399	226,807
	<b>289,026</b>	<b>254,139</b>
<b>22</b>		
<b>Stationery, printing and advertisements, etc.</b>		
Office and security stationery	73,889	336,436
Computer consumable stationery	400,302	376,123
Stationaries- Table/Desk & Others	398,162	56,006
	<b>872,353</b>	<b>768,565</b>
<b>23</b>		
<b>Fees for Attening Shariah Supervisory Meeting</b>		
Fees for Attening Meeting	88,000	149,600
	<b>88,000</b>	<b>149,600</b>

**Islamic Banking Unit**  
**Notes to the Financial Statements**  
**for the Year ended 31 December 2024**

ANNEXURE - O.5  
Amount in BDT

	31.12.2024	31.12.2023
<b>24 Depreciation on Fixed Assets</b>		
Depreciation on Furniture And Fixture	55,871	104,094
Depreciation on Office Appliance/ Equipment	4,942	3,472
Depreciation on Computer	235,640	177,747
Depreciation on Electric material	35,470	73,438
	<b>331,923</b>	<b>358,751</b>
<b>25 Repair &amp; Maintenance to Bank Properties</b>		
Building- Office Premises	-	-
Furniture and fixtures	206,352	104,311
Computer	335,124	278,646
Executives vehicles	695,548	720,000
Electric Materials	218,676	171,289
	<b>1,455,700</b>	<b>1,274,246</b>
<b>26 Other expenses</b>		
Upkeep of Bank Premises	387,175	344,582
Entertainment	975,516	911,491
Books, magazines and newspapers, etc.	125,542	106,350
Honorarium & Fees	166,400	165,000
Traveling expenses	620,648	286,246
Local conveyance, labor, etc.	143,723	177,134
Business development	49,800	1,480
Telephone	229,071	200,634
Bankers Clearing House Charge	10,868	9,881
Islami Banking General Account (IBG) Profit Expenses and others		327,098,224
Closing expenditure	407,000	193,000
Miscellaneous	-	51,200
	<b>3,115,743</b>	<b>329,545,221</b>

**Offshore Banking Unit**  
**Balance Sheet**  
**As at 31 December 2024**

ANNEXURE - P.1

	Notes	2024		2023	
		USD	Taka	USD	Taka
<b>PROPERTY AND ASSETS</b>					
<b>Cash in hand</b>	<b>1</b>	-	-	-	-
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent Banks (including foreign currencies)		-	-	-	-
<b>Balance with other banks and financial institutions</b>	<b>2</b>	-	-	-	-
In Bangladesh		-	-	-	-
Outside Bangladesh		-	-	-	-
<b>Investments</b>	<b>3</b>	-	-	-	-
Governments		-	-	-	-
Others		-	-	-	-
<b>Loans &amp; Advances</b>	<b>4</b>	<b>48,040,613</b>	<b>5,764,873,548</b>	<b>63,841,215</b>	<b>7,022,533,658</b>
Loans, Import finance/Refinance etc.	4.1	48,040,613	5,764,873,548	63,841,215	7,022,533,658
Bills purchased and discounted	4.2	-	-	-	-
<b>Fixed assets including premises</b>	<b>5</b>	-	-	<b>211</b>	<b>23,145</b>
<b>Other assets</b>		-	-	-	-
<b>Non-banking assets</b>		-	-	-	-
<b>Total assets</b>		<b>48,040,613</b>	<b>5,764,873,548</b>	<b>63,841,426</b>	<b>7,022,556,803</b>
<b>LIABILITIES AND CAPITAL</b>					
<b>LIABILITIES</b>					
<b>Borrowing</b>	<b>6</b>	<b>48,040,613</b>	<b>5,764,873,548</b>	<b>63,841,426</b>	<b>7,022,556,803</b>
<b>Deposits and other accounts</b>		-	-	-	-
Other Liabilities		-	-	-	-
<b>Total liabilities</b>		<b>48,040,613</b>	<b>5,764,873,548</b>	<b>63,841,426</b>	<b>7,022,556,803</b>
<b>Capital/Shareholders' equity</b>		-	-	-	-
Paid up capital		-	-	-	-
Foreign currency translation difference		-	-	-	-
Surplus in profit and loss account/retained earning		-	-	-	-
<b>Total shareholders' equity</b>		-	-	-	-
<b>Total liabilities and shareholders' equity</b>		<b>48,040,613</b>	<b>5,764,873,548</b>	<b>63,841,426</b>	<b>7,022,556,803</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>					
<b>Contingent Liabilities</b>					
Acceptances and endorsements		-	-	-	-
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		-	-	-	-
Bills for collection		-	-	-	-
Other Contingent Liabilities		-	-	-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**Offshore Banking Unit**  
**Profit & loss account**  
for the year ended 31 December 2024

ANNEXURE - P.2

	Notes	2024		2023	
		USD	Taka	USD	Taka
<b>Operating Income</b>					
Interest income	7	4,681,744	561,809,315	12,939,898	1,423,388,795
Interest paid on deposits and borrowing	8	(2,298,593)	(275,831,160)	(8,419,901)	(926,189,110)
<b>Net interest income</b>		<b>2,383,151</b>	<b>285,978,155</b>	<b>4,519,997</b>	<b>497,199,685</b>
Commission, exchange and brokerage	9	3,258,234	390,988,046	16,652,900	1,831,819,023
Other operating income	10	-	-	-	-
<b>Total operating income (A)</b>		<b>5,641,385</b>	<b>676,966,201</b>	<b>21,172,897</b>	<b>2,329,018,708</b>
<b>Operating expenses</b>					
Salaries and allowances	11	50,862	6,103,430	53,374	5,871,154
Postage, stamp, telecommunication etc.	12	449	53,800	517	56,800
Stationery, printing, advertisements. etc.	13	804	96,500	895	98,500
Auditors' fees		-	-	-	-
Depreciation of Bank's assets	14	193	23,145	62	6,815
Other expenses	15	1,629,117	195,494,040	11,079,036	1,218,693,978
<b>Total operating expenses(B)</b>		<b>1,681,425</b>	<b>201,770,915</b>	<b>11,133,884</b>	<b>1,224,727,247</b>
<b>Profit/(loss) before provision (A-B)=( C )</b>		<b>3,959,960</b>	<b>475,195,286</b>	<b>10,039,013</b>	<b>1,104,291,462</b>
Specific Provision		-	-	-	-
General provision		-	-	-	-
Provision for off-balance sheet exposures		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other provisions		-	-	-	-
<b>Total Provision (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total profit before taxes (C-D)</b>		<b>3,959,960</b>	<b>475,195,286</b>	<b>10,039,013</b>	<b>1,104,291,462</b>
<b>Provision for income tax</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net profit/(loss) after Tax</b>		<b>3,959,960</b>	<b>475,195,286</b>	<b>10,039,013</b>	<b>1,104,291,462</b>
Balance of profit brought forward from previous year		-	-	-	-
<b>Surplus in profit and loss account carried forward</b>		<b>3,959,960</b>	<b>475,195,286</b>	<b>10,039,013</b>	<b>1,104,291,462</b>

**Offshore Banking Unit**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2024**

Annexure- P.3

**1.1 Status of the unit:**

Off-shore banking Unit ('the Unit') is a separate business unit of Agrani Bank PLC. ("the Bank") governed under the Rules and Guidelines of Bangladesh Bank. The Bank obtained the Off-shore banking unit (OBU) permission vide letter No. BL/DA/5175/87 dated 07 March 1987. The bank commenced the operation of its Off-shore Banking Unit from 23 January 2014 and its office is located at EPZ Corporate Branch, Bay-Shopping Centre, Chottagram EPZ, Chottagram.

**1.2 Principal activities:**

The principal activities of the units are to provide all kinds of OBU related commercial banking services to its customers through its Off-shore Banking Units in Bangladesh.

**2. Significant accounting policies and basis of preparations**

**2.1 Basis of preparation:**

The financial statements are prepared on the basis of going concern and represent the financial performance and financial position of the Off-shore Banking Unit (OBU). The financial statements of the OBU are prepared in accordance with the Bank Companies Act 1991, in particular, banking regulation and Policy Department (BRPD) Circular No. 14 Dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRS) and other rules and regulations where necessary.

**2.2 Foreign Currency:**

Items included in the financial statements of the Unit are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The Financial statements of the Unit are presented in US Dollar (USD) and Taka where USD is the functional currency and Taka is the Unit's presentation currency.

**2.3 Loans and advances:**

- a) Loans and advances are stated in the balance sheet on gross basis.
- b) Interest is calculated on daily product basis, but charged and accounted for quarterly basis. Interest on classified loans and advances/ investments is kept in interest suspense account as per BRPD circular no. 16 of 1998, 09 of 2001 and 10 of 2005 and recognized as income on realization. Interest is not charged on bad and loss loans and advances / investments as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.
- c) Provision has been made as per BRPD circular no. 16 dated 18 November 2014, BRPD circular 14 dated 23 September 2012, BRPD Circular no. 19 dated 27 December 2012, BRPD Circular no. 16 dated 18 November 2014 and BRPD Circular no. 05 dated 29 May 2013.

**2.4 Reporting period:**

These financial statements cover from 01 January to 31 December and followed consistently.

**2.5 Fixed assets and depreciation:**

- a) Fixed assets are stated at cost of acquisition/ valuation.
- b) Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets.

Category of Fixed assets	Rate
Furniture and fixtures	10%
Office equipment	20%

**2.6 General:**

- a) These financial statements are presented in BDT, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest BDT.
- b) Assets and liabilities & income and expenses have been converted into BDT currency @ US\$1 = BDT 120 for the year 2024 (which was BDT 110 for the year 2023).