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 08 (Eight) 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 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.

1.3.2 Agrani SME Financing Company Limited

Agrani SME Financing Company Limited has been incorporated 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 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 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 Material Accounting Policies

Separate and Consolidated Financial Statements

The separate financial statements of the Bank as at and for the year ended 31 December 2025 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 (FRA), 2015 and the requirements of the Bank Company Act 1991 (As amendment up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994. In case any requirement of the Bank Company Act 1991 (As amendment up to date), and provisions and

circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act 1991 (As amendment 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:

- Bank Company Act 1991 (As amendment up to date)
- The Companies Act, 1994 (As amendment up to date)
- Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- 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 (IFRSs)

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 2023 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

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 @ 1% to 5% 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 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 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 lass 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.

(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 IFRSs; 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 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 2025 are as follows:

(Spot Rate)

Sl.	Particular	SGD	MYR	CAD	AUD	USD
1	Assets & Liabilities	95.15	30.18	89.36	82.06	122.29
2	Income & Expenses	91.70	28.53	86.50	78.33	122.29

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 Company (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 2025.

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 preparedin 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

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.27 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.27 dated 04 December 2023.

2.13.2 Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marking to market (MTM) on weekly basis. Any decrease in the present value of Treasury bond/ bill HFT is recognized in the Profit & Loss Account and any increase is booked to Revaluation Reserve Account as per DOS Circular no. 05 dated 28 January 2009 and DOS Circular no. 27 dated 04 December 2023.

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 securities, 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, DOS circular no. 4 dated 26 May 2019 & DOS circular no. 1 dated 24 May 2023 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015, DOS circular letter no. 10 dated 28 June 2015 & DOS circular no. 1 dated 24 May 2023 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.

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 investmentwas 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 2025 includes bad/loss loan BDT 31,009.66 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 @ 1% to 5% under different categories on unclassified loans (standard/SMA) and @ 0.5% to 1% on certain off balance-sheet exposures, and specific provisions @ 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-07 dated 21-06-2018, BRPD Circular No-09 dated 08-04-2024, BRPD Circular No-15 dated 27-11-2024. Provisions and

interest suspense are separately shown under other liabilities as per First Schedule of Banking Companies Act 2023, instead of netting off with loans.

Maintenance of Provision

Particulars		Rate of Provision
Unclassified	STD-0, STD-1, STD-2	1% of loan outstanding
	SMA	5% of loan outstanding
Classified	SS	20% of base for provisioning
	DF	50% of base for provisioning
	B/L	100% of base for provisioning

As per BRPD circular no. 29 dated 21/12/2025 and 16 dated 21/07/2020 provision of CMSME loan except medium loan and short term agricultural credit (STAC) are as follows:

CL Status	Rate of Provision
UC (STD+SMA)	0.50%
SS	20%
DF	50%
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 2023 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 04, dated 18/02/2024, BRPD Circular no 08, dated 19/10/2025, BRPD Circular no 09, dated 19/11/2025, BRPD Circular no 11, dated 03/12/2025.

2.14.6 Impairment of financial assets

An asset is impaired when it carrying value exceeds its recoverable amount as per IAS 36 "Impairment of Assets". At each balance sheet date, Agrani Bank PLC. 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 incurredif-

i. 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;

ii. the loss event had an impact on the estimated future cash flows of the financial asset or the group of the financial assets; and

iii. 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

a) Fixed assets are stated at cost of acquisition/valuation less accumulated depreciation.

b) Depreciation is charged on straight-line method on all fixed assets at the following rates per annum:

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 it 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.

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-Asset)

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.

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.

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 recognizedonly 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.

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. The subordinated bond matured in 2025. 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 (IFRSs).

2.29 Share Capital

2.29.1 Capital Management

The bank has a capital management process for measuring, deploying and monitoring it's 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. Capitalis 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 till 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 2025.

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 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.

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 2025, additional provision BDT 2,925,500,000 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 (ITA) 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.

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 sand 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", 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

Sl. No.	Basel Accord	Core Risk Guideline of BB	Pillar
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 PLC. 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 PLC. has formed a Vigilance Division/ MD's squad under the direct supervision of Managing Director. This wing exclusively deals with all kinds of fraud and forgery and acts independently where internal 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 2025 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 30 April 2026. 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 2025.

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 National Credit Rating Ltd. based on the financial statements of Agrani Bank PLC. (Declaration date: 03 September 2025 and valid till 02 September 2026). The following ratings had been given:

Basis of Rating	Long Term		Short Term		Outlook
	2025	2024	2025	2024	
Government Support	AAA	AAA	ST-1	ST-1	Stable
Without Government Support	A	A+	ST-2	ST-2	Stable

2.45 Compliance of International Financial Reporting Standards (IFRSs)

Name of International Accounting Standards (IASs)	IASs 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 Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & 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

Name of International Financial Reporting Standards (IFRS)	IFRS No.	Status
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 standards to deal with

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

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 2025 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 IFRSs

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 and
- 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 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:

Currently the bank is using Core Banking Solution (CBS) software Temenos T24, version-R09. Where the bank has some fully implemented control points & some partially implemented control points described in BB CBS guideline in BRPD-12/2024. To upgrade the CBS version from R09 to Latest, the Bank has procured 17 new modules of Temenos T24. To fully comply the Bangladesh Bank guideline Implementation of Core Banking Solution (CBS) software Temenos T24 updated version is in process.

2.50 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.

Amount in BDT

		2025	2024
3	**Cash**	**76,697,837,038**	**56,362,301,666**
3.1	**Cash in Hand**		
	Local Currency (Including Cash in ATM)	10,023,692,017	12,916,721,032
	Foreign Currency	214,535,275	281,570,704
		10,238,227,292	**13,198,291,736**
3.2	**Balance with Bangladesh Bank and its agent bank**		
	Bangladesh Bank (Note - 3.2.1)	64,490,309,010	40,720,210,134
	Sonali Bank PLC as agent of Bangladesh Bank (Note - 3.2.2)	1,969,300,736	2,443,799,796
		66,459,609,746	**43,164,009,930**
	Total (Note 3.1+3.2)	**76,697,837,038**	**56,362,301,666**
3.2.1	**Balance with Bangladesh Bank**		
	Local Currency	47,708,630,798	40,151,134,459
	Foreign Currency- (Annexure-E.2)	16,781,678,212	569,075,675
		64,490,309,010	**40,720,210,134**

"The Bank is required to maintain a provision for Balance with Bangladesh Bank BDT 57.86 crore where bank maintained no provision. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Bangladesh Bank) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

3.2.2	**Balance with Sonali Bank PLC**		
	Local Currency	1,969,300,736	2,443,799,796
	Foreign Currency	-	-
		1,969,300,736	**2,443,799,796**

3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

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. 01 dated 04 March, 2025 of Bangladesh Bank.

As per MPD Circular No. 01 dated 04 March, 2025 of Bangladesh Bank, all scheduled Banks are required to maintain a minimum CRR @ 3.0% 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 need 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 circulars, CRR & SLR for the month of December 2025 have been maintained on weekly average of total demand and time liabilities (ATDTL) of October 2025. Both the reserves maintained by the Bank are furnished below:

3.3.1	**Cash Reserve Requirement (Daily Basis)**		
	Reserve Required (DBO)	32,249,944,000	34,412,073,000
	Actual Reserve held	45,036,983,315	38,741,293,860
	Surplus/ (Deficit)	**12,787,039,315**	**4,329,220,860**

Amount in BDT

		2025	2024
3.3.1.a	**CRR of Islamic Banking Unit (Daily Basis)**		
	Reserve Required	524,172,000	417,248,000
	Actual Reserve held	700,160,000	721,853,000
	Surplus/ (Deficit)	**175,988,000**	**304,605,000**
3.3.2	**Cash Reserve Requirement (Bi-Weekly Average)**		
	Reserve Required (DBO)	42,999,926,000	39,328,083,000
	Actual Reserve held	45,036,983,315	39,568,852,229
	Surplus/(Deficit)	**2,037,057,315**	**240,769,229**
3.3.2.a	**CRR of Islamic Banking Unit (Bi-Weekly Basis)**		
	Required Reserve @ 5.5 % of Average Demand and Time Liabilities	698,896,000	476,855,000
	Actual Reserve held	700,160,000	721,853,000
	Surplus/(Deficit)	**1,264,000**	**244,998,000**
3.3.3	**Statutory Liquidity Ratio (SLR)**		
	Required Reserve @13 % of Total Demand and Time Liabilities	139,749,758,070	127,816,271,000
	Actual Reserve held (Note: 3.3.3.1)	347,465,392,378	217,826,504,979
	Surplus/(Deficit)	**207,715,634,308**	**90,010,233,979**
3.3.3.1	**Actual Reserve Held**		
	Cash in hand	10,238,227,292	13,198,291,736
	Excess of CRR	2,037,057,315	240,769,229
	Balance with Sonali Bank (as a agent of BB)	1,969,300,736	2,443,799,796
	Un encumbered Approved Securities (HTM)	203,839,571,599	111,661,571,380
	Un encumbered Approved Securities (HFT)	124,156,099,850	81,897,253,350
	Other eligible securities (HTM)	5,245,940,970	8,468,137,970
	Total	**347,486,197,762**	**217,909,823,461**
3.3.4	**SLR of Islamic Banking Unit**		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	960,981,000	655,675,000
	Actual Reserve held (Note: 3.3.4.1)	6,370,149,000	4,074,645,000
	Surplus/(Deficit)	**5,409,168,000**	**3,418,970,000**
3.3.4.1	**Actual Reserve Held**		
	Cash in Hand	17,805,000	16,247,000
	Excess of CRR	1,264,000	244,998,000
	Eligible Securities (Bangladesh Govt. Islami Investment Bond)	6,351,080,000	3,813,400,000
		6,370,149,000	**4,074,645,000**
3(a)	**Consolidated Cash**		
	(i) Cash in Hand		
	Agrani Bank PLC.	10,238,227,292	13,198,291,736
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	18,413	1,226,159
	Agrani Exchange House Private Limited, Singapore	690,838	133,868,883
	Agrani Remittance House SDN. BHD., Malaysia	83,064,086	28,293,426
	Agrani Remittance House Canada Inc.	6,376	6,376
	Agrani Exchange Company (Australia) Pty. Limited	14,694,174	14,694,174
		10,336,701,179	**13,376,380,754**

Amount in BDT

		2025	2024
	(ii) Balance with Bangladesh Bank and its agent bank		
	Agrani Bank PLC.	66,459,609,746	43,164,009,930
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	2,125,074	680,399
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		66,461,734,820	**43,164,690,329**
		76,798,435,999	**56,541,071,083**
4	**Balance with Other Banks & Financial Institutions**		
	In Bangladesh (Note - 4.1)	31,995,253,625	38,252,868,077
	Outside Bangladesh (Annexure E.1)	5,129,387,224	2,250,775,268
		37,124,640,849	**40,503,643,345**

"The Bank is required to maintain a provision for Balance with Other Banks & Financial Institutions BDT 1,116.30 crore where bank maintained a provision of BDT 397.98 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Other Banks & Financial Institutions) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

4.1 In Bangladesh: Local Currency

Banks		
Al-Arafah Islami Bank PLC	1,145,000,000	1,215,000,000
Exim Bank PLC	1,370,000,000	1,370,000,000
Islami Bank Bangladesh PLC	-	1,000,000,000
Social Islami Bank PLC	935,000,000	935,000,000
Standard Bank PLC	500,000,000	850,000,000
Megna Bank PLC	200,000,000	300,000,000
Pubali Bank PLC	300,000,000	1,100,000,000
AB Bank PLC	700,000,000	700,000,000
National Bank PLC	1,000,000,000	1,000,000,000
Bangladesh Commerce Bank PLC	700,000,000	700,000,000
Padma Bank PLC (former The Farmers Bank Limited)	2,000,000,000	2,000,000,000
Union Bank PLC	2,640,000,000	2,640,000,000
ICB Islamic Bank PLC	69,777,577	69,777,577
Pubali Bank PLC. (STD with ABL Islamic Window)	9,516,980	-
The City Bank PLC. (STD with ABL Islamic Window)	4,399,544	-
Balance with ABL Islamic Window	111,823,399	2,099,831,375
Balance with Other Bank & NBFIs- F.C (Note -4.1.1)	611,477,000	2,165,000,000
	12,296,994,500	**18,144,608,952**
Non- Bank Financial Institutions		
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

Amount in BDT

		2025	2024
	First Finance & Investment Limited*	330,000,000	330,000,000
	GSP Finance Company Limited	300,000,000	300,000,000
	Hajj Finance Limited	300,w000,000	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	90,000,000
	Lanka Bangla Limited	250,000,000	250,000,000
	Meridian Finance & Investment Limited	150,000,000	150,000,000
	National Finance Limited	95,000,000	95,000,000
	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	1,000,000,000	1,300,000,000
	Uttara Finance Limited	20,000,000	130,000,000
	Union Capital Limited*	600,000,000	600,000,000
		19,698,259,125	**20,108,259,125**
		31,995,253,625	**38,252,868,077**

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

4.1.1	**Balance with Other Bank & NBFIs- F.C**		
	AB Bank PLC	-	480,000,000
	UCBL	-	1,080,000,000
	Southest Bank	611,477,000	-
	Others	-	605,000,000
	Total	**611,477,000**	**2,165,000,000**
4.2	**Balance with Other Banks and Financial Institutions (Account wise)**		
	Current & Other Accounts	5,129,387,224	2,250,775,268
	Fixed Deposit Receipts (FDR)	31,995,253,625	38,252,868,077
		37,124,640,849	**40,503,643,345**
4.3	**Maturity grouping of balances**		
	On demand	5,129,387,224	2,250,775,268
	Within 1 to 3 months	14,705,000,000	14,634,829,772
	Within 3 to 12 months	9,328,259,125	13,118,259,125
	Within 1 to 5 years	3,445,732,079	3,736,742,478
	More than 5 years	4,516,262,421	6,763,036,702
		37,124,640,849	**40,503,643,345**
4(a)	**Consolidated balance with other banks and financial institutions**		
	(i) In Bangladesh		
	Agrani Bank PLC.	31,995,253,625	38,252,868,077
	Agrani Equity & Investment Limited	303,248	1,004,828
	Agrani SME Financing Company Limited	41,504,968	36,776,902

Amount in BDT

	2025	2024
Agrani Exchange House Private Limited, Singapore	-	-
Agrani Remittance House SDN. BHD., Malaysia	-	-
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	32,037,061,841	**38,290,649,807**
Less: Inter-company transaction(s)	-	-
	32,037,061,841	**38,290,649,807**
(ii) Outside Bangladesh		
Agrani Bank PLC.	5,129,387,224	2,250,775,268
Agrani Equity & Investment Limited	-	-
Agrani SME Financing Company Limited	-	-
Agrani Exchange House Private Limited, Singapore	228,120,506	148,994,955
Agrani Remittance House SDN. BHD., Malaysia	9,535,902	8,409,942
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	-	-
	5,367,043,632	**2,408,180,165**
	37,404,105,473	**40,698,829,972**

5 Money at call and short notice

With Bank		
National Bank PLC	500,000,000	1,000,000,000
	500,000,000	**1,000,000,000**
With Non-Bank Financial Institution		
FAS Finance & Investment Ltd.*	70,000,000	70,000,000
Prime Finance & Investment Limited*	57,000,000	57,300,000
Bangladesh Industrial Finance Company Limited*	40,000,000	40,000,000
First Finance Limited*	72,600,000	76,500,000
Peoples Leasing*	240,000,000	240,000,000
Premier Leasing*	3,200,000	6,300,000
	482,800,000	**490,100,000**
Total	**982,800,000**	**1,490,100,000**

* Bank intensely pursuing the NBFIs unable to repay the Call Money amount (Principal and interest).

"The Bank is required to maintain a provision for Balance with Money at call and short notice BDT 98.28 crore where bank maintained a provision of BDT 48.28 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Including Money at call and short notice) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

6 Investments

SLR Securities		
Government Securities (Note- 6.1)	350,347,679,394	215,961,473,732
Other Investment (Note- 6.2)	630,580,970	630,580,970
	350,978,260,364	**216,592,054,702**
Non SLR Securities		
Government Securities (Note- 6.1)	32,433,900	28,361,600
Other Investment (Note- 6.2)	49,355,825,936	60,976,325,936
	49,388,259,836	**61,004,687,536**
Total	**400,366,520,200**	**277,596,742,238**

Amount in BDT

		2025	2024
6.1	**Government Securities:**		
	SLR Securities		
	Treasury Bills (Note- 6.1.1 & Annexure B.1)	53,848,207,732	49,772,606,213
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	296,499,471,662	166,188,867,519
	Reverse REPO (Annexure B.4)	-	-
		350,347,679,394	**215,961,473,732**
	Non SLR Securities		
	Govt. Treasury Bond/Other Bond/Other Securities (Note- 6.1.2 & Annexure B.2)	-	-
	Treasury Bills (Note- 6.1.1)	-	-
	Prize Bonds (at cost)	32,433,900	28,361,600
		32,433,900	**28,361,600**
	Total	**350,380,113,294**	**215,989,835,332**
6.1.1	**Treasury Bills**		
	SLR Securities		
	07 days Bangladesh Bank Bills	-	-
	91 days Treasury Bills	4,417,128,792	8,074,953,650
	182 days Treasury Bills	3,077,326,115	16,113,199,799
	364 days Treasury Bills	46,353,752,825	25,584,452,764
	Sub total	**53,848,207,732**	**49,772,606,213**
	Non SLR Securities		
	91 days Treasury Bills (Lien with B. Bank)	-	-
		-	**-**
	Total	**53,848,207,732**	**49,772,606,213**
6.1.2	**Govt. Treasury Bond/Other Govt. Bond/Other Securities**		
	SLR Securities		
	2 years Bangladesh Govt. Treasury Bond	50,819,617,095	20,341,129,020
	3 years Bangladesh Govt. Treasury Bond	1,604,162,902	322,261,494
	5 years Bangladesh Govt. Treasury Bond	84,075,948,216	47,246,851,817
	10 years Bangladesh Govt. Treasury Bond	63,530,281,287	31,031,119,094
	15 years Bangladesh Govt. Treasury Bond	35,551,414,365	18,379,359,914
	20 years Bangladesh Govt. Treasury Bond	38,678,058,797	26,465,497,180
	05 Years Bangladesh Govt. Investment Sukuk Bond	187,960,000	2,888,300,000
	8-9 Yrs.(Special) T.Bond	11,273,549,000	11,273,549,000
	7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
	Bangladesh Govt. Islamic Investment Bond (BGIIB)	6,351,080,000	3,813,400,000
		296,499,471,662	**166,188,867,519**
	Non SLR Securities		
	5 years Bangladesh Govt. T. Bond (Lien with BB in favour of SCB)	-	-
		-	**-**
	Total	**296,499,471,662**	**166,188,867,519**
6.1.3	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)	226,522,181,569	131,806,501,352
	Held for Trading (HFT) (Note: 6.1.3.b)	124,344,059,847	84,785,553,350
		350,866,241,416	**216,592,054,702**

Amount in BDT

		2025	2024
6.1.3.a	**Held to Maturity (HTM)**		
	Treasury Bill		
	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	-	-
		-	**-**
	Bond/Other Securities		
	2 years Bangladesh Govt. Treasury Bond	-	2,000,934,520
	3 years Bangladesh Govt. Treasury Bond	1,604,162,903	322,261,494
	5 years Bangladesh Govt. Treasury Bond	71,495,635,871	36,822,641,767
	10 years Bangladesh Govt. Treasury Bond	59,788,958,871	30,510,265,707
	15 years Bangladesh Govt. Treasury Bond	35,507,908,445	18,340,217,514
	20 years Bangladesh Govt. Treasury Bond	35,554,924,457	23,665,250,380
	8-9 Yrs.(Special) T.Bond	11,273,549,000	11,273,549,000
	7 Yrs.(Agrani Bank-Orion) T.Bond	4,427,400,000	4,427,400,000
	Bangladesh Govt. Islamic Investment Bond (BGIIB)	6,239,061,052	3,813,400,000
	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
		226,522,181,569	**131,806,501,352**
		226,522,181,569	**131,806,501,352**
6.1.3.b	**Held for Trading (HFT)**		
	Treasury Bill		
	07 days Bangladesh Bank Bills	-	-
	91 days Treasury Bills	4,417,128,792	8,074,953,650
	182 days Treasury Bills	3,077,326,115	16,113,199,799
	364 days Treasury Bills	46,353,752,824	25,584,452,764
	Reverse Repo (Treasury Bond)	-	-
		53,848,207,731	**49,772,606,213**
	Bond/Other Securities		
	2 years Bangladesh Govt. Treasury Bond	50,819,617,096	18,340,194,500
	5 years Bangladesh Govt. Treasury Bond	12,580,312,345	10,424,210,050
	10 years Bangladesh Govt. Treasury Bond	3,741,322,415	520,853,387
	15 years Bangladesh Govt. Treasury Bond	43,505,920	39,142,400
	20 years Bangladesh Govt. Treasury Bond	3,123,134,340	2,800,246,800
	05 Years Bangladesh Govt. Investment Sukuk Bond	187,960,000	2,888,300,000
	Reverse Repo (Bangladesh Govt. Treasurey Bond)	-	-
		70,495,852,116	**35,012,947,137**
		124,344,059,847	**84,785,553,350**

Amount in BDT

		2025	2024
6.2	**Other Investment**		
	SLR Securities		
	Shares	630,580,970	630,580,970
		630,580,970	**630,580,970**
	Non SLR Securities		
	Subordinated Bond (Note- 6.2.1 & Annexure-B.3)	35,304,500,000	46,925,000,000
	Shares	14,051,325,920	14,051,325,920
	Un-approved Debenture (Annexure-D)	16	16
		49,355,825,936	**60,976,325,936**
	Total	**49,986,406,906**	**61,606,906,906**
6.2.1	**Subordinated Bond**		
	Mutual Trust Bank Ltd Subordinated Bond-II	-	-
	NCC Bank Non-Convertible Subordinated Bond	-	100,000,000
	Rupali Bank Subordinated Bond	-	400,000,000
	Jamuna Bank Subordinated Bond	-	100,000,000
	Mercantile Bank Subordinated Bond	-	200,000,000
	Southeast Bank Subordinated Bond III	-	300,000,000
	Dhaka Bank Floating Rate Dated Subordinated Bond II	-	300,000,000
	Prime Bank Subordinated Bond	-	400,000,000
	The Farmers Bank Subordinated Bond	1,000,000,000	1,000,000,000
	Al Arafah Islami Bank Mudaraba Subordinated Bond-II	-	200,000,000
	ICB Subordinated Bond	5,000,000,000	5,000,000,000
	City Bank Ltd. 3rd Subordinated Bond	-	200,000,000
	Trust Bank Ltd. Floating Rate Dated Subordinated Bond	-	400,000,000
	Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	-	500,000,000
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	-	600,000,000
	UCB 4TH Floating Rate Dated Subordinated Bond	-	500,000,000
	DBBL Floating Rate Dated Subordinated Bond-II	-	400,000,000
	SIBL Floating Rate Dated Subordinated Bond	500,000,000	500,000,000
	FSIBL 3rd Mudaraba Subordinated Bond	120,000,000	120,000,000
	Ashuganj Power Station Company Ltd. Bond	250,000,000	500,000,000
	Floating Rate Dated Subordinated Bond of EBL II	300,000,000	600,000,000
	BEXIMCO Communications Limited Corporate Bond-2019	4,500,000,000	4,500,000,000
	Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	-
	IPDC Finance Ltd.Tier II Subordinated Bond	-	60,000,000
	Floating Rate Dated Subordinated Bond of EBL III	150,000,000	300,000,000
	Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	500,000,000	1,000,000,000
	Exim Bank Subordinated Bond-II	1,100,000,000	1,650,000,000
	Islami Bank Mudaraba Subordinated Bond II	400,000,000	800,000,000
	The Premier Bank Ltd. Subordinated Bond-2019	100,000,000	200,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond	600,000,000	1,200,000,000
	Best Holdings Ltd. 25% Convertible Secured Bond	1,250,000,000	1,250,000,000
	MTB 4th Subordinated Bond	200,000,000	300,000,000
	Pubali Floating Rate Dated Non-convertible Subordinated Bond-III(2nd tranche)	400,000,000	600,000,000

Amount in BDT

		2025	2024
	Standard Bank 3rd Subordinated Bond	400,000,000	600,000,000
	Al Arafah Bank Ltd. 3rd Subordinated Bond	800,000,000	1,200,000,000
	Islamic Finance and Investment Ltd	80,000,000	120,000,000
	Southeast Bank Ltd Non Convertible Subordinated Bond	500,000,000	750,000,000
	Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	200,000,000	300,000,000
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	600,000,000	900,000,000
	AB Bank Ltd Subordinate Bond IV	637,500,000	750,000,000
	Trust Bank Ltd. Floating Rate Subordinated Bond	800,000,000	1,200,000,000
	EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	2,000,000,000	2,000,000,000
	IFIC Bank Floating non convertible Subordinated Bond	900,000,000	1,200,000,000
	PRAN Agro Ltd. Green Coupon Bearing Bond	100,000,000	200,000,000
	BEXIMCO Green Sukuk Bond	1,500,000,000	1,500,000,000
	NRB Commercial Bank Ltd	300,000,000	400,000,000
	Southeast Bank Subordinated Bond-V	1,200,000,000	1,600,000,000
	MEGNA Bank Subordinated Bond-I	165,000,000	225,000,000
	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	2,000,000,000	2,500,000,000
	ONE BANK LTD NCFR SUB BOND- III	2,000,000,000	2,500,000,000
	Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	152,000,000	200,000,000
		35,304,500,000	**46,925,000,000**
6.2.2	**Shares (Annexure-C)**		
	Share Quoted	5,341,563,475	5,341,563,475
	Share Un-Quoted	9,340,343,415	9,340,343,415
	Total	**14,681,906,890**	**14,681,906,890**
6.3	**Maturity grouping of Investment**		
	On demand	5,070,476,633	3,841,761,619
	Less than 3 months	12,380,223,520	22,591,601,950
	More than 3 months but less than 1 year	100,206,149,755	68,866,767,956
	More than 1 year but less than 5 year	157,437,403,318	98,209,595,375
	More than 5 years	125,272,266,974	84,087,015,338
		400,366,520,200	**277,596,742,238**
6.4	**Net Investments:**		
	Carrying amount	400,366,520,200	277,596,742,238
	Less: Provision (Note - 12.11)	(17,423,094,350)	(13,395,595,643)
	Net Investment	**382,943,425,850**	**264,201,146,595**
6(a)	**Consolidated investments**		
	(i) Government Securities		
	Agrani Bank PLC.	350,380,113,294	215,989,835,332
	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	-	-
		350,380,113,294	**215,989,835,332**

Amount in BDT

		2025	2024
	(ii) Others		
	Agrani Bank PLC.	49,986,406,906	61,606,906,906
	Agrani Equity & Investment Limited	7,992,760,562	8,076,883,440
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	97,440,151	86,836,552
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		58,076,607,619	**69,770,626,898**
	Total Investments (i+ii)	**408,456,720,913**	**285,760,462,230**
7	**Loans and Advances**		
	In Bangladesh (Note - 7.1.1)	799,536,737,216	782,332,065,691
	Outside Bangladesh (Note - 7.1.2)	4,779,351,447	5,764,873,548
	Bills Purchased & Discounted (Note - 7.1.3)	1,417,383,586	2,277,156,139
		805,733,472,249	**790,374,095,378**
7.1.1	**In Bangladesh**		
	a) Loans		
	Rural Credits	28,815,749,898	27,456,328,825
	Weavers Credits	5,098,595	5,266,737
	Industrial Credits	184,935,356,204	179,900,830,059
	Jute Advances	3,557,684,507	2,882,711,310
	Leather Sector Advances	6,203,233,065	3,970,876,809
	Staff Loans	68,460,712,696	64,126,486,696
	SME Sector Advances	144,544,882,310	149,741,294,767
	Loan - Others (Note - 7.1.4)	238,701,790,273	234,283,229,097
		675,224,507,548	**662,367,024,300**
	b) Cash Credits		
	Jute Advances	10,510,820,667	10,353,049,762
	Leather Advances	1,917,645,903	2,214,741,328
	Rural Credit (COVID-19)	300,301,100	450,424,373
	Working Capital (COVID-19)	-	-
	Others	91,221,013,279	85,312,840,491
	Export Cash Credit (ECC)	239,151,125	263,226,079
		104,188,932,074	**98,594,282,033**
	c) Overdrafts		
	Secured Overdraft	19,797,043,328	20,840,216,182
	Temporary Overdraft	313,154,045	513,946,641
	Supply Chain Finance	13,100,221	16,596,535
		20,123,297,594	**21,370,759,358**
	Total in Bangladesh (a+b+c)	**799,536,737,216**	**782,332,065,691**
7.1.2	**Outside Bangladesh (Off-shore banking)**	**4,779,351,447**	**5,764,873,548**
7.1.3	**Bills Purchased & Discounted (Note - 7.10)**	**1,417,383,586**	**2,277,156,139**
	Total Loans and Advances	**805,733,472,249**	**790,374,095,378**

Amount in BDT

		2025	2024
7.1.4	**Loan - Others**		
	General House Building Loan (Residence)	20,123,798,401	21,384,756,448
	Loan against Trust Receipt	6,066,684,695	6,884,181,712
	Segregated Loan*	891,978,101	1,703,180,827
	Transport Loan	3,052,939,785	2,949,214,246
	Bridge Finance	907,752,445	908,225,220
	EDF Loan	2,854,642,168	2,065,662,345
	Consumers Loan	407,466,307	514,528,479
	Small Loan	14,097,578	15,522,004
	Loan against DPS	209,483	209,483
	Loan against APS	722,868	613,160
	Loan against FDR	1,735,092,101	1,317,089,914
	Loan against cash subsidy	402,658,261	604,626,705
	Demand Loan (Note - 7.1.5)	35,380,973,958	50,225,033,611
	Loan against ABS	1,933,996,777	2,010,458,800
	General House Building Loan (Commercial)	17,742,730,690	17,522,732,247
	Loan against MDS	2,852,474	1,503,006
	PDB-SHB Loan	220,275,090	212,497,652
	Loan against MIS	17,977,975	12,036,109
	Loan against ABBJL	83,969,916	125,113,998
	Green Financing	178,782,845	179,919,002
	Personal Loan	49,554,738,679	50,616,268,618
	Loan for Registered Freedom Fighters	3,400,640,490	3,847,182,424
	Any Purpose Loan	2,401,635,256	2,849,758,617
	Loan against Pension of Retired officer/staff	880,757,877	754,061,450
	Agrani Abas	8,348,524	8,954,822
	Interest Blocked A/C-Others Loan	3,439,996	3,599,275
	Projukti Bikashe Agrani	21,752,669	35,594,964
	EHB Loan - Public Universities	1,478,142,968	971,180,660
	Probashir Ghore Fera Loan	112,830,570	161,744,763
	Term Loan Converted from Demand Loan	53,079,743,259	37,531,085,788
	General Transport Loan	67,140,848	94,561,444
	Digital Device Assistance	11,138,524	10,956,597
	Loan Against Bank Building Rent	68,162,150	67,071,204
	General Motor Cycle Loan	521,894	542,016
	Loan against Monthly Profit Deposit Scheme	13,930,329	15,118,971
	Women Credit Programme	1,942,089	2,213,482
	Short Term SME Loan	2,812,970,737	3,113,912,596
	House building Loan for Govt. Employees	2,023,869,553	1,893,320,318
	Refinance Scheme- Micro Credit (COVID-19)	4,933,625	7,426,388
	Loan Refinance Scheme Micro Credit For 10/50/100 Tk.	38,449,817	45,790,282
	Packing Credits	2,708,251,938	2,963,314,167
	Loan Against Imported Merchandise (LIM)	198,506,491	442,064,266
	Payment Against Documents (PAD) (Note - 7.1.6)	732,196,458	1,532,610,041
	PAD for EDF Loan	2,571,206,784	2,877,587,466
	Post Import Finance (PIF)	23,202,967,111	14,696,059,959

Amount in BDT

		2025	2024
	Overdue Accepted Payment (OAP)	419,740,903	386,887,194
	Block A/c- Loan Re-scheduled & One time Exit Policy	512,486,371	58,277,382
	Loan Against Workers Salary (COVID-19)	133,592,833	137,646,253
	Loan Against Workers Salary Under Working Capital	91,103,354	96,272,246
	Loan Against Workers Salaries of Export Industries	36,061,733	360,104,285
	Loan Against Agrani Amar Sanchay Scheme	5,093,777	-
	Loan Against Agrani Monthly Income Scheme	4,860,150	-
	Other Special Product of IBU	80,330,098	64,956,191
		238,701,790,273	**234,283,229,097**
	*Segregated loans are separately kept loans with special purpose with an intention of early recovery.		
7.1.5	**Demand Loan**		
	Cash L/C (Garments)	18,811,578,031	1,378,416,235
	Cash L/C (Others)	3,131,401,102	4,769,035,419
	Back to back L/C	8,785,924,624	14,142,257,282
	Export Development Fund (EDF) L/C	1,262,077,471	2,054,450,967
	Usance Payable at Sight (UPAS) L/C	3,389,992,730	27,880,873,708
		35,380,973,958	**50,225,033,611**
7.1.6	**Payment Against Documents (PAD)**		
	Cash	503,310,546	1,364,249,862
	Inland	16,656,456	16,656,456
	Back to Back L/C	5	-
	Term Loan- (Rescheduled)	140,472,662	20,583,396
	Garments	10,925,179	131,120,327
	Export Development Fund (EDF)	60,831,610	-
		732,196,458	**1,532,610,041**
7.2	**Maturity grouping of loans and advances**		
	Repayable on demand	49,347,798,053	40,245,687,962
	Not more than 3 months	92,325,023,428	82,546,984,571
	More than 3 months but not more than 1 year	240,368,974,521	242,568,974,521
	More than 1 year but not more than 5 years	188,274,331,299	184,589,732,510
	More than 5 years	235,417,344,948	240,422,715,814
		805,733,472,249	**790,374,095,378**
7.3.a	**Disclosure for significant concentration**		
	Advances to allied concerns of Directors	-	-
	Advances to Managing Director	-	-
	Advances to Other Executives	68,460,712,696	64,126,486,696
	Advances to Customers' Group	552,337,403,349	546,346,778,623
	Industrial Credits	184,935,356,204	179,900,830,059
		805,733,472,249	**790,374,095,378**
7.3.b	**Disclosure for sector-wise loans and advances**		
	Government sector	43,880,227,489	6,350,010,365
	Other public sector	67,079,286,537	10,133,808,503
	Private sector	694,773,958,223	773,890,276,510
		805,733,472,249	**790,374,095,378**

Amount in BDT

		2025	2024
7.3.c	**Disclosure for re-structured loan**		
	(Loans which are re-structrued in 2015 as per BRPD circular No. 04 date 29 January 2015)		
	Keya Earn Mills Ltd.	319,800,000	319,800,000
	M R Sweater Composite Ltd.	1,240,700,000	1,240,700,000
	Julia Sweater Composite Ltd.	952,300,000	952,300,000
	Bangladesh Export Import Company Ltd.	4,204,700,000	4,204,700,000
	Samannaj Super Oil Ltd.	619,100,000	634,500,000
	Outstanding Amount	**7,336,600,000**	**7,352,000,000**
7.4	**Geographical Location - wise Loans and Advances**		
	A. Urban:		
	Dhaka Region	524,570,699,477	507,688,576,287
	Chittagong Region	20,919,458,284	27,454,799,389
	Khulna Region	39,280,421,709	38,424,165,081
	Rajshahi Region	26,155,281,364	27,495,267,894
	Barisal Region	9,989,286,850	9,583,717,717
	Sylhet Region	9,832,232,340	9,674,330,491
	Rangpur	22,395,902,130	21,780,037,865
	Mymensing Region	19,308,961,736	18,247,882,410
	Comilla Region	10,226,270,029	9,953,844,366
	Faridpur Region	9,312,927,905	9,112,392,504
	Sub Total	**691,991,441,824**	**679,415,014,004**
	B. Rural:		
	Dhaka Region	9,985,044,221	9,818,431,425
	Chittagong Region	2,274,595,442	2,156,749,783
	Khulna Region	20,650,575,154	20,007,196,785
	Rajshahi Region	15,928,090,905	15,733,658,052
	Barisal Region	7,035,104,377	6,613,562,377
	Sylhet Region	4,293,719,983	4,278,955,271
	Rangpur	17,092,191,221	16,734,434,118
	Mymensing Region	23,558,533,216	22,738,633,862
	Comilla Region	8,039,070,932	8,140,171,490
	Faridpur Region	4,885,104,974	4,737,288,211
	Sub Total	**113,742,030,425**	**110,959,081,374**
	Total (A + B)	**805,733,472,249**	**790,374,095,378**
7.5	**Sector-wise Loans and Advances**		
	Agriculture and Fishery	34,109,568,256	27,453,734,521
	Jute & Jute Goods	18,553,872,807	13,235,761,072
	Transport Storage & Communication	6,090,349,227	5,662,312,361
	Ship Breakings	122,950,426	850,240,153
	Textile & Readymade Garments	211,231,577,300	131,426,325,136
	Food & Allied Industry	-	14,014,336,251
	Construction & Engineering	17,660,725,803	17,685,349,251
	Pharmaceuticals and Chemicals	15,022,033,548	14,263,419,361
	Leather Sector	14,957,583,199	6,185,618,138
	Power Sector	8,219,344,875	7,001,848,951

Amount in BDT

		2025	2024
	Professional and Services	131,760,146,960	14,061,559,136
	Housing Service	20,520,384,304	36,554,749,126
	Wholesale/retail trading	110,330,779,347	136,030,890,386
	personal(staff and other personal loan)	9,798,727,417	125,538,085,708
	Bank & other Non-Financial Institution	4,285,820,639	14,329,342,136
	Electronic & Automobile	6,034,571,498	3,790,580,931
	Cement & Ceramic	6,030,187,728	6,496,032,361
	Others	191,004,848,915	215,793,910,399
		805,733,472,249	**790,374,095,378**
7.6	**Loans & Advances are Classified as per Bangladesh Bank Circular**		
	Unclassified :		
	Standard (including staff loan)	429,524,839,091	454,082,998,051
	Special Mention Account	66,808,847,276	16,268,973,176
		496,333,686,367	**470,351,971,227**
	Classified:		
	Sub-Standard	8,313,153,748	26,329,647,167
	Doubtful	11,030,575,271	16,870,056,076
	Bad & Loss	290,056,056,863	276,822,420,908
		309,399,785,882	**320,022,124,151**
		805,733,472,249	**790,374,095,378**
7.7	**Loans & Advances (Category wise)**		
	A. Inside Bangladesh		
	I. Continuous loan (CL-2)		
	Small & Medium Enterprise Finance	115,064,823,648	126,535,881,504
	Other Than Small & Medium Enterprise Finance	111,325,740,813	124,110,301,498
		226,390,564,461	**250,646,183,002**
	II. Demand loan (CL-3)		
	Small & Medium Enterprise	-	-
	Other Than Small & Medium Enterprise	57,254,500,857	75,916,230,107
		57,254,500,857	**75,916,230,107**
	III. Term loan (CL-4)		
	Small & Medium Enterprise Finance	29,328,315,971	23,015,789,327
	Consumer Finance (including staff, other than HF)	129,126,823,169	514,528,471
	Housing Finance (HF)	41,597,165,221	38,906,694,460
	Loans for Professional Set-up Business	4,065,845,181	753,323,420
	Others	286,328,845,530	368,283,170,507
		490,446,995,072	**431,473,506,185**
	IV. Short term agri credit and microcredit (CL-5)		
	Short Term Agri Credit	26,862,060,412	24,561,960,041
	Micro Credit	-	2,011,342,495
		26,862,060,412	**26,573,302,536**
	B. Outside Bangladesh (Off-shore Banking Unit)	**4,779,351,447**	**5,764,873,548**
	Total Loans & Advances (Inside & Outside Bangladesh) (A+B)	**805,733,472,249**	**790,374,095,378**

Amount in BDT

		2025	2024
7.8	**Movement of classified loans and advances**		
	Opening balance	320,022,124,196	214,765,010,757
	Less: Cash Recovery	7,362,400,000	4,414,200,000
	Less: Re-scheduling	68,901,800,000	12,620,200,000
	Less: Written-off	8,569,200,000	226,700,000
		84,833,400,000	17,261,100,000
	Add: Newly classified during the year	74,211,061,651	122,518,213,439
		309,399,785,847	**320,022,124,196**
7.9	**Particulars of Loans and Advances:**		
	Loans considered good in respect of which of the banking company is fully secured	685,533,807,366	644,758,141,714
	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee	52,181,680,227	70,179,091,378
	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors	68,017,984,656	75,436,862,286
	Loans adversely classified, for which no provision is created	-	-
		805,733,472,249	**790,374,095,378**
	Loans due by directors or officers of the banking company or any of them either separately or jointly with any other persons	68,460,712,696	64,126,486,696
	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	68,460,712,696	64,126,486,696
	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	-	-
	Amount of classified loan on which interest has not been charged, mentioned as follows:		
	(Decrease) / increase in provision	3,169,315,011	13,114,032,525
	Amount of loan written off	8,569,200,000	226,700,000
	Amount realized against loan previously written off	627,377,767	503,000,000
	Amount of provision kept against loan classified as 'bad/loss' on the date of preparing the balance sheet	60,634,569,611	54,537,699,513
	Interest creditable to the Interest Suspense A/c	72,573,480,283	56,554,764,629
	Opening balance of cumulative amount of the written off loan	56,074,000,000	55,847,300,000
	Add: Written off during the current period	8,569,200,000	226,700,000
	Closing balance of cumulative amount of the written off loan	64,643,200,000	56,074,000,000
	Less: Cumulative recovery from written off loan	18,067,500,000	17,272,900,000
	Outstanding balance	46,575,700,000	38,801,100,000
	Amount of written off loan for which lawsuit has been filed	46,575,700,000	38,801,100,000

Amount in BDT

		2025	2024
7.10	**Bills purchased and discounted:**		
	In Bangladesh	354,902,050	605,142,205
	Outside Bangladesh	1,062,481,536	1,672,013,934
		1,417,383,586	**2,277,156,139**
7.11	**Maturity grouping of bills purchased and discounted:**		
	Payable within 1 month	-	-
	Over 1 month but less than 3 months	1,417,383,586	2,277,156,139
	Over 3 months but less than 6 months	-	-
	6 months or more	-	-
		1,417,383,586	**2,277,156,139**
7.12	**Net Loans and advances:**		
	Carrying amount	805,733,472,249	790,374,095,378
	Less: Interest suspense and penal interest	(72,573,480,283)	(56,554,764,629)
	Provision for loans & advances (Note-12.9)	(71,457,726,594)	(65,538,937,988)
		(144,031,206,877)	(122,093,702,617)
		661,702,265,372	**668,280,392,761**

7.13 Willful Defaulters:

According to the instruction of Bangladesh Bank's BRPD Circular No.06, dated March 12, 2024,regarding the Identification, finalization and action to be taken agaisnt willful defaulters,the Managing Director (MD) of Agrani Bank PLC. established a dedicated unit on April 03,2024, headed by the General Manager (Recovery).The inclusion of a Law Officer in this unit is mandatory. The formation of this dedicated unit was subsequently approved by the Board of Directors on April 30,2024.

On December 31, 2024 the dedicated unit has primarily identified 10 (Ten) classified borrowers from various business segments as willful defaulter. Among them, one classified borrower, namely M/S Monovola Basrabitan from Kulara Branch of Moulavobazar Zone, was finnaly declared a willful defaulter on October 21,2025. The remain borrowers have availed of the policy support under BRPD Circular No. 07 dated September 16, 2025, and the partial Write-Off facility under BRPD Circular No.11 dated December 03,2025. Others have committed to adjusting their outstanding liabilities within a short timeframe.

After conducting proper due diligence and obtaining approval from the competent authority of the bank, quarterly reports are being 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 in accordence with sections 6(6) and 6 (7) of BRPD circular No.06, dated March 12, 2024, subject to the decision of Bangladesh Bank's regarding the appeals find by the respective willful defaulters.

7(a).1	**Consolidated loans, advances and leases/investments**		
	Agrani Bank PLC.	805,733,472,249	790,374,095,378
	Agrani Equity & Investment Limited	2,531,710,050	2,364,868,325
	Agrani SME Financing Company Limited	3,614,808,505	3,301,698,973
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		811,879,990,804	796,040,662,676
	Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
		807,190,673,117	**791,391,813,141**

Amount in BDT

		2025	2024
7(a).2	**Consolidated loans & advances are classified as per Bangladesh Bank circular**		
	Unclassified		
	Standard (including staff loan)	434,571,679,196	459,115,540,116
	Special Mention Account	67,164,502,535	16,481,587,125
		501,736,181,731	475,597,127,241
	Classified		
	Sub-Standard	8,559,438,061	26,505,094,198
	Doubtful	11,203,455,649	16,963,732,128
	Bad & Loss	290,380,915,363	276,974,709,109
		310,143,809,073	320,443,535,435
		811,879,990,804	**796,040,662,676**
	Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
		807,190,673,117	**791,391,813,141**
7(a).3	**Loans & Advances are Classified as per Bangladesh Bank Circular: Agrani SME Financing Company Limited**		
	Unclassified		
	Standard (including staff loan)	2,515,130,055	2,667,673,740
	Special Mention Account	355,655,259	212,613,949
		2,870,785,314	2,880,287,689
	Classified		
	Sub-Standard	246,284,313	175,447,031
	Doubtful	172,880,378	93,676,052
	Bad & Loss	324,858,500	152,288,201
		744,023,191	**421,411,284**
		3,614,808,505	**3,301,698,973**
8	**Fixed assets including land, buildings, furniture and fixtures**		
	a. Property, Plant & Equipment (Details in Annexure G)		
	Cost/ Valuation		
	Balance at the beginning of the year	21,510,899,053	20,892,383,097
	Addition during the year	495,303,687	654,888,158
	Transfer from works-in-progress	198,016,000	-
	Disposal/Adjustment during the year	(384,667,496)	(36,372,202)
	Balance at the end of the year	**21,819,551,244**	**21,510,899,053**
	Less: Accumulated Depreciation		
	Balance at the beginning of the year	5,983,827,499	5,672,027,250
	Depreciation charge for the year	389,400,155	348,172,451
	Disposal during the year	(18,917,496)	(36,372,202)
	Balance at the end of the year	**6,354,310,158**	**5,983,827,499**
	Written Down Value (WDV)	**15,465,241,086**	**15,527,071,554**
	b. Intangible Asset		
	Software Purchase		
	Cost		
	Balance at the beginning of the year	3,215,474,961	3,234,372,763
	Addition during the year	286,640	3,238,411
	Disposal / Transfer during the year	-	(22,136,213)
	Balance at the end of the year	3,215,761,601	3,215,474,961

Amount in BDT

		2025	2024
	Less: Accumulated Amortization		
	Balance at the beginning of the year	1,899,271,026	1,643,779,486
	Amortization charge for the year	245,178,327	277,627,753
	Disposal / Transfer during the year	-	(22,136,213)
	Balance at the end of the year	2,144,449,353	1,899,271,026
	Net Value	**1,071,312,248**	**1,316,203,935**
	C. Lease Assets		
	Right-of-use assets	1,126,307,578	1,126,307,578
	Less: Accumulated amortization	662,091,197	556,554,772
		464,216,381	**569,752,806**
	Total (a+b+c)	**17,000,769,715**	**17,413,028,295**
8(a)	**Consolidated Fixed assets including land, buildings, furniture and fixtures**		
	Written Down Value (WDV)		
	Agrani Bank PLC.	17,000,769,715	17,413,028,295
	Agrani Equity & Investment Limited	6,653,083	9,251,692
	Agrani SME Financing Company Limited	15,041,024	18,002,903
	Agrani Exchange House Private Limited, Singapore	42,279,171	68,782,937
	Agrani Remittance House SDN. BHD., Malaysia	26,121,132	31,453,946
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	178,546	178,546
		17,091,042,671	**17,540,698,319**
9	**Other Assets**		
	Income generating Other Assets		
	Investment in shares of subsidiary companies (Note - 9.1)	6,019,433,350	6,019,433,350
		6,019,433,350	**6,019,433,350**
	Non-income generating Other Assets		
	Stationery, stamps, printing materials etc.	139,615,196	126,770,710
	Suspense Account (Note - 9.2)	9,670,757,684	22,968,538,958
	D.D paid without advice	29,985,356	36,236,300
	Accrued Income (Note - 9.3)	7,477,175,645	5,306,841,331
	Advance Deposits & prepayments	3,329,154	3,506,753
	Receivable From Govt.	6,171,860	4,750,018
	Advance Rent	60,645,007	72,290,730
	Advance Tax Paid (Annexure-F)	41,880,306,005	36,457,008,282
	Advance against VAT	126,219,354	126,219,354
	Work in Progress for Consulting of Bank building	415,200,487	439,553,080
	Interest Subsidy Payments (COVID-19)	(4,423,630)	(2,562,409)
	Demonetized Notes	179	180
	Debit balance of Al-Rajhi Foreign Exchange	1	1
	Army pension	1,179,017,389	1,187,378,019
	Civil pension	373,718	373,718
	Purchase of WES Bond	609,404,948	1,924,610,833
	Payment against sanchaya patra	370,458,706	579,542,711
	Pension paid- Staff	427,651	1,052,346

Amount in BDT

	2025	2024
Protested Bills	301,897,202	95,843,290
Exempted Loans	44,365,687	44,393,249
Interest on Exempted Loans	413,446,556	413,459,449
Deferred Tax Assets (Note - 9.4)	18,932,331,218	20,382,026,443
Foreign Correspondent draft paid	1,701,683	1,769,599
Balance with Pakistani Bank	1	1
Balance with Indian Bank	23,505	23,505
Interest Receivable-SMESPD (COVID-19)	68,658,095	415,027,320
Interest Subsidy Receivable-Working Capital (COVID-19)	115,590,797	115,590,797
Receivable/(Payable) against Sale/Buy of Share of ICB	609,975	609,975
Dividend Receivable from Preference Share	56,883,886	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)	527,088,459	-
	82,490,230,937	**90,883,823,706**
Total	**88,509,664,287**	**96,903,257,056**

"The Bank is required to maintain a provision for Inter Branch adjustment Account BDT 2,139.59 crore where bank maintained a provision of BDT 11.60 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Inter Branch adjustment Account) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

9.1 Investment in shares of subsidiary companies

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
	6,019,433,350	**6,019,433,350**

9.1.i 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.

9.1.ii 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.

Amount in BDT

		2025	2024
9.2	**Suspense Account:**		
	Sundry debtors -staff	416,798	383,422
	Sundry debtors -other	8,184,403,828	5,198,004,127
	Legal charges	1,677,201	1,947,530
	Clearing adjustment	11,952,628	50,993,155
	AGB NAGAD Temp. Parking Account	(7,064,807)	(7,595,808)
	Bkash Tmp.Park.Ac Smart Banking	(30,308,697)	(22,228,532)
	Advance against petty cash	303,382	19,660
	Loan application form	580,638	735,410
	Defective/Mutilated/Burnt Notes	4,339,560	3,963,660
	Clearing Suspense A/C for T-24 Branch	61,517,891	(44,483,438)
	Clearing Suspense	(160,410)	105,353
	Take on suspense account for T-24	-	8,290
	RTGS & EFT Settlement Account	1,072,441,587	17,684,064,445
	Debit Card OFF-US Transactions	285,229,000	-
	Remittance only point	85,429,085	102,621,684
		9,670,757,684	**22,968,538,958**
9.3	**Accrued income:**		
	Accrued interest on loans & advances	478,752,353	441,469,785
	Accrued interest on investment	5,676,532,205	2,714,860,206
	Accrued Interest on Other Bond	736,759,430	904,568,528
	Accrued interest on balance with other banks & financial institutions	278,658,960	1,069,445,536
	Accrued commission, exchange & brokerage	292,179,721	151,827,453
	Accrued other operating income	14,292,976	24,669,823
		7,477,175,645	**5,306,841,331**
9.4	**Deferred Tax:**		
	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:		
i)	**Written down value of fixed assets**		
	a. Carrying amount (excluding land)	1,304,281,399	1,312,630,162
	b. Tax base	1,346,073,290	1,016,523,287
	c. (Taxable)/deductible temporary difference (b-a)	41,791,892	(296,106,875)
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	**16,716,757**	**(118,442,750)**
ii)	**Provision for (Bad & Loss) Loans and Advances *(Note-12.9)**		
	a. Carrying amount	(51,777,748,132)	(52,937,699,513)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	51,777,748,132	52,937,699,513
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	**20,711,099,253**	**21,175,079,805**
iii)	**Provision for Superannuation Fund during the year (Note-12.17)**		
	a. Carrying amount	(2,925,500,000)	(2,925,506,384)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	2,925,500,000	2,925,506,384
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	**1,170,200,000**	**1,170,202,554**

Amount in BDT

		2025	2024
iv)	**Provision for Death Relief Grant Scheme during the year (Note-12.19)**		
	a. Carrying amount	(323,948,771)	(359,948,771)
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	323,948,771	359,948,771
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	**129,579,508**	**143,979,508**
v)	**Accrued interest on Govt. Securities (Note-9.3)**		
	a. Carrying amount	6,413,291,635	3,619,428,734
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	(6,413,291,635)	(3,619,428,734)
	Applicable tax rate	40.00%	40.00%
	Deferred tax asset/(liabilities)	**(2,565,316,654)**	**(1,447,771,494)**
vi.a)	**Revaluation reserve on Land**		
	a. Carrying amount	8,813,727,872	8,981,461,872
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	(8,813,727,872)	(8,981,461,872)
	Applicable tax rate *	4.00%	4.00%
	Deferred tax asset/(liabilities)	**(352,549,115)**	**(359,258,475)**
vi.b)	**Revaluation reserve on Land**		
	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%
	Deferred tax asset/(liabilities)	**(116,300,086)**	**(116,300,086)**
x)	**Revaluation reserve on Building**		
	a. Carrying amount	407,322,964	436,417,462
	b. Tax base	-	-
	c. (Taxable)/deductible temporary difference (b-a)	(407,322,964)	(436,417,462)
	Applicable tax rate	15.00%	15.00%
	Deferred tax asset/(liabilities)	**(61,098,445)**	**(65,462,619)**
	Total deferred tax assets/(liabilities)-A	**18,932,331,218**	**20,382,026,443**

* 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	
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
2025	18,932,331,218

Amount in BDT

	2025	2024

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, 2025 has decreased by the amount of BDT 144,96,95,225 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 6063,45,69,611.

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.

9.5 Branch adjustment Account

Debit balance		
Main Office Account (MO)	1,159,830,053,198	1,159,830,066,535
New General Account (NG)	1,155,229,989,663	1,155,600,093,042
New General A/C(Islami Window)	8,071,230,452	6,258,734,747
Instant Financial Massaging System (IFMS)	21,258,446,698	21,258,446,698
Exchange Transaction A/C	1	1
Inter-Branch Account for Online Transactions	4,208,871,661,454	3,356,721,874,719
Computerized Main Office Account (CMO)	1,505,587,423,881	1,339,695,420,352
Computerized New General Account (CNG)	1,988,968,738,388	1,913,421,129,917
IBU Agrani Bank IBG	470,011,752	-
	10,048,287,555,487	**8,952,785,766,011**
Less:- Credit balance		
Main Office Account (MO)	(1,159,789,588,236)	(1,159,789,588,236)
New General Account (NG)	(1,155,596,404,413)	(1,155,596,404,413)
New General Account (Islami Window)	(9,575,601,314)	(7,614,441,608)
Instant Financial Massaging System (IFMS)	(21,278,495,787)	(21,278,495,787)
Exchange Transaction A /C.	-	-
Inter-Branch Account for Online Transactions	(4,210,936,747,211)	(3,373,566,932,562)
Computerized Main Office Account (CMO)	(1,508,137,586,138)	(1,348,738,508,758)
Computerized New General Account (CNG)	(1,982,446,043,929)	(1,912,907,676,704)
IBU Agrani Bank IBG	-	-
	(10,047,760,467,028)	**(8,979,492,048,068)**
	527,088,459	**(26,706,282,057)**

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.	88,509,664,287	96,903,257,056
Agrani Equity & Investment Limited	52,886,681	76,732,121
Agrani SME Financing Company Limited	480,745,807	314,848,200
Agrani Exchange House Private Limited, Singapore	149,502,130	76,984,629
Agrani Remittance House SDN. BHD., Malaysia	28,365,046	13,200,994
Agrani Remittance House Canada Inc.	-	-
Agrani Exchange Company (Australia) Pty. Limited	3,055,122	3,055,122
	89,224,219,073	97,388,078,122
Less: Inter-company transaction (s)	(6,082,402,513)	(6,082,402,513)
	83,141,816,560	**91,305,675,609**

Amount in BDT

		2025	2024
10	**Borrowing from other banks including financial institutions & agents**	**15,141,104,108**	**20,109,772,113**
10.1	**Borrowing from:**		
	Refinance for Rural Credit for COVID-19	422,058,500	820,480,300
	BB Refinance Women Enterprenures	27,800,000	-
	Borrowing from BB Refinance for 10/50/100-Tk A/C Holders	29,142,339	35,654,457
	Bangladesh Bank (Refinance Fund for Jute)	148,250,000	177,900,000
	IFAD Loan	3,136,667	4,366,666
	Borrowing from BB Refinance Under SMESPD-04	2,811,884,147	4,185,068,851
	Enterprise Growth and Bank Modernization Project (EGBMP)	11,879,947	238,918,938
	Local Bank	-	2,300,000,000
	Borrowings from Bangladesh Bank-REPO	11,273,549,000	10,751,692,000
	Credit Balance of NOSTRO Accounts (Annexure E.1)	413,403,508	1,595,690,901
		15,141,104,108	**20,109,772,113**
10.2	**Classification into the following broad categories:**		
	In Bangladesh	14,727,700,600	7,762,389,212
	Outside Bangladesh	413,403,508	1,595,690,901
		15,141,104,108	**9,358,080,113**
10.3	**Borrowing nature:**		
	Secured Borrowing (Secured by D.P Notes and agreements)	14,727,700,600	18,514,081,212
	Unsecured borrowing	413,403,508	1,595,690,901
		15,141,104,108	**20,109,772,113**
10.4	**Maturity - wise grouping:**		
	On demand	413,403,508	1,595,690,901
	Less than 3 months	11,879,947	2,300,000,000
	More than 3 months but less than 1 year	630,387,506	1,038,401,423
	More than 1 year but less than 5 year	11,273,549,000	4,185,068,851
	More than 5 years	2,811,884,147	238,918,938
		15,141,104,108	**9,358,080,113**
10.5	**Agrani Bank 1st Subordinate Bond (Note-10.5.i)**	**-**	**800,000,000**

10.5.i Agrani Bank 1st Subordinate Bond

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 which fully redeemed on 30.12.2025.

Investors Name	Aggregate Principal Amount of the Bond Subscribed	Aggregate Principal Amount of the Bond Subscribed
Janata Bank Limited	-	-
Investment Corporation of Bangladesh	-	800,000,000
Total	**-**	**800,000,000**

10.5.i (a)	**Janata Bank Limited**	4,000,000,000	4,000,000,000
	Less: Redemption	(4,000,000,000)	(4,000,000,000)
	Total	**-**	**-**

Amount in BDT

		2025	2024
10.5.i (b)	**Investment Corporation of Bangladesh**	3,000,000,000	3,000,000,000
	Less: Redemption	(3,000,000,000)	(2,200,000,000)
	Total	**-**	**800,000,000**
10(a)	**Consolidated borrowing from other banks, financial institutions and agents**		
	Agrani Bank PLC.	15,141,104,108	20,109,772,113
	Agrani Equity & Investment Limited	2,755,546,521	2,715,078,369
	Agrani SME Financing Company Limited	1,534,274,120	1,388,182,092
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		19,430,924,749	**24,213,032,574**
	Less: Inter-company transaction (s)	(4,689,317,687)	(4,648,849,535)
		14,741,607,062	**19,564,183,039**
11	**Deposits and other accounts**	**1,130,292,871,883**	**992,322,216,115**
11.1	**Deposits and Other Accounts (Category wise)**		
	Current & Other Account (Note - 11.1.1)	219,746,401,674	217,456,610,541
	Bills payable (Note - 11.1.2)	10,800,033,004	16,081,775,073
	Saving Bank Deposits (Note - 11.1.3)	335,930,686,627	301,170,539,264
	Fixed Deposits (Note - 11.1.4)	563,815,750,578	457,613,291,237
		1,130,292,871,883	**992,322,216,115**
11.1.1	**Current & Other account**		
	Current Deposits (Note - 11.1.1.i)	49,335,851,109	59,832,896,308
	Balance with ATM	355,148	400,148
	Sundry Deposits (Note - 11.1.1.ii)	21,050,449,408	25,643,340,681
	Special Time Deposits (11.1.1.iii)	149,318,109,378	131,920,532,077
	Call Deposits (Note - 11.1.1.iv)	41,636,631	59,441,327
		219,746,401,674	**217,456,610,541**
11.1.1.i	**Current Deposits**		
	Current Deposit-Government Organizations	3,859,603,983	4,854,728,097
	Current Deposit-Autonomous and Semi Autonomous Org	5,996,299,275	7,100,401,171
	Current Deposit-Non Financial Public Enterprises	1,108,342,503	1,145,477,522
	Current Deposit-Local Authority	2,585,522,154	2,495,913,689
	Current Deposit-Insurance Co.s & Pension Funds Public	89,029,896	246,563,329
	Current Deposit-Public Non-Banking Financial Org	636,755,696	696,397,970
	Current Deposit-Other Financial Public Organizations	194,672,528	257,538,288
	Current Deposit-Private Business Institute and Others	4,220,105,585	6,365,729,624
	Current Deposit-Other Banks	860,658,156	1,091,903,279
	Current Deposit-Individuals and Others	25,519,575,905	34,330,184,898
	Current Deposit-Foreign Currency	3,414,236,074	1,128,102,332
	Current Deposit-Miscellaneous	851,049,354	119,956,109
		49,335,851,109	**59,832,896,308**

Amount in BDT

		2025	2024
11.1.1.ii	**Sundry Deposits**		
	Hajj Deposit	615,040	615,040
	General Provident Fund	9,034,054,934	8,159,318,693
	Margin on Bills purchased	3,580,254	3,580,254
	Margin on Foreign Bills Purchased	7,762,472	7,762,472
	Margin on Letters of Credit	7,746,673,093	13,527,802,539
	Foreign Currency	13,060,655	45,049,033
	Margin on Letters of Guarantee	642,847,138	765,850,618
	Miscellaneous Margin	39,932,025	70,401,854
	Key Deposit	22,279,115	19,971,998
	Staff Cash Security	7,932,931	18,387,950
	Foreign correspondence charges	2,849,718	2,458,355
	F. C Exp. Proceeds	30,555,193	56,882,440
	Commission Payable to Govt.	45,404,673	45,406,062
	Premium paid XPB	1,304,731	1,346,023
	Clearing Adjustment	9,852,915	191,919,994
	Self Employment Promotion	136,060	136,943
	Clearing Cheque Sent for Collection T24	654,176,652	155,170,859
	Debit Card Remote ON-US Transactions	432,492,578	261,432,149
	Debit Card Remote ON-US Commission	109,753,914	65,086,847
	IBFT Outword Transaction	320,988,811	234,040,888
	IBFT Outword Commission	9,562,991	1,699,782
	SEQAEP Pre-paid Card Fees	1,409,381	1,409,381
	Others	1,913,224,134	2,007,610,507
		21,050,449,408	**25,643,340,681**
11.1.1.iii	**Special Notice Deposits**		
	Special Notice Deposit -Government Organizations	13,985,788,165	22,419,211,742
	Special Notice Deposit -Autonomous and Semi Autonomous Organizations	30,808,686,019	25,353,859,371
	Special Notice Deposit -Non Financial Pub Enterprise	78,754,556,700	60,555,804,251
	Special Notice Deposit -Local Authority	3,057,295,981	2,795,011,556
	Special Notice Deposit -Insurance Co.s & Pension Funds Public	2,855,253,472	461,513,782
	Special Notice Deposit -Public Non-Banking Financial Organizations	4,547,193,779	5,702,866,749
	Special Notice Deposit -Other Deposit Accepting Public Organizations	1,515,780,398	379,034,822
	Special Notice Deposit -Private Business Institute and Others	5,990,558,310	5,419,075,904
	Special Notice Deposit -Other Banks	1,560,250,654	2,602,724,491
	Special Notice Deposit -Individuals and Others	6,242,745,900	6,231,429,409
		149,318,109,378	**131,920,532,077**
11.1.1.iv	**Call Deposits**		
	Call Deposit -Government Organizations	7,848,828	9,358,928
	Call Deposit -Autonomous and Semi Autonomous Org.	476,180	563,180
	Call Deposit -Non Financial Public Enterprises	492,829	542,829
	Call Deposit -Local Authority	3,376,485	4,055,414
	Call Deposit -Insurance Co.s & Pension Funds-Public	-	-
	Call Deposit -Public Non-Banking Financial Org.	57	72
	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	29,240,241	44,713,893
		41,636,631	**59,441,327**

Amount in BDT

		2025	2024
11.1.2	**Bills payable**		
	Draft payable	303,464,713	389,427,390
	TT's payable	1,419,300	1,419,300
	MT's payable	4,538	4,538
	Pay slip issued	154,108,225	237,814,718
	Pay order issued	5,049,899,480	8,967,628,735
	Inland Bill Proceeds Awaiting for Remittance (BPAR)	227,880	13,301,557
	Foreign Bill Proceeds Awaiting for Remittance (FBPAR)	5,137,432,610	6,318,623,760
	Overdue DD payable	17,221,671	17,300,488
	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
		10,800,033,004	**16,081,775,073**
11.1.3	**Saving Bank Deposits**		
	Saving Deposit -Government Organizations	2,159,969,681	2,015,385,650
	Saving Deposit -Autonomous and Semi Autonomous Organizations	6,806,653,167	5,625,357,666
	Saving Deposit -Non Financial Public Enterprises	246,812,434	304,660,994
	Saving Deposit -Local Authority	949,113,694	836,364,854
	Saving Deposit -Insurance Co.s & Pension Fund	1,169,687,473	1,353,650,386
	Saving Deposit -Public Non-Banking Financial Organizations	437,356,675	475,076,770
	Saving Deposit -Other Financial Public Organizations	68,363,636	67,563,389
	Saving Deposit-Private Business Institute and Others	3,670,080,888	3,451,691,751
	Saving Deposit -Other Banks	690,472	631,295
	Saving Deposit -Individuals and Others	294,164,278,486	273,329,091,766
	Saving Deposit -Female Secondary School Assistance Project	77,451,360	78,981,904
	Saving Deposit -Miscellaneous	571,887,516	227,027,222
	Saving Deposit -Foreign Currency	25,244,268,475	13,079,329,860
	Saving Deposit -Student	364,072,670	325,725,757
		335,930,686,627	**301,170,539,264**
11.1.4	**Fixed Deposits**		
	Fixed Deposits (Note- 11.1.4.1)	499,727,747,462	397,139,689,775
	Deposit Scheme (Note- 11.1.4.2)	64,088,003,116	60,473,601,462
		563,815,750,578	**457,613,291,237**
11.1.4.1	**Fixed Deposits**		
	Fixed Deposit-Government Organizations	51,365,983,661	40,311,096,489
	Fixed Deposit-Autonomous and Semi Autonomous Organizations	75,724,352,307	69,054,615,307
	Fixed Deposit- Non Financial Public Enterprises	97,677,192,939	67,376,408,890
	Fixed Deposit -Local Authority	6,811,721,838	4,532,457,029
	Fixed Deposit -Insurance Co.s & Pension Funds Public	2,897,854,298	2,115,849,684
	Fixed Deposit -Public Non-Banking Financial Organizations	9,120,828,926	2,663,088,987
	Fixed Deposit -Other Financial Public Organization	2,891,740,460	685,189,600
	Fixed Deposit -Private Business Institute and Others	2,042,838,718	4,086,317,563
	Fixed Deposit -Other Banks	2,093,701,693	1,537,160,758
	Fixed Deposit -Individuals and Others	249,017,181,926	204,690,506,829
	Fixed Deposit-Non-Resident Foreign Currency Deposit (NFCD)	83,900,074	85,957,590
	Fixed Deposit -Deceased Account	450,622	1,041,049
		499,727,747,462	**397,139,689,775**

Amount in BDT

		2025	2024
11.1.4.2	**Deposit Scheme**		
	Deposit Pension Scheme	19,672,640	25,645,894
	Agrani Bank Pension Scheme	46,225,999	48,560,112
	Month-wise Fixed Deposit (MFD)	699,400	699,400
	Non Resident Special Deposits	6,139,945	6,792,032
	Agrani Bank Bishes Shanchay (ABS)	38,894,886,282	38,739,560,320
	Student Super Savings Scheme(S4)	6,398,831	6,072,015
	Other Special Deposits of IBU Bai Investment	42,243,660	44,969,205
	Agrani Bank Monthly Income Scheme (MIS)	691,798,518	646,664,829
	Agrani Bank Monthly Deposit Scheme (MDS)	7,887,696	8,215,561
	Agrani Bank Double Benefit Scheme (ADBS)	26,347,606	30,245,308
	Agrani Bank Double Benefit Scheme (New)	3,147,536	2,781,221
	Agrani Bank Millionaire Deposit Scheme	72,636,232	88,033,033
	Agrani Bank Lakhopoti Deposit Scheme	336,094	654,149
	Agrani Bank Probashi Deposit Scheme	930,070	2,008,344
	Agrani Bank Deposit Scheme for Woman	293,630	726,366
	AGB Senior Citizen Savings Scheme	3,870	6,870
	AGB Sanchaya Pension Scheme	9,836,064	10,316,558
	AGB Wages Earner Deposit Scheme	71,188,304	89,753,284
	Agrani Education Scheme	51,738,761	78,707,425
	Agrani Super Savings Scheme	9,356,938,040	9,600,841,791
	Monthly Profit Deposit Scheme	9,799,815,380	10,483,011,449
	Agrani Amar Sanchay Scheme	2,951,771,521	14,638,034
	Agrani Monthly Income Scheme	1,398,950,762	-
	Agrani NRB Deposit Scheme	628,116,275	544,698,262
		64,088,003,116	**60,473,601,462**
11.2	**Maturity Grouping of Deposits and Other Accounts**		
	Repayable on demand	20,942,212,178	19,833,296,456
	Repayable within 1 month	87,215,465,215	68,979,973,404
	Over 1 month but within 3 months	119,221,429,530	116,952,359,782
	Over 3 month but within 6 months	185,125,968,546	171,125,968,546
	Over 6 months but within 1 year	161,378,542,512	150,254,578,525
	Over 1 year but within 5 years	364,836,863,072	321,523,625,788
	Over 5 year but within 10 years	187,299,714,800	138,387,825,689
	Over 10 years	4,272,676,030	5,264,587,925
		1,130,292,871,883	**992,322,216,115**
11.3	**Geographical Location - wise Deposits**		
	Dhaka Region	510,862,589,870	465,704,799,375
	Chittagong Region	106,242,299,808	82,179,443,838
	Khulna Region	90,999,908,272	79,569,208,062
	Rajshahi Region	86,256,900,042	74,526,915,222
	Barisal Region	31,532,224,810	28,384,902,956
	Sylhet Region	45,655,307,039	35,615,516,283
	Rangpur Region	40,427,264,412	36,024,712,015
	Mymensing Region	78,810,722,350	70,624,073,649
	Comilla Region	103,327,957,000	87,871,477,593
	Faridpur Region	36,177,698,280	31,821,167,122
		1,130,292,871,883	**992,322,216,115**

Amount in BDT

		2025	2024
11.4	**Sector wise Deposits**		
	Government Organizations (President, PM's Office, Ministry & Judiciary)	71,379,194,318	69,609,780,906
	Autonomous & Semi Autonomous Bodies	119,336,466,948	107,134,796,695
	Deposit money bank	4,515,502,294	5,232,621,142
	Other public sector	217,618,945,543	155,151,031,476
	Private sector	717,442,762,780	655,193,985,896
		1,130,292,871,883	**992,322,216,115**
11.5	**Inter-Bank Deposits**		
	Current Deposits	860,658,156	1,091,903,279
	Savings Deposits	690,472	631,295
	Fixed Deposits	2,093,701,693	1,537,160,758
	Special Notice Deposits	1,560,250,654	2,602,724,491
	Call Deposits	201,319	201,319
		4,515,502,294	**5,232,621,142**
11(a)	**Consolidated Deposits and other accounts**		
	Agrani Bank PLC.	1,130,292,871,883	992,322,216,115
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	117,217,553	125,658,631
	Agrani Remittance House SDN. BHD., Malaysia	62,116,795	41,049,351
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,130,472,206,231	**992,488,924,097**
	Less: Inter-company transaction(s)	-	-
		1,130,472,206,231	**992,488,924,097**
12	**Other Liabilities**		
	Interest suspense (Note - 12.1)	72,573,480,283	56,554,764,629
	Provision for expenses (Note - 12.2)	17,431,867,151	13,784,067,773
	Provision for auditors fee (Note - 12.3)	5,000,000	4,200,000
	Sundry creditors	2,781,241,457	2,110,649,148
	Tax deducted at source	3,565,350,934	3,506,437,055
	VAT on services	391,774,909	563,083,431
	Excise duty	1,328,339,010	1,414,819,493
	Levy on interest payment	6,356,331	7,331,099
	Lease liabilities	541,979,858	643,855,957
	Provision for taxation (Note - 12.4 & Annexure-F)	39,023,076,511	35,379,950,258
	Provision for classified loans & advances (Note - 12.5)	64,688,092,976	61,518,777,965
	Provision (general) for un-classified loans & advances (Note - 12.6.i)	3,710,836,000	3,807,006,412
	Provision (general) for SMA loans & advances (Note - 12.7)	3,058,797,618	213,153,611
	3% General reserve for consumer financing (Note - 12.8)	35,865,985	35,856,219
	Provision for off balance sheet exposures (Note - 12.10)	4,883,438,203	4,485,938,203
	Provision for investment (Note - 12.11)	17,423,094,350	13,395,595,643
	Provision for other assets (Note - 12.12)	4,244,385,484	2,809,962,346
	Provision for Re-finance scheme	52,232,559	54,557,597
	Provision for balance with other banks & financial institutions (Note - 12.13)	3,979,777,577	739,777,577

Amount in BDT

		2025	2024
	Provision for money at call & short notice (Note - 12.14)	482,800,000	490,100,000
	Provision for branch adjustment (Note - 12.15)	116,021,330	390,198,979
	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)	1,694,041,549	1,212,656,226
	Employees superannuation fund (Note - 12.17)	2,925,500,000	2,925,506,384
	Employees gratuity fund (Note - 12.18)	-	-
	Death relief grant scheme (Note - 12.19)	323,948,771	359,948,771
	Employees benevolent fund (Note - 12.20)	32,009,926	30,403,945
	Reserve for unforeseen losses	7,278,112	7,278,112
	Provision for Non Banking Assets	5,319,263	4,519,263
	Doctors self employment program	1,600,000	1,600,000
	Collection accounts	43,857,444	139,021,664
	Automated Challan Collection AC	487,380,286	45,457,024
	Cash incentive to exporters	10,653,702	10,653,702
	SPL account MEDU fund	214,585,044	238,173,422
	EDF for Branch	2,854,642,168	2,066,402,003
	Govt. bond for land mortgage loan	840,897	840,897
	Special block account	183	184
	SPL block account (DD,TT, MT & PO)	9,730,948	9,730,948
	Unclaimed deposit 10 years & above	10,821,417	7,129,040
	Service charge on CIB report	1,076,353	17,690
	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	16,254,277	16,894,301
	Start-up Fund (Note - 12.21)	35,602,225	31,718,681
	Reserve fund for rebate	250,332	254,111
	Compensation Realised of Islami Banking	92,557	39,219
	Provision for Final Profit Adjustment of IBU	34,742,801	33,742,801
	Provision for arear of staff salary	4,485	4,485
	Interest waived on staff house building loan	37,340,137	35,208,149
	Interest Subsidy Received From BB (COVID-19)	6,961,407	6,961,407
	Sales Proceeds for Old Newspaper	60,255	31,231
	Climate Risk Fund (CRF)	10,702,000	10,702,000
	Deferred Income (L/C Commission)	-	739,400,000
	Payable to Various Branches	6,605,474	-
	Branch adjustment (Note- 9.5)	-	26,706,282,057
		249,152,022,858	**236,606,973,431**
12.1	**Interest Suspense Account**		
	Balance at the beginning of the year	56,554,764,629	45,519,225,477
	Add: Addition during the year	22,435,128,054	15,505,608,139
	Less: Transferred to Income during the year	(3,986,778,696)	(4,344,220,722)
	Less: Amount waived/ written off during the year	(2,429,633,704)	(125,848,265)
	Balance at the end of the year	**72,573,480,283**	**56,554,764,629**

Amount in BDT

		2025	2024
12.2	**Provision for Expenses**		
	Provision for Interest on Savings	1,916,190	1,552,415
	Provision for Interest on Agrani Amar Sachay Scheme	117,691,454	-
	Provision for Interest on Monthly Income Scheme	7,677,381	-
	Provision for Interest on DPS	1,729,351	7,290,028
	Provision for Interest on SNTD	826,114	15,886,574
	Provision for Interest on FDR	14,920,119,322	10,762,953,904
	Provision for Interest on ABPS	595,256	615,332
	Provision for Interest on Borrowings	19,953,996	42,772,359
	Provision for Expense on Borrowing from Agrani Bank PLC. by Islami Banking Windows	-	709,812
	Un-disbursed Salary and Other staff benefit	1,182,894	1,153,679
	Precharged Profit of IBU Bai Inestment	172,364,982	237,056,581
	Provision for other expenses	763,293,326	1,309,656,216
	Provision for ABS	1,293,959,418	1,276,651,030
	Provision for expense on other Special Deposit IBU	6,212,192	5,485,162
	Provision for Interest on ABMIS	9,584,095	8,802,712
	Provision for Interest on MDS	2,019,148	2,108,030
	Provision for Interest on ABDBS	3,011,190	3,539,682
	Provision for Interest on Agrani Bank Double Benefit Scheme (New)	58,267	372,380
	Provision for Interest on Agrani Bank Millionaire Deposit Scheme	13,770,714	15,592,989
	Provision for Interest on Agrani Bank Lakhopoti Deposit Scheme	229,848	384,126
	Provision for Interest on Agrani Bank Probashi Deposit Scheme	64,149	391,934
	Provision for Interest on Agrani Bank Deposit Scheme for Woman	6,860	4,767
	Provision for Interest on Agrani Bank Sanchay Pension Scheme	1,470,427	2,054,847
	Provision for Interest on Agrani Bank Wage Earner Deposit Scheme	4,332,931	5,200,167
	Provision for Interest on Agrani Bank Education Scheme	4,705,488	8,344,688
	Provision for Interest on Agrani Bank Supper Saving Scheme	165,111	120,179
	Provision for Monthly Profit Deposit Scheme	65,867,330	57,819,694
	Provision for Agrani NRB Deposit Scheme	18,840,726	17,365,925
	Prov.for Student Super Sav.Sch	218,991	182,561
	Provision held at the end of the year	**17,431,867,151**	**13,784,067,773**
12.3	**Provision for Auditors Fee**		
	Balance at the beginning of the year	4,200,000	4,200,000
	Less: Paid during the year	(4,200,000)	(4,200,000)
	Add: Provision made during the year	5,000,000	4,200,000
	Provision held at the end of the year	**5,000,000**	**4,200,000**
12.4	**Provision for Taxation**		
	Balance at the beginning of the year	35,379,950,258	30,613,557,451
	Add: Additional Provision for 2007	-	673,341,642
	Add: Transferred to Provision for Income Tax during the year	3,643,126,252	4,093,051,165
	Provision held at the end of the year	**39,023,076,510**	**35,379,950,258**
	The Bank has calculated income tax for the year 2025 in accordance with Income Tax Ordinance 1984.		
12.5	**Provision for Classified Loans and Advances**		
	Balance at the beginning of the year	61,518,777,965	48,404,745,440
	Add: Recoveries of amount previously written off	627,377,767	427,107,592
	Add: Specific provision for the year	2,860,526,405	12,750,903,151
	Less: Written off/waived	(318,589,161)	(63,978,218)
	Provision held at the end of the year	**64,688,092,976**	**61,518,777,965**

Amount in BDT

		2025	2024
12.6.i	**Provision (general) for Un-classified Loans & Advances**		
	Balance at the beginning of the year	3,807,006,412	4,350,138,044
	Add: Provision made during the year	-	-
	Less: Provision adjustment for the year	(96,170,412)	(543,131,632)
	Provision held at the end of the year	**3,710,836,000**	**3,807,006,412**
12.6.ii	**Special General Provision - COVID-19**		
	Balance at the beginning of the year	-	3,841,633,389
	Less: Provision adjustment for the year	-	(3,841,633,389)
	Provision held at the end of the year	**-**	**-**
12.7	**Provision (general) for SMA Loans & Advances**		
	Balance at the beginning of the year	213,153,611	579,291,741
	Add: Provision made during the year	2,845,644,007	-
	Less: Provision adjustment for the year	-	(366,138,130)
	Provision held at the end of the year	**3,058,797,618**	**213,153,611**
12.8	**3% General Reserve for Consumer Financing:**		
	Reserve held at the beginning of the year	35,856,219	35,856,219
	Add: Adjustment for the year	9,766	
	Balance at the end of the year	**35,865,985**	**35,856,219**
12.9	**Maintained Provision for Loans & Advances**		
	General provision		
	i) Standard (including staff Loan)	3,710,836,000	3,807,006,412
	iii) Special Mention Accounts (SMA)	3,058,797,618	213,153,611
		6,769,633,618	**4,020,160,023**
	Specific provision		
	i) Substandard	812,524,059	3,142,891,268
	ii) Doubtful	3,240,999,306	3,838,187,184
	iii) Bad/Loss	60,634,569,611	54,537,699,513
		64,688,092,976	61,518,777,965
	Total loan provision held	**71,457,726,594**	**65,538,937,988**

"The Bank is required to maintain a provision for Loans & Advances BDT 18,936.73 crore where bank maintained a provision of BDT 7,145.77 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Loans & Advances) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.9.i	**Required Provision for Loans & Advances**		
	General provision		
	i) Standard (including staff Loan)	3,710,836,000	3,807,006,412
	iii) Special Mention Accounts (SMA)	3,058,797,618	213,153,611
		6,769,633,618	**4,020,160,023**
	Specific provision		
	i) Substandard	812,524,059	3,142,891,268
	ii) Doubtful	3,240,999,306	3,838,187,184
	iii) Bad/Loss	178,544,139,833	182,441,026,297
		182,597,663,198	189,422,104,749
	Total required loan provision	**189,367,296,816**	**193,442,264,772**

Amount in BDT

		2025	2024
12.10	**Provision for Off balance Sheet Exposure**		
	Balance at the beginning of the year	4,485,938,203	3,485,938,203
	Add: Provision made during the year	397,500,000	1,000,000,000
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	**4,883,438,203**	**4,485,938,203**
12.11	**Provision for Diminution in the Value of Investment**		
	Balance at the beginning of the year	13,395,595,643	3,115,570,514
	Add: Provision made during the year	4,027,498,707	10,280,025,129
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	**17,423,094,350**	**13,395,595,643**
12.12	**Provision for Other Assets**		
	Sundry Debtors Staff	211,631	213,710
	Sundry Debtors Other	660,425,508	486,123,688
	Sundry Debtors Other-Foreign Remittance	13,518,354	7,946,793
	Sundry Debtors Other-FRD	51,470	72,585
	Clearing Adjustment	1,397,196	2,556,184
	Advance against petty cash	1,750	-
	Loan Application Form	580,638	735,410
	Defective/Mutilated/Burnt Notes	2,224,560	2,200,860
	Clearing Suspense Account for T-24 Branch	234,599	349,000
	DD Paid without Advice	23,523,375	12,870,606
	Legal Charges	1,192,437	788,435
	Protested bill (Note - 12.12.a)	730,497,202	95,843,290
	Accrued Interest on Loans/Adv.	103,491,591	103,583,717
	Accrued Interest on other Bond	503,250,735	339,804,788
	Accrued commission & Exchange	16,878,635	12,120,431
	Other Accrued Income	9,550,073	15,380,946
	Advance against Postage & Telegram	41,500	35,050
	Advance against other expenses	32,687	60,901
	Deposit for Electricity, Gas & Water line	1,144,799	887,162
	Deposit for T & T line	2,032,574	1,758,444
	Int. Subsidy Payments (COVID-19)	272,924	1,287,101
	Payment against Sanchyapatra	259,228,161	196,431,286
	Wage Earner Bond	23,391,747	4,615,962
	Pension Paid (Army)	1,179,017,389	1,037,378,019
	Pension Paid (Civil)	373,718	373,718
	Pension Paid (Staff)	90,937	895,376
	Stationary on Hand	31,390,911	27,127,112
	Stamps in Hand	2,618,498	2,592,149
	Demonetized Notes	179	180
	Foreign Correspondent Draft Paid	5,900	5,900
	Foreign Correspondent Draft Paid other	1,337,897	1,716,642
	Income Receivable from Government	2,601,142	2,453,372
	Net Balance with Pakistan Bank	1	1
	Net Balance with Indian Bank	23,505	23,505

Amount in BDT

		2025	2024
	Exempted Loans & Advances	44,365,687	44,393,249
	Interest on Exempted Loans & Advances	197,907,289	197,920,182
	Intt.Receivabl.SMESPD(Covid19)	55,585,364	-
	Int. Subsidy Receivable Working Capital (COVID-19)	109,168,889	-
	Receivable/(payable) against sale/buy of share of ICB	609,975	609,975
	Dividend receivable of preferrence share	56,883,886	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
	Balance with Al-Rajhi Foreign Exchange	1	1
	Advance against VAT	126,219,354	-
	RTGS Settlement Account	753,000	-
	Eft settelement account	575,982	422,782
	Investment in share of Subsidiary Company -Australia	4,000,965	4,000,965
	Investment in share of Subsidiary Company -Canada	8,217	8,217
	Isha Garden	-	6,702,000
	BJMC (Carpeting Jute)	14,703,489	14,703,489
	Provision held at the end of the year	**4,244,385,484**	**2,809,962,346**
12.12.a	**Provision for Protested Bills**		
	Balance at the beginning of the year	95,843,290	95,843,291
	Adjustment during the year	-	(1)
	Provision made during the year	634,653,912	-
	Provision held at the end of the year	**730,497,202**	**95,843,290**
	Protested Bills arises due to accidental loss of fraud, robbery, theft etc.		
12.13	**Provision for Balance with Other Banks & Financial Institutions**		
	Balance at the beginning of the year	739,777,577	739,777,577
	Add: Provision made during the year	3,240,000,000	-
	Less: Provision add back during the year	-	-
	Provision held at the end of the year	**3,979,777,577**	**739,777,577**

"The Bank is required to maintain a provision for Balance with Other Banks & Financial Institutions BDT 1,116.30 crore where bank maintained a provision of BDT 397.98 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Balance with Other Banks & Financial Institutions) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.14	**Provision for Money at Call and Short Notice**		
	Balance at the beginning of the year	490,100,000	505,300,000
	Add: Provision made during the year	-	-
	Less: Provision add back during the year	(7,300,000)	(15,200,000)
	Provision held at the end of the year	**482,800,000**	**490,100,000**

"The Bank is required to maintain a provision for Balance with Money at call and short notice BDT 98.28 crore where bank maintained a provision of BDT 48.28 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (Including Money at call and short notice) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12.15	**Provision for Branch Adjustment**		
	Balance at the beginning of the year	390,198,979	582,332,641
	Provision add back	(274,177,649)	(192,133,662)
	Provision made during the year	-	-
	Provision held at the end of the year	**116,021,330**	**390,198,979**

Amount in BDT

		2025	2024
	"The Bank is required to maintain a provision for Inter Branch adjustment Account BDT 2,139.59 crore where bank maintained a provision of BDT 11.60 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore (including Inter Branch adjustment Account) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."		
12.16	**Provision for Incentive Bonus**		
	Balance at the beginning of the year	1,212,656,226	1,509,906,686
	Amount paid during the year	(18,614,677)	(1,397,250,460)
	Provision made during the year	500,000,000	1,100,000,000
	Balance at the end of the year	**1,694,041,549**	**1,212,656,226**
12.17	**Employees Superannuation Fund**		
	Balance at the beginning of the year	2,925,506,384	2,500,000,000
	Addition during the year	-	3,019,951,908
	Provision made during the year	2,925,500,000	2,925,500,000
	Amount transferred/paid to SAF's SB A/C	(2,925,506,384)	(5,519,945,524)
	Balance at the end of the year	**2,925,500,000**	**2,925,506,384**
	"The Bank is required to maintain a provision for Employees Superannuation Fund BDT 871.50 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 15,833 crore (including Employees Superannuation Fund) vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."		
	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 871.50 crore for the Employees Superannuation Fund for the year 2025.		
12.18	**Employees Gratuity Fund**		
	Balance at the beginning of the year	-	-
	Adjustment	-	-
	Addition during the year	-	-
	Amount transferred/paid to Gratuity's SB A/C	-	-
	Balance at the end of the year	**-**	**-**
12.19	**Death Relief Grant Scheme**		
	Balance at the beginning of the year	359,948,771	253,798,771
	Provision made during the year	-	250,000,000
	Amount paid/adjusted during the year	(36,000,000)	(143,850,000)
	Balance at the end of the year	**323,948,771**	**359,948,771**
12.20	**Employees Benevolent Fund**		
	Balance at the beginning of the year	30,403,945	30,200,830
	Addition during the year	1,605,981	203,115
	Provision made during the year	-	-
	Amount paid/adjusted during the year	-	-
	Balance at the end of the year	**32,009,926**	**30,403,945**

Amount in BDT

		2025	2024
12.21	**Start-up Fund**		
	Balance at the beginning of the year	31,718,681	31,718,681
	Fund made during the year	3,883,544	-
	Closing balance	**35,602,225**	**31,718,681**
12.22	**Total Required Provision**		
	Loans & advances	189,367,296,816	193,442,264,772
	Investment	17,423,094,350	13,395,595,643
	Balance with other bank & non-bank financial Institutions	11,163,036,702	7,713,036,702
	Money at Call and Short Notice	982,800,000	490,100,000
	Other assets	4,244,385,484	4,843,119,042
	Inter branch adjustment	137,421,330	390,198,979
	Inter branch (IFMS)	21,258,500,000	
	Balance with Bangladesh Bank	578,600,000	578,600,000
	Off-balance sheet exposure	4,883,438,203	6,030,613,507
	Provision against Re-finance Scheme	52,232,559	54,557,597
	Non-banking Assets	5,319,263	-
	Superannuation Fund	8,715,000,000	23,412,000,000
	Total	**258,811,124,707**	**250,350,086,242**
12.23	**Total Maintained Provision**		
	Loans & advances	71,457,726,594	65,538,937,988
	Investment	17,423,094,350	13,395,595,643
	Balance with other bank & non-bank financial Institutions	3,979,777,577	739,777,577
	Money at Call and Short Notice	482,800,000	490,100,000
	Other assets	4,244,385,484	2,809,962,346
	Inter branch adjustment	116,021,330	390,198,979
	Inter branch (IFMS)	-	-
	Balance with Bangladesh Bank	-	-
	Off-balance sheet exposure	4,883,438,203	4,485,938,203
	Provision against Re-finance Scheme	52,232,559	54,557,597
	Non-banking Assets	5,319,263	
	Superannuation Fund	2,925,500,000	2,925,500,000
	Total	**105,570,295,360**	**90,830,568,333**
12.24	**Provision Surplus/(Shortfall)**	**(153,240,829,347)**	**(159,519,517,909)**

"The Bank is required to maintain a total provision of BDT 25,881.11 crore where bank maintained a total provision of BDT 10,557.03 crore. Upon bank's request Bangladesh Bank has allowed a deferral facility of net provision shortfall BDT 15,833 crore vide letter no. BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

12(a)	**Consolidated other liabilities**		
	Agrani Bank PLC.	249,152,022,858	236,606,973,431
	Agrani Equity & Investment Limited	2,890,423,805	2,886,666,696
	Agrani SME Financing Company Limited	901,804,065	671,328,969
	Agrani Exchange House Private Limited, Singapore	44,135,679	66,588,748
	Agrani Remittance House SDN. BHD., Malaysia	80,183,095	30,247,497
	Agrani Remittance House Canada Inc.	34,087,452	34,087,452
	Agrani Exchange Company (Australia) Pty. Limited	53,349,177	53,349,177
		253,156,006,131	**240,349,241,970**
	Less: Inter-company transaction(s)	(62,969,163)	(62,969,163)
		253,093,036,968	**240,286,272,807**

Amount in BDT

		2025	2024
12(a).1	**Consolidated Provision maintained for Loans & Advances**		
	General provision		
	i) Standard (including staff Loan)	3,717,123,825	3,813,675,596
	ii) Special provision for loans and advances (COVID-19)	-	-
	iii) Special Mention Accounts (SMA)	3,059,672,629	213,669,115
		6,776,796,454	**4,027,344,711**
	Specific provision		
	i) Substandard	824,239,063	3,150,869,138
	ii) Doubtful	3,270,849,061	3,854,427,513
	iii) Bad/Loss	60,909,318,257	54,668,390,571
		65,004,406,381	61,673,687,222
	Total	**71,781,202,835**	**65,701,031,933**
12(a).2	**Provision maintained for Loans & Advances: Agrani SME Financing Com. Ltd.**		
	General provision		
	i) Standard (including staff Loan)	6,287,825	6,669,184
	ii) Special provision for loans and advances (COVID-19)	-	-
	iii) Special Mention Accounts (SMA)	875,011	515,504
		7,162,836	**7,184,688**
	Specific provision		
	i) Substandard	11,715,004	7,977,870
	ii) Doubtful	29,849,755	16,240,329
	iii) Bad/Loss	274,748,646	130,691,058
		316,313,405	154,909,257
	Total	**323,476,241**	**162,093,945**

13 Share Capital:

13.1 Authorized Capital:

The authorized capital of the Bank is BDT 2,500.00 crore divided into 250,000,000 ordinary shares of BDT100.00 each.

13.2	**Issued, subscribed and fully paid up capital :**	**20,722,940,400**	**20,722,940,400**

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.

13.3 Earnings Per Share:

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 2025.

13.3.1	**Weighted average number of shares:**		
	Number of shares before bonus share and right share issued	207,229,404	207,229,404
	Issue of bonus share & right share	-	-
	Weighted average number of shares	**207,229,404**	**207,229,404**

Amount in BDT

		2025	2024
13.3.2	**Basic Earnings Per Share:**		
	Profit attributable to the shareholders of ABL for the year (A)	388,354,326	(9,367,162,054)
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	Earnings per share (A/B)	**1.87**	**(45.20)**
13.3(a)	**Consolidated Earnings Per Share:**		
	Profit attributable to the shareholders of ABL & its subsidiaries for the year (A)	581,227,863	(9,259,470,609)
	Weighted average number of ordinary shares outstanding (B)	207,229,404	207,229,404
	Earnings per share (A/B)	**2.80**	**(44.68)**
13.4	**Solo basis Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):**		
	A. Regulatory Capital:		
	1. Tier-1 Capital (Going concern capital)	5,048,966,039	8,977,420,775
	2 .Tier-2 Capital (Gone concern capital)	11,688,937,806	8,541,954,445
	3. Total Regulatory Capital (1+2):	**16,737,903,845**	**17,519,375,220**
	B. Total Risk Weighted Assets (RWA):	**846,047,740,000**	**944,401,911,400**
	C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	1.98%	1.86%
	D. Tier-1 Capital to RWA (A1 / B) X 100	0.60%	0.95%
	E. Tier-2 Capital to RWA (A2 / B) X 100	1.38%	0.91%
	F. Minimum Capital Requirement (10% of RWA)	**84,604,774,000**	**94,440,191,140**
	G. Capital Surplus / (Shortfall)	**(67,866,870,155)**	**(76,920,815,920)**

Capital Requirment	2025		2024	
	Required	Held	Required	Held
Tire-1	6.00%	0.60%	6.00%	0.95%
Tire-2	4.00%	1.38%	4.00%	0.91%
Total	10.00%	1.98%	10.00%	1.86%

13.4(a)	**Consolidated Minimum Capital Requirement (MCR) under Risk Based Capital (Basel-III):**			
	A. Regulatory Capital:			
	1. Tier-1 Capital (Going concern capital)	5,853,787,449	9,621,582,859	
	2 .Tier-2 Capital (Gone concern capital)	11,688,937,806	8,541,954,445	
	3. Total Regulatory Capital (1+2):	**17,542,725,255**	**18,163,537,304**	
	B. Total Risk Weighted Assets (RWA):	**849,997,825,000**	**948,828,489,888**	
	C. Capital to Risk Weighted Assets Ratio (CRAR) (A3 / B) X 100	2.06%	1.91%	
	D. Tier-1 Capital to RWA (A1 / B) X 100	0.69%	1.01%	
	E. Tier-2 Capital to RWA (A2 / B) X 100	1.37%	0.90%	
	F. Minimum Capital Requirement (10% of RWA)	**84,999,782,500**	**94,882,848,989**	
	G. Capital Surplus / (Shortfall)	**(67,457,057,245)**	**(76,719,311,685)**	

Capital Requirment	2025		2024	
	Required	Held	Required	Held
Tire-1	6.00%	0.69%	6.00%	1.01%
Tire-2	4.00%	1.37%	4.00%	0.90%
Total	10.00%	2.06%	10.00%	1.91%

Amount in BDT

		2025	2024
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	11,469,415,187	10,373,180,026
	General Reserve	548,555,335	548,555,335
	Retained Earnings	(12,421,444,883)	(11,457,154,986)
	Benefit from Deferred Tax Assets	-	-
	Sub-Total:	**20,319,466,039**	**20,187,520,775**
	Deductions from Tier-1 Capital		
	Shortfall in provisions required against NPLs	-	-
	Shortfall in provisions required against investment in shares	-	-
	Goodwill and all other intangible assets (Software)	1,071,300,000	-
	Deferred Tax Assets (DTAs)	14,199,200,000	11,210,100,000
	Sub Total	**15,270,500,000**	**11,210,100,000**
	Total Regulatory Tier-1 Capital	**5,048,966,039**	**8,977,420,775**
	Tier-2 Capital		
	General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	11,688,937,806	8,541,954,445
	Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
	Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
	Sub Total	**11,688,937,806**	**8,541,954,445**
	Deductions from Tier-2 Capital		
	Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
	Total Regulatory Tier-2 Capital	**11,688,937,806**	**8,541,954,445**
	Total Regulatory Capital (Tier-1 + Tier-2)	**16,737,903,845**	**17,519,375,220**

"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 2025, Bangladesh Bank has given deferral for provision amounting to BDT 15,833 crore vide letter no BSD-3(Wing-1)/95/2026-362 Dated 30 April 2026."

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	11,627,084,432	10,505,960,645
	General Reserve	641,161,924	616,273,298
	Retained Earnings	(11,866,899,307)	(11,013,491,484)
	Benefit from Deferred Tax Assets	-	-
	Sub-Total:	**21,124,287,449**	**20,831,682,859**
	Deductions from Tier-1 Capital		
	Shortfall in provisions required against NPLs	-	-
	Shortfall in provisions required against investment in shares	-	-
	Goodwill and all other intangible assets (Software)	1,071,300,000	-
	Deferred Tax Assets (DTAs)	14,199,200,000	11,210,100,000
	Sub Total	**15,270,500,000**	**11,210,100,000**
	Total Regulatory Tier-1 Capital	**5,853,787,449**	**9,621,582,859**

Amount in BDT

		2025	2024
	Tier-2 Capital		
	General Provision (UC + SMA + Off B/S exposure+ Consumer Finance)	11,688,937,806	8,541,954,445
	Subordinated debt/instruments issued by the Bank meeting BB criteria	-	-
	Revaluation Reserve (50% of Fixed Assets and Securities & 10% of Equities)	-	-
	Sub Total	**11,688,937,806**	**8,541,954,445**
	Deductions from Tier-2 Capital		
	Revaluation Reserve for Fixed Assets, Securities and Equity Securities	-	-
	Total Regulatory Tier-2 Capital	**11,688,937,806**	**8,541,954,445**
	Total Regulatory Capital (Tier-1 + Tier-2)	**17,542,725,255**	**18,163,537,304**
13.6	**Solo basis Risk Weighted Assets (RWA):**		
	Risk Weighted Assets (RWA) for		
	A. Credit Risk		
	On - Balance sheet	716,030,280,000	840,350,405,000
	Off - Balance sheet	27,463,360,000	14,839,695,000
		743,493,640,000	**855,190,100,000**
	B. Market Risk	**23,607,200,000**	**29,176,761,400**
	C. Operational Risk	**78,946,900,000**	**60,035,050,000**
	Total: RWA (A+B+C)	**846,047,740,000**	**944,401,911,400**
13.6(a)	**Consolidated Risk Weighted Assets (RWA):**		
	Risk Weighted Assets (RWA) for		
	A. Credit Risk		
	On - Balance sheet	712,229,865,000	836,485,683,488
	Off - Balance sheet	27,463,360,000	14,839,695,000
		739,693,225,000	**851,325,378,488**
	B. Market Risk	**30,265,600,000**	**36,069,561,400**
	C. Operational Risk	**80,039,000,000**	**61,433,550,000**
	Total: RWA (A+B+C)	**849,997,825,000**	**948,828,489,888**
14	**Statutory Reserve**		
	Balance at the beginning of the year	10,373,180,026	10,373,180,026
	Transferred during the year	1,096,235,161	-
	Closing balance	**11,469,415,187**	**10,373,180,026**
	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.		
14(a)	**Consolidated Statutory Reserve**		
	Agrani Bank PLC.	11,469,415,187	10,373,180,026
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	157,669,245	132,780,619
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	**11,627,084,432**	**10,505,960,645**
15	**General Reserve**		
	Balance at the beginning of the year	548,555,335	548,555,335
	Transferred during the year	-	-
	Closing balance	**548,555,335**	**548,555,335**

Amount in BDT

		2025	2024
15(a)	**Consolidated General Reserve**		
	Agrani Bank PLC.	548,555,335	548,555,335
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	92,606,589	67,717,963
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
	Closing balance	**641,161,924**	**616,273,298**
15.1	**Risk Fund**		
	Balance at the beginning of the year	100,000,000	100,000,000
	Transferred during the year	-	-
	Closing balance	**100,000,000**	**100,000,000**
15.1(a)	**Consolidated Risk Fund**		
	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	-	-
	Closing balance	**100,000,000**	**100,000,000**
16	**Asset Revaluation Reserve**		
	Balance at the beginning of the year	10,851,126,288	10,851,126,288
	Less: Adjustment during the year	(365,581,200)	-
	Closing balance	**10,485,545,088**	**10,851,126,288**
16(a)	**Consolidated Asset Revaluation Reserve**		
	Agrani Bank PLC.	10,485,545,088	10,851,126,288
	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	-	-
	Closing balance	**10,485,545,088**	**10,851,126,288**
17	**Revaluation & Amortization Reserve**		
	Balance at the beginning of the year	82,720,711	250,564,065
	Add: Surplus of Amortization of Securities (HTM)	-	-
	Add: Revaluation reserve on investment in Govt. Securities (HFT)	12,903,954,996	5,012,262,410
	Less: Adjustment of Amortization of Securities (HTM)	-	(143,406,503)
	Less: Revaluation reserve on investment in Govt. Securities (HFT)	(11,871,825,009)	(5,036,699,261)
	Closing Balance	**1,114,850,698**	**82,720,711**

Amount in BDT

		2025	2024
17(a)	**Consolidated Revaluation and Amortization**		
	Agrani Bank PLC.	1,114,850,698	82,720,711
	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	-	-
	Closing Balance	**1,114,850,698**	**82,720,711**
18	**Retained surplus/(deficit)**		
	Opening Balance	(11,457,154,986)	(1,369,849,443)
	Prior Year Adjustment (Note- 18.1)	(252,525,518)	(720,143,489)
	Net profit after tax during the year	388,354,326	(9,367,162,054)
	Transfer to Start-up fund	(3,883,544)	-
	Transfer to Statutory Reserve	(1,096,235,161)	-
		(12,421,444,883)	**(11,457,154,986)**
18.1	**Prior Year Adjustment**		
	Previous year income adjustment (Subordinate Bond)	(82,938,646)	(699,518,686)
	Previous year income adjustment (Interest on Balance with Other Bank & Fis)	(90,600,000)	(21,580,273)
	Previous year income adjustment (Interest Income)	(79,813,208)	-
	Previous year income adjustment	826,336	955,470
		(252,525,518)	**(720,143,489)**
18.(a).1	**Consolidated Retained surplus/(deficit)**		
	Opening Balance	(11,013,491,484)	(771,454,363)
	Prior year adjustment	(252,295,302)	(920,099,768)
	Foreign currency translation gain/(loss)	(29,128,862)	26,039,852
	Net profit/ (loss) after tax during the year	581,227,863	(9,259,470,609)
	Statutory reserve	(1,121,123,787)	(12,986,699)
	General Reserve	(24,888,626)	(12,986,699)
	Other reserve	(12,444,313)	(6,493,350)
	Transfer to Start-up fund	(3,883,544)	-
	Minority interest	(114)	4
	Unrealised gain on securities	(20,000,000)	(30,000,000)
	Foreign currency translation reserve	29,128,862	(26,039,852)
		(11,866,899,307)	**(11,013,491,484)**
18.(a).2	**Consolidated Retained Surplus/(deficit)**		
	Agrani Bank PLC.	(12,421,444,883)	(11,457,154,986)
	Agrani Equity & Investment Limited	(61,657,690)	(73,005,644)
	Agrani SME Financing Company Limited	448,950,070	406,728,615
	Agrani Exchange House Private Limited Singapore	182,048,415	127,018,096
	Agrani Remittance House SDN. BHD. Malaysia	50,312,948	48,030,602
	Agrani Remittance House Canada Inc.	(26,833,447)	(26,833,447)
	Agrani Exchange Company (Australia) Pty. Limited	(38,274,720)	(38,274,720)
		(11,866,899,307)	**(11,013,491,484)**

Amount in BDT

		2025	2024
19	**Consolidated Foreign Currency Translation Reserve**		
	Opening Balance	134,405,745	108,365,893
	Foreign Currency Translation Gain/(Loss)	(29,128,862)	26,039,852
	Closing Balance	**105,276,883**	**134,405,745**
20	**Minority Interest**		
	Capital of Agrani Equity & Investment Limited	1,000	1,000
	Capital of Agrani SME Financing Limited	1,200	1,200
	Statutory reserve	189	159
	General reserve	111	81
	Retained earnings	527	473
		3,027	**2,913**
21	**Acceptances and endorsements**		
	Letters of Guarantee (Note - 21.1)	9,489,692,984	10,712,538,439
	Letters of Credit (Note - 21.2)	204,530,748,127	249,721,587,942
	Bills for Collection (Note - 21.3)	42,613,981,318	34,056,958,424
	Other Contingent Liabilities (Note - 21.4)	6,742,435,741	6,778,635,241
		263,376,858,170	**301,269,720,046**
21.1	**Letters of Guarantee**		
	Directors	-	-
	Government	438,679,066	439,179,066
	Banks and other financial institutions	607,054,155	604,702,843
	Foreign Banks against government counter guarantee	431,960,787	1,128,445,827
	Others	8,011,998,976	8,540,210,702
		9,489,692,984	**10,712,538,439**
21.1(a)	**Consolidated Letters of Guarantee**		
	Agrani Bank PLC.	9,489,692,984	10,712,538,439
	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	-	-
		9,489,692,984	**10,712,538,439**
21.2	**Letters of Credit**		
	Government	95,253,087,333	156,845,871,827
	Standby	2,590,717,769	3,573,306,770
	Others	106,686,943,025	89,302,409,345
		204,530,748,127	**249,721,587,942**
21.2(a)	**Consolidated Letters of Credit**		
	Agrani Bank PLC.	204,530,748,127	249,721,587,942
	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	-	-
		204,530,748,127	**249,721,587,942**

Amount in BDT

		2025	2024
21.3	**Bills for collection**		
	Payable in Bangladesh	48,572,329	71,624,992
	Payable outside Bangladesh	42,565,408,989	33,985,333,432
		42,613,981,318	**34,056,958,424**
21.3(a)	**Consolidated Bills for collection**		
	Agrani Bank PLC.	42,613,981,318	34,056,958,424
	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	-	-
		42,613,981,318	**34,056,958,424**
21.4	**Other Contingent Liabilities**		
	Inland Travelers Cheque	31,480,000	32,005,500
	Upahar Cheque	1,090,750	1,090,750
	Shanchay Patra	6,706,164,991	6,741,838,991
	Agrani Bank Shilpa Unnayan Bond	3,700,000	3,700,000
		6,742,435,741	**6,778,635,241**

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.

21.4(a)	**Consolidated Other Contingent Liabilities**		
	Agrani Bank PLC.	6,742,435,741	6,778,635,241
	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	-	-
		6,742,435,741	**6,778,635,241**
21.5	**Geographical Location - wise Contingent Liabilities**		
	Dhaka Region	241,466,727,573	288,893,974,905
	Chittagong Region	4,393,096,397	4,208,614,458
	Khulna Region	3,709,098,985	3,651,869,258
	Rajshahi Region	1,392,404,710	1,361,639,019
	Barisal Region	126,018,655	134,814,004
	Sylhet Region	10,451,853,880	1,583,054,331
	Rangpur Region	1,336,184,117	843,302,667
	Mymensingh Region	87,528,950	116,028,950
	Comilla Region	292,684,054	341,195,705
	Faridpur Region	121,260,849	135,226,750
		263,376,858,170	**301,269,720,046**

Amount in BDT

		2025	2024
22	**Consolidated Contingent Liabilities**		
	Agrani Bank PLC.	263,376,858,170	301,269,720,046
	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	-	-
		263,376,858,170	**301,269,720,046**
23	**Interest Income**		
	a. Interest on Loans and Advances:		
	Interest on Rural Credit	2,120,822,686	2,384,640,170
	Interest on Weavers Credit	43,768	195,604
	Interest on Industrial Credit	6,349,316,180	8,622,471,125
	Interest on Jute Advance	772,785,014	764,058,227
	Interest on Leather Credit	191,024,326	253,862,428
	Interest on Staff Loans	2,041,754,173	1,881,861,626
	Interest on Loan-Others	11,264,172,207	12,312,789,066
	Interest on Small and Micro Credit	12,865,079,697	12,799,821,978
	Interest on Overdrafts	1,649,378,947	1,892,613,726
	Interest on Cash Credit	6,554,468,028	6,606,730,440
	Interest on Packing Credit	122,227,214	218,864,198
	Interest on Loan against Import Merchandise	14,515,147	20,237,908
	Interest on Payment Against Document	162,794,123	251,180,695
	Interest on Foreign Bills Purchased	42,954,081	96,683,248
	Interest on Inland Bills Purchased	7,104,740	11,060,421
	Interest on Foreign Currency Loan	-	-
	Interest Income on PIF	2,143,925,467	1,544,119,136
	Interest Income on ECC	19,105,699	46,059,175
	Interest Income on OAP	11,042,301	12,335,415
	Interest on CMSME Loan package for COVID-19	9,916,893	2,729,098
	Income from IBU Special Deposit	7,458,683	4,851,350
	Loan Refinance Scheme CMSME-04(Tk.25000 Crore)	303,894,758	342,595,796
	Interest on Women Refinance Scheme	341,736	200,990
	Sub-total	**46,654,125,868**	**50,069,961,820**
	b. Interest on Balance with other Banks and Financial Institution		
	Interest on call loans to Banks	102,292,221	136,979,241
	Interest received from local banks	1,922,464,554	2,558,428,242
	Interest received from foreign banks	273,519,105	364,463,874
	Sub-total	**2,298,275,880**	**3,059,871,357**
	c. Income From Write off Loan	**-**	**-**
	Total (a+b)	**48,952,401,748**	**53,129,833,177**

Amount in BDT

		2025	2024
23.1	**Geographical Location wise Interest income**		
	Dhaka Region	27,545,743,662	30,451,921,375
	Chittagong Region	1,061,131,620	1,330,649,002
	Khulna Region	5,433,186,439	5,375,336,802
	Rajshahi Region	3,662,366,881	3,725,874,485
	Barisal Region	1,305,426,356	1,268,559,520
	Sylhet Region	765,002,553	870,506,087
	Rangpur Region	3,209,369,054	3,349,942,356
	Mymensingh Region	4,082,017,197	3,952,078,027
	Comilla Region	1,623,084,767	1,617,960,088
	Faridpur Region	1,311,233,865	1,187,005,435
		49,998,562,394	**53,129,833,177**
23(a)	**Consolidated Interest Income**		
	Agrani Bank PLC.	48,952,401,748	53,129,833,177
	Agrani Equity & Investment Limited	251,633,779	378,541,709
	Agrani SME Financing Company Limited	511,155,453	455,446,930
	Agrani Exchange House Private Limited, Singapore	48,565,890	37,466,660
	Agrani Remittance House SDN. BHD., Malaysia	3,180,334	3,550,152
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		49,766,937,204	**54,004,838,628**
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		49,684,754,262	**53,922,655,686**

The Group has recognized total interest income from Agrani Equity & Investment Limited amounting to BDT 251,633,779 of which interest income from margin loan was BDT 206,299,184, including BDT 198,256,381 recognized from accounts maintaining negative equity up to August 31, 2025. As stated in the note, the recognition of such interest income is subject to the directive issued by the Bangladesh Securities and Exchange Commission (BSEC) vide Directive No. BSEC/SMMID/NE/AP/2025/108/629 dated November 13, 2025. The directive restricts the imposition or recognition of interest on margin loans maintaining negative equity during the provisioning and adjustment period.

24 Interest paid on deposits & borrowings

a. Interest paid on Deposits		
Savings Deposits	5,926,017,749	5,641,366,435
Interest Paid on International Banking IB A/C	-	13,568
Special Time Deposits	6,384,101,687	6,366,484,543
Fixed Deposits	40,498,415,843	31,080,346,122
Deposit Pension Scheme	933,854	2,676,622
Interest on staff provident fund	1,003,034,727	904,053,738
Interest on CPF (Adjustment)	-	-
Interest on Cash Security	-	-
Interest Paid on Marginal Deposit	-	-
Interest paid on NFCD	12,314,593	13,088,146
Interest paid on ABPS	885,152	927,238
Interest on Agrani NRB Deposit Scheme	39,766,176	29,281,277
Interest on month-wise fixed deposits	107,906	667,345
Interest on Non-Resident Special Savings Deposit	18,723	155,947

Amount in BDT

		2025	2024
	Interest on Student Super Savings Scheme	282,766	298,366
	Interest on Call Deposit	-	-
	Interest on ABS	2,132,040,116	2,120,299,677
	Expense on Other Special Deposit of IBU	3,214,969	2,264,436
	Interest on MDS	54,517,536	44,445,669
	Interest on MIS	439,749	518,366
	Interest on ADBS	-	243,236
	Interest on Quarter Income Scheme	-	-
	Interest on Double Income Scheme	601,316	27,189
	Interest on Millionaire Income Scheme	3,488,740	6,713,009
	Interest on Lakhopoti Income Scheme	-	26,271
	Interest on Probashi Income Scheme	43,827	45,318
	Interest on Deposit Scheme for women	2,041	10,787
	Interest on AGB Senior Citizen Scheme	-	-
	Interest on AGB Sanchay Pension Scheme	423,491	527,955
	Interest on AGB Wage Earner Deposit Scheme	3,954,649	6,853,783
	Interest on Agrani Education Scheme	2,720,717	4,968,568
	Interest on Agrani Super Saving Scheme	523,345,712	305,454,407
	Intt. on Monthly Profit Deposit Scheme	800,334,700	833,503,766
	EXP. Intt. for Agrani Amar Sanchay Scheme	127,017,381	41,229
	Int. on Agrani Monthly Income Scheme	9,784,767	-
	Sub Total	**57,527,808,887**	**47,365,303,013**
	b. Interest paid to Banks		
	Foreign Banks	12,949,903	16,783,921
	Bangladesh Bank	139,047,656	1,881,138
	Interest on Ref.Sch.RCD COV-19	1,316,108	10,755,585
	Accrued Coupon Interest-T. Bond	1,001,248,473	561,314,391
	Other Banks	10,107,491	140,000
	Sub Total	**1,164,669,631**	**590,875,035**
	c. Interest paid on Borrowings		
	Call Borrowings	906,137,421	352,379,167
	Discount on T.T sold	217,200	96,000
	Interest on Other Borrowings	96,238,424	82,321,043
	Exp A/c Int Paid on BB (Repo)	3,400,406,105	3,953,208,484
	Exp A/c Intt Paid on Other Bank	190,693,833	117,265,174
	Expense on Borrowing by Islami Banking Windows	8,011,117	5,467,475
	Agrani Bank PLC. Subordinated Bond	43,889,992	160,194,793
	Sub Total	**4,645,594,092**	**4,670,932,136**
	Total (a+b+c)	**63,338,072,610**	**52,627,110,184**
24.1	**Geographical Location wise Interest Paid**		
	Dhaka Region	34,926,078,088	30,552,935,477
	Chittagong Region	5,632,839,053	4,346,040,405
	Khulna Region	3,772,181,838	2,883,335,667
	Rajshahi Region	3,750,535,477	2,838,678,874
	Barisal Region	1,260,148,625	980,661,087
	Sylhet Region	2,245,602,352	1,760,143,452
	Rangpur Region	2,035,549,811	1,578,721,642
	Mymensingh Region	3,637,127,296	2,883,746,609
	Comilla Region	4,715,745,595	3,666,888,081
	Faridpur Region	1,362,264,475	1,135,958,890
		63,338,072,610	**52,627,110,184**

Amount in BDT

		2025	2024
24(a)	**Consolidated Interest paid on deposits & borrowings**		
	Agrani Bank PLC.	63,338,072,610	52,627,110,184
	Agrani Equity & Investment Limited	266,171,564	238,249,108
	Agrani SME Financing Company Limited	134,142,028	113,194,432
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		63,738,386,202	**52,978,553,724**
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		63,656,203,260	**52,896,370,782**
25	**Investment income**		
	Dividend on Shares	221,055,965	147,922,044
	Interest on 2,3,5,8,10,15 & 20 years govt. treasury bond	24,274,847,974	14,711,031,762
	5 Years Bangladesh Govt. Investment Sukuk Bond	134,345,292	135,386,086
	Discount on Bangladesh bills & treasury bills	5,291,500,996	5,286,142,349
	Govt. Treasury Bond (BJMC)	-	82,418,151
	Govt. Treasury Bond (Orion)	299,279,372	159,820,000
	Mutual Trust Bank Limited Subordinated Bond-II	-	639,716
	Bank Asia Limited Subordinated Bond	-	1,461,562
	Exim Bank Limited Subordinated Mudaraba Bond	-	3,683,014
	DBBL Subordinated Bond	-	4,279,725
	City Bank 2nd Subordinated Bond	-	1,426,140
	Standard Bank Subordinated Bond II	-	6,383,150
	Islami Bank Mudaraba Subordinated Bond	-	14,573,150
	Pubali Bank Ltd. Floating Rate Subordinated Bond	-	20,203,068
	National Bank 2nd Subordinated Bond	-	4,535,658
	FSIBL Subordinated Bond	-	6,238,543
	UCBL Subordinated Bond III	-	5,864,836
	NCC Bank Non-Convertible Subordinated Bond	3,958,219	12,612,534
	Rupali Bank Subordinated Bond	17,753,424	50,907,617
	Jamuna Bank Subordinated Bond	6,289,863	13,139,727
	Mercantile Bank Subordinated Bond	11,794,520	31,282,851
	Southeast Bank Subordinated Bond III	19,245,207	47,951,669
	Dhaka Bank Floating Rate Dated Subordinated Bond II	19,245,207	47,832,655
	Prime Bank Subordinated Bond II	25,660,274	63,935,563
	Al Arafah Islami Bank Mudaraba Subordinated Bond-II	19,559,013	35,686,522
	Investment Corporation of Bangladesh Subordinated Bond	908,580,013	-
	City Bank Limited 3rd Subordinated Bond	16,717,808	33,142,740
	Trust Bank Ltd. Floating Rate Dated Subordinated Bond	40,789,041	75,197,808
	Shahjalal Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	39,802,192	78,322,875
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond	72,419,178	122,409,862
	UCB 4th Floating Rate Dated Subordinated Bond	51,682,192	92,070,548
	DBBL Floating Rate Dated Subordinated Bond-II	35,506,849	71,044,164
	SIBL Floating Rate Dated Subordinated Bond	-	112,554,796
	FSIBL 3rd Mudaraba Subordinated Bond	1,645,391	11,956,326
	Ashuganj Power Station Company Ltd.	34,783,462	62,425,836
	EBL 2nd Floating Rate Non-convertible Subordinated Bond	46,239,041	71,484,041
	Rangpur Metal Industries Ltd. Fixed Rate Zero Coupon Bond	-	22,877,264

Amount in BDT

		2025	2024
	IPDC Finance Ltd.Tier II Subordinated Bond	4,020,698	9,036,742
	EBL 3rd Floating Rate Non-convertible Subordinated Bond	29,941,643	40,944,145
	Bank Asia Ltd Floating Rate Dated Subordinated Bond-III	99,678,083	146,087,671
	EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	61,611,302	155,335,068
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	89,904,658	111,796,493
	The Premier Bank Ltd. Subordinated Bond-2019	17,721,838	27,369,863
	Pubali Bank Floating Rate Dated Non-convertible Sub. Bond	121,150,687	168,882,246
	BHL 25% Convertible Secured Bond	50,000,000	-
	MTB 4th Subordinated Bond	22,500,657	29,050,465
	Pubali Floating Rate Dated Non-convertible Subordinated Bond-III (2nd tranche)	49,753,423	68,236,274
	Standard Bank 3rd Subordinated Bond	56,704,602	67,705,535
	Al Arafah Bank Ltd. 3rd Subordinated Bond	124,986,849	141,637,699
	Islamic Finance and Investment Ltd	12,508,150	16,043,063
	Southeast Bank Ltd Non Convertible Subordinated Bond	73,493,151	90,647,123
	Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	26,580,822	34,141,041
	Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III(2nd tranche)	104,193,042	124,837,152
	AB Bank Ltd Subordinate Bond IV	36,893,835	74,905,274
	Trust Bank Ltd. Floating Rate Subordinated Bond	107,704,110	159,309,589
	EXIM Bank Ltd. Floating Rate Subordinated Bond-IV	103,502,465	212,500,548
	IFIC Bank Floating non convertible Subordinated Bond	100,026,576	127,844,384
	PRAN Agro Ltd. Green Coupon bearing Bond	14,991,782	23,967,123
	BEXIMCO Green Sukuk Bond	136,050,000	151,695,208
	NRB Commercial Bank Ltd	35,852,055	44,852,055
	Southeast Bank Subordinated Bond-V	143,704,109	197,072,328
	MEGNA Bank Subordinated Bond-I	15,774,657	21,345,165
	Strategic Finance Limited	61,841,098	-
	City Bank Ltd. 4th Subordinated Bond	234,000,000	221,910,000
	IFIC Bank NCFR Subordinated Bond- III	213,410,958	221,517,810
	ONE Bank Ltd. NCFR Subordinated Bond- III	209,958,904	232,464,385
	Banga Building Materials Ltd (BBML)SUKUK Ijara Bond	7,872,741	17,457,533
	Interest on other bond	236,606,835	45,899,347
	Interest on Reverse REPO	95,799,936	18,466,255
	Profit on Sale of Shares	71	102
	Profit on Sale of Securities (Note - 25.i)	10,413,498,682	(1,480,213,531)
		44,704,938,912	**23,171,588,507**
25.i	**Profit on Sale of Securities**		
	Profit on Sale of Securities	12,945,417,529	3,840,084,554
	Loss on Sale of Securities	(2,531,918,847)	(5,320,298,085)
		10,413,498,682	**(1,480,213,531)**
	The above investment incomes were earned from Dhaka region only.		
25(a)	**Consolidated Investment Income**		
	Agrani Bank PLC.	44,704,938,912	23,171,588,507
	Agrani Equity & Investment Limited	96,627,825	164,276,151
	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	-	-
		44,801,566,737	**23,335,864,658**

Amount in BDT

		2025	2024
26	**Commission, exchange earnings & brokerage**		
	Commission on bills (Foreign & Inland)	14,730,685	13,255,871
	Commission DD, TT & MT (Local)	103,861,527	100,744,999
	Commission on DD, TT, TC (Foreign)	9,439,757	9,896,501
	Commission on Letters of Guarantee (Local)	115,761,652	98,413,690
	Commission on Letters of Guarantee (Foreign)	226,167	3,103,475
	Commission on Letter of Credit	3,943,253,534	1,732,735,959
	Commission on Export bill	165,264,308	162,574,788
	Commission on LIM	970,000	1,228,698
	Commission on Underwriting	184,131,095	24,535,230
	Commission on Army Pension Paid	5,228	403,025
	Commission on Food procurement Bills	304,071,123	234,553,727
	Commission on Miscellaneous	490,604,244	489,935,044
	Discount On Bills	-	163,224
	CIB Service Charge	34,000,000	33,700,100
	Commission on Sanchay patra	1,995,214	3,537,129
	Consortium/Syndication Fee	643,376	5,245,236
	Loan processing fee	44,372,095	47,769,253
	Fees & Commission For Debit Card	6,417,158	18,987,066
	Foreign Correspondence charges	4,721,256	5,021,176
	Exchange Earning on Foreign Currency (Notes - 26.i)	3,803,407,656	6,162,903,827
		9,227,876,075	**9,148,708,018**
26.i	**Exchange Earning on Foreign Currency**		
	Exchange Earning	4,827,915,361	9,090,691,695
	Exchange Loss	(1,024,507,705)	(2,927,787,868)
	Net gain	**3,803,407,656**	**6,162,903,827**
26.1	**Geographical Location - wise Commission, Exchange and brokerage**		
	Dhaka Region	8,146,777,300	8,259,673,744
	Chittagong Region	107,868,531	101,414,381
	Khulna Region	228,335,810	237,388,273
	Rajshahi Region	128,502,722	108,426,648
	Barisal Region	20,367,207	19,290,420
	Sylhet Region	171,185,321	88,397,674
	Rangpur Region	186,967,808	158,945,833
	Mymensingh Region	126,116,101	92,658,904
	Comilla Region	84,014,050	54,632,108
	Faridpur Region	27,741,225	27,880,034
		9,227,876,075	**9,148,708,018**
26(a)	**Consolidated Commission, Exchange and Brokerage**		
	Agrani Bank PLC.	9,227,876,075	9,148,708,018
	Agrani Equity & Investment Limited	3,217,634	14,986,677
	Agrani SME Financing Company Limited	-	-
	Agrani Exchange House Private Limited, Singapore	185,465,219	112,198,813
	Agrani Remittance House SDN. BHD., Malaysia	38,475,885	23,058,320
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		9,455,034,813	9,298,951,828
	Less: Inter-company transaction(s)	-	-
		9,455,034,813	**9,298,951,828**

Amount in BDT

		2025	2024
27	**Other operating income**		
	Rent on Immovable Properties & Godown	603,732	767,027
	Rent on SD Lockers	15,653,558	13,893,225
	Profit on sale of Assets	192,623,650	442,686
	Postage Recoveries	32,408,599	36,416,963
	Telegram Recoveries	64,868	130,528
	Trunk-call Recoveries	-	3,786
	Account Maintenance Fee	682,909,000	663,690,899
	Remittance	11,800	10,581
	Insurances Recoveries	-	960
	Income Recovery of NID Ver. Charge	2,574,352	272,797
	Service charge on rural credit	10,375	5,576
	Service charge on Weavers/ Hosiery credit	-	26,900
	Service charge on Industrial credit	50,820	8,240
	Service charge on other credit	210,142,098	297,986,410
	Sales proceeds on loan application form	6,124	11,550
	Annual Charges on Deposit account	9,798	5,525
	Annual Charges on Loan account	426,804	21,982
	Service Charges on FSS (Female Student Scholarship)	-	319,232
	Sale of LC/Export/Schedule form and tender Schedule	17,759,036	16,584,090
	Telephone, Telex & Swift charges	54,151,079	58,373,217
	Account Closing Charge	6,172,246	7,118,388
	Income A/C SMS Alert Charge	632,817,629	586,035,677
	Rebate received from Foreign bank	19,395,876	46,791,763
	Proceeds realization certificate charges	5,402,749	5,416,436
	Remuneration received from Sanchaya Patra	1,794	111,587
	Service Charges on Civil Pension paid	-	137
	Electronic Govt. Procure (e-GP)	2,242,193	1,623,549
	Service Charges on Deposit account	5,350,730	7,356,174
	Commission on Investment	-	87
	Supervision Charge on Loan & Advances	637,846	3,213,793
	SD Trading Commission	-	300
		1,881,426,756	**1,746,640,065**
27(a)	**Consolidated Other Operating Income**		
	Agrani Bank PLC.	1,881,426,756	1,746,640,065
	Agrani Equity & Investment Limited	6,417	45,600
	Agrani SME Financing Company Limited	6,068,852	14,281,729
	Agrani Exchange House Private Limited, Singapore	5,835,236	7,932,743
	Agrani Remittance House SDN. BHD., Malaysia	30,452,701	48,831,703
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,923,789,962	**1,817,731,840**
28	**Salary and allowance etc.**		
	Salaries- officers	4,288,181,333	4,094,134,741
	Salaries- staff	239,133,360	261,313,502
	Dearness allowance (Officers & Staff)	399,021	1,848,487
	Special Benefit Allowance	334,863,480	204,013,394
	Fringe Benefit (Officer & Staff)	97,297,413	99,216,901
	Bonus (officers & Staff)	698,009,731	668,509,162

Amount in BDT

		2025	2024
	Incentive Bonus	-	211,248
	Banks contribution to provident fund	50,554,565	1,432,735
	Banks contribution to employees pension fund	3,059,727,063	3,019,951,908
	Banks contribution to gratuity fund	18,730,073	3,462,059
	Conveyance allowances	1,966,710	2,605,129
	Entertainment allowances	1,955,285	1,573,220
	Children education allowances	51,757,074	50,771,385
	Hill Allowances	2,547,200	2,479,592
	Honorarium & Fees	12,586,959	27,040,183
	Medical Expenses	713,652	586,361
	Medical Expenses (Consultation Fees)	1,072,400	1,289,500
	Medical allowances	179,355,301	174,404,997
	Uniform and other apparels	4,150,798	6,101,305
	Overtime expenses	12,197,477	13,412,038
	Staff Income Tax		
	Compensatory Allowances	146,400	244,483
	Lunch subsidy/Iftar Coupon	888,708,575	424,364,804
	Leave Encashment	606,882	715,260
	Inspiration Allowance	31,420,481	15,089,750
	Sports and cultural activities	39,447,613	19,953,736
	House Rent Ceiling(Officer)	-	-
	House rent allowances (officers)	1,733,672,492	1,658,181,626
	House Rent Ceiling(Staff)	-	-
	House rent allowances (staff)	95,401,287	107,716,190
	Wages paid to temporary employees	374,810,305	341,301,982
	Financial Assistance to Outsourcing Employee	53,407,728	51,908,842
	Death Relief Grant Scheme	-	-
	Staff transport fare	37,754,810	37,643,373
	Police & Ansar Expenses	680,630,372	639,752,572
	Ex-Gratia	(1,737)	-
	Deputy Managing Director's Allowances	-	-
	Evening, Night & Charge Allowance	899,511	1,317,538
	Salary and allowance of Head of ICC	-	-
	Bangla Nobobarso Allowance	61,977,907	59,934,453
	Salary & Allow-Executive (Contractual)	10,030,000	8,026,190
	COVID-19 Spl. Motivational Allowances	-	255,147
	Haor/Dip/Char Allowances	732,308	
	Motivation for Banking Professional Passed	18,515,000	654,968
		13,083,358,829	**12,001,418,761**
28(a)	**Consolidated Salary and Allowance etc.**		
	Agrani Bank PLC.	13,083,358,829	12,001,418,761
	Agrani Equity & Investment Limited	16,794,908	16,580,058
	Agrani SME Financing Company Limited	118,520,604	106,826,406
	Agrani Exchange House Private Limited, Singapore	75,923,178	56,709,175
	Agrani Remittance House SDN. BHD., Malaysia	23,718,385	19,150,749
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		13,318,315,904	**12,200,685,149**

Amount in BDT

		2025	2024
29	**Rent, taxes, insurance, lighting etc.**		
	Rent on Premises	602,697,877	579,924,262
	Rent on Godown	3,848,302	3,647,461
	Lighting Charges	175,809,427	166,601,668
	Insurance Charges on Cash	-	-
	Insurance Charges on vehicles	1,819,129	1,740,172
	Insurance Charges on property	2,826,758	2,743,555
	Rates, Taxes, Ceases	64,577,286	65,547,520
	Taxes on Immovable Property	44,535	227,560
	Insurance Charges on Deposits	474,911,065	419,124,626
	Interest expense for Leased Assets	28,626,109	31,950,355
		1,355,160,488	**1,271,507,179**
29(a)	**Consolidated rent, taxes, insurance, lighting etc.**		
	Agrani Bank PLC.	1,355,160,488	1,271,507,179
	Agrani Equity & Investment Limited	452,609	404,939
	Agrani SME Financing Company Limited	7,098,956	7,071,934
	Agrani Exchange House Private Limited, Singapore	7,162,768	10,291,316
	Agrani Remittance House SDN. BHD., Malaysia	2,214,331	2,231,623
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,372,089,152	**1,291,506,991**
30	**Legal expenses**		
	Court fees	2,042,195	1,378,331
	Lawyer's fees	11,404,739	12,271,618
	Other legal expenses	14,264,924	22,265,726
		27,711,858	**35,915,675**
30(a)	**Consolidated Legal Expenses**		
	Agrani Bank PLC.	27,711,858	35,915,675
	Agrani Equity & Investment Limited	450,840	50,985
	Agrani SME Financing Company Limited	73,893	137,873
	Agrani Exchange House Private Limited, Singapore	2,446,342	675,337
	Agrani Remittance House SDN. BHD., Malaysia	210,290	411,660
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		30,893,223	**37,191,530**
31	**Postage, stamp, telegram & telephone**		
	Postages	32,427,513	35,994,986
	Telegram Charges	13,510	4,106
	Communication Charge	173,810,097	215,784,858
	Stamps	-	15,344
	Telephone Charges (Office)	10,802,885	11,001,867
	Telephone Charges (Residence)	5,291,207	4,121,475
		222,345,212	**266,922,636**

Amount in BDT

		2025	2024
31(a)	**Consolidated postage, stamp, telegram & telephone**		
	Agrani Bank PLC.	222,345,212	266,922,636
	Agrani Equity & Investment Limited	401,108	385,995
	Agrani SME Financing Company Limited	737,417	540,406
	Agrani Exchange House Private Limited, Singapore	4,910,384	5,117,508
	Agrani Remittance House SDN. BHD., Malaysia	3,772,830	2,381,688
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		232,166,951	**275,348,233**
32	**Stationery, printing, advertisement**		
	Printing Stationery	114,643,831	125,121,366
	Paper & Table Stationery	45,416,105	41,890,548
	Advertisement publicity charge (Tender)	2,673,203	3,214,340
	Advertisement publicity charge (Development)	12,790,068	23,037,144
	Security Stationery	89,079,422	81,931,115
		264,602,629	**275,194,513**
32(a)	**Consolidated Stationery, printing, advertisement**		
	Agrani Bank PLC.	264,602,629	275,194,513
	Agrani Equity & Investment Limited	231,460	236,087
	Agrani SME Financing Company Limited	2,380,144	1,736,419
	Agrani Exchange House Private Limited, Singapore	4,312,737	4,031,854
	Agrani Remittance House SDN. BHD., Malaysia	1,284,275	874,791
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		272,811,245	**282,073,664**
33	**Chief executive's salary and allowances**		
	Basic Salary	3,508,333	3,730,833
	House Rent Allowance	900,000	792,500
	Festival Bonus	550,000	550,000
	Medical Allowance	170,000	105,667
	Utility Allowance	350,000	264,167
	House Maintenance Allowance	205,000	158,500
		5,683,333	**5,601,667**
33(a)	**Consolidated Chief executive's salary and allowances**		
	Agrani Bank PLC.	5,683,333	5,601,667
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	1,960,000	905,000
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		7,643,333	**6,506,667**
34	**Fees & allowances of Directors**		
	Fees for attending board meetings	3,791,500	1,696,000
	Fees for attending executive committee meetings	161,000	480,000
	Fees for attending audit committee meetings	299,000	100,000
	Fees for attending risk management committee meetings	195,500	152,000
	Fees for shariah supervisory committee meetings	1,578,834	591,127
	Allowances	600,000	364,290
		6,625,834	**3,383,417**

Amount in BDT

		2025	2024
34(a)	**Consolidated Fees & allowances of Directors**		
	Agrani Bank PLC.	6,625,834	3,383,417
	Agrani Equity & Investment Limited	172,500	312,800
	Agrani SME Financing Company Limited	320,000	330,000
	Agrani Exchange House Private Limited, Singapore	412,676	343,290
	Agrani Remittance House SDN. BHD., Malaysia	6,567,419	5,398,252
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		14,098,429	**9,767,759**
35	**Auditors' Fees**		
	Audit Fee (Statutory Audit)	5,000,000	4,250,000
	Audit Fee (Others)	-	-
		5,000,000	**4,250,000**
35(a)	**Consolidated Auditors' Fees**		
	Agrani Bank PLC.	5,000,000	4,250,000
	Agrani Equity & Investment Limited	57,500	57,500
	Agrani SME Financing Company Limited	370,000	353,500
	Agrani Exchange House Private Limited, Singapore	699,715	700,311
	Agrani Remittance House SDN. BHD., Malaysia	901,127	981,112
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		7,028,342	**6,342,423**
36	**Depreciation & repairs of bank's assets**		
	a. Depreciation of Banks Assets (Annexure-G):		
	Buildings	35,608,638	35,009,275
	Furniture & fixtures	44,097,435	46,382,480
	Motor Vehicles	9,672,035	14,177,417
	Office Equipment	26,695,427	25,422,142
	Electric material	46,061,603	48,702,519
	Computers	227,138,794	178,352,838
	Library Books & Others	126,223	125,780
	Sub total	**389,400,155**	**348,172,451**
	b. Amortization of Intangible Assets		
	Amortization of Software Purchase	245,178,327	277,627,753
	Sub total	**245,178,327**	**277,627,753**
	c. Depreciation of Leased Assets		
	Leased Assets Depreciation	105,536,425	94,594,508
	Sub total	**105,536,425**	**94,594,508**
	d. Repairs & Maintenance of Banks Assets:		
	Bank Buildings	6,056,688	8,147,236
	Furniture & fixtures	5,996,113	7,394,451
	Motor Vehicles	272,960,349	245,903,717
	Executive Car Loan	3,294,448	-
	Office Equipment	14,129,865	18,589,756
	Electric material	24,247,875	26,418,943
	Computers	915,642,950	857,566,545
	Renovation & Maintenance of Branch Premises	13,427,632	2,018,226
	Sub total	**1,255,755,920**	**1,166,038,874**
	Total (a+b+c+d)	**1,995,870,827**	**1,886,433,586**

Amount in BDT

		2025	2024
36(a)	**Consolidated Depreciation & repairs of bank's assets**		
	i. Depreciation		
	Agrani Bank PLC.	740,114,907	720,394,712
	Agrani Equity & Investment Limited	2,646,009	2,616,724
	Agrani SME Financing Company Limited	3,385,921	4,178,330
	Agrani Exchange House Private Limited, Singapore	35,347,608	26,728,723
	Agrani Remittance House SDN. BHD., Malaysia	14,885,425	12,731,963
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		796,379,870	**766,650,452**
	ii. Repairs & Maintenance of Assets:		
	Agrani Bank PLC.	1,255,755,920	1,166,038,874
	Agrani Equity & Investment Limited	1,283,915	1,808,404
	Agrani SME Financing Company Limited	1,907,961	2,127,111
	Agrani Exchange House Private Limited, Singapore	2,422,407	1,377,794
	Agrani Remittance House SDN. BHD., Malaysia	1,470,715	1,232,363
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,262,840,918	**1,172,584,546**
	Total (i+ii)	**2,059,220,788**	**1,939,234,998**
37	**Other expenses**		
	Conveyance/Transportation Charges	28,237,773	25,999,809
	Petroleum, Oil and Lubricants for vehicles	12,479,450	18,122,541
	Petroleum, Oil and Lubricants for generator	81,413,318	82,472,542
	Entertainment Charges	52,611,344	43,428,612
	Entertainment (Excluding ceiling)	34,583,447	29,945,136
	Traveling Expenses	58,886,387	57,675,348
	Remittance (Through Bank Exchanges)	3,471,580	3,378,952
	Remittance (Cash)	77,996,154	74,518,214
	Registration Charges	423,715	716,188
	Mortgages Fee of Land/Home of staff house building loan	4,748,300	4,539,252
	Bankers Clearing House charges	205,169	215,091
	Loss on Amortization of Securities	-	1,229,046,758
	Loss on Sale of Other Assets	-	25,680
	Newspapers & Periodicals	13,993,508	11,178,866
	Upkeep of office premises	50,196,208	48,881,356
	Business Development Expenses	24,545,353	867,909,284
	Expenses on CSR	-	9,041,455
	Training Expenses	4,716,696	4,778,152
	Professional Exam Fee Reimbursement	112,159	36,000
	Washing Charges	1,005,540	1,248,299
	Closing expenditure	39,211,400	28,412,300
	Micro Enterprise Development Unit	-	-
	Subscription	7,359,000	3,942,746
	Donation	-	-
	Funeral expenses	10,625,600	9,500,600
	Fees and commission	5,730,475	5,238,150
	Fees and commission on bond issue	-	-
	Loss on Revaluation Of Securities	214,915,929	1,143,258,401
	Exchange a/c Charge paid to Foreign Bank	10,496,999	592,720
	Innovation Expenses	442,110	801,092
	Agent Misc. Expenditure Agent Banking	-	440
	Exp. Payment of NID Ver Charge	23,074,527	8,050,112
	Smart Banking SMS Alert Service Charges	60,613,252	-
		1,120,111,072	**3,712,954,096**

Amount in BDT

		2025	2024
37(a)	**Consolidated Other Expenses**		
	Agrani Bank PLC.	1,120,111,072	3,712,954,096
	Agrani Equity & Investment Limited	1,178,071	2,614,308
	Agrani SME Financing Company Limited	8,665,730	8,348,723
	Agrani Exchange House Private Limited, Singapore	44,994,960	36,692,198
	Agrani Remittance House SDN. BHD., Malaysia	13,236,459	10,811,398
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,188,186,292	**3,771,420,723**
38	**Provision for loans & advances**		
	Provision for Bad & Doubtful Loans & Advances	2,860,526,405	12,750,903,151
	Unclassified loans & advances	(96,170,412)	(543,131,632)
	Special General Provision - COVID-19	-	(3,841,633,389)
	Special Mention Account	2,845,644,007	(366,138,130)
	3% General reserve for consumer financing	-	-
	Net Charge to Profit & Loss A/C	**5,610,000,000**	**8,000,000,000**
38(a)	**Consolidated provision for loans & advances**		
	Agrani Bank PLC.	5,610,000,000	8,000,000,000
	Agrani Equity & Investment Limited	30,000,000	216,650,275
	Agrani SME Financing Company Limited	147,400,000	52,750,658
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		5,787,400,000	**8,269,400,933**
39	**Provision for diminution in the value of Investments**	**4,027,498,707**	**10,280,025,129**
39.1	**Other provision**		
	Superannuation Fund	2,925,500,000	2,925,500,000
	Provision for off balance sheet exposures	397,500,000	1,000,000,000
	Provision for Other bank & NBFI	3,240,000,000	
	Provision for Incentive Bonus	500,000,000	1,100,000,000
	Death Relief Grant Scheme	-	250,000,000
	Branch Adjustment	(274,177,649)	(192,133,662)
	Provision for Refinance Scheme	-	21,200,260
	Provision for Non Banking Assets	800,000	2,419,263
	Money at Call and Short Notice	(7,300,000)	(15,200,000)
	Provision for Other Assets:		
	Sundry Debtors - Staff	(2,079)	(158,444)
	Sundry Debtors - Others	174,301,820	229,802,527
	Sundry Debtor Others-Fgn.Remitt.Ac	5,571,561	(3,514,439)
	Sundry Debtors - FRD	(21,115)	72,585
	Clearing Adjustment	(1,158,988)	2,538,350
	Loan application Form	(154,772)	(118,357)
	Defective/Mutilated/Burnt Notes	23,700	(303,800)
	Clearing Suspense Account for T-24 Branch	(114,401)	(167,942)
	Clearing Suspense	-	(102)
	D.D. paid without advice	10,652,769	(3,797,441)

Amount in BDT

		2025	2024
	Legal Charges	404,002	33,915
	Protested Bills	634,632,712	(1)
	Accrued Interest on Loans/Adv.	(92,126)	(3,487,937)
	Accrued Interest on other Bond	163,445,947	320,618,054
	Accrued Interest on Balance with Other Bank & NBFIs	-	(6,504,383)
	Accrued commission & Exchange	4,758,204	12,120,431
	Other Accrued Income	(5,830,873)	15,380,946
	Advance Rent	-	-
	Advance against Postage & Telegram	6,450	(26,480)
	Advance against other expenses	(28,214)	(17,260)
	Deposit for Electricity, Gas & Water line	257,637	(306,630)
	Deposit for T & T line	274,130	(290,530)
	Int. Subsidy Payments (COVID-19)	(1,014,177)	608,130
	Payment against Sanchyapatra	62,796,875	196,431,286
	Wage Earner Bond	18,775,785	4,615,962
	Pension Paid (Army)	141,639,370	108,094,880
	Pension Paid (Civil)	-	(729,739)
	Pension Paid (Staff)	(804,439)	392,101
	Advance against VAT	126,219,354	-
	Stationary on Hand	4,263,799	3,594,359
	Stamps in Hand	26,349	(176,949)
	Demonetized Notes	(1)	(2)
	Foreign Correspondent Draft-Other	(378,745)	249,849
	Income Receivable from Government	147,770	(164,026)
	Exempted Loans & Advances	(27,562)	(5,844)
	Interest on Exempted Loans & Advances	(12,893)	(107,373)
	Receivable/(payable) against sale/buy of share of ICB	-	609,975
	Dividend receivable of preferrence share	(63,116,114)	120,000,000
	Investment in share of Subsidiary Company	-	4,009,182
	Eft settelement account	153,200	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)
	Sub Total	**1,441,103,938**	**1,017,113,941**
	Net Charge to Profit & Loss A/C	**8,223,426,289**	**6,108,899,802**
39(a).1	**Consolidated Provision for diminution in the value of Investments**		
	Agrani Bank PLC.	4,027,498,707	10,280,025,129
	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	-	-
		4,027,498,707	**10,280,025,129**

Amount in BDT

		2025	2024
39(a).2	**Consolidated Other Provision**		
	Agrani Bank PLC.	8,223,426,289	6,108,899,802
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	7,500,000	22,200,000
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		8,230,926,289	**6,131,099,802**
40	**Consolidated Current Tax Expense**		
	Agrani Bank PLC.	3,643,126,252	4,766,392,807
	Agrani Equity & Investment Limited	20,527,430	62,636,098
	Agrani SME Financing Company Limited	95,275,309	84,362,937
	Agrani Exchange House Private Limited, Singapore	6,203,251	2,679,978
	Agrani Remittance House SDN. BHD., Malaysia	1,565,318	3,974,216
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		3,766,697,560	**4,920,046,036**
41	**Consolidated Deferred Tax Expense**		
	Agrani Bank PLC.	1,449,695,225	(4,682,077,631)
	Agrani Equity & Investment Limited	-	-
	Agrani SME Financing Company Limited	(136,956,789)	(268,567)
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,312,738,436	**(4,682,346,198)**
42	**Interest Receipts in Cash**		
	Loans & Advances	46,616,843,300	49,959,323,410
	Balance with Other Banks & Financial Institutions	3,089,062,456	2,774,157,466
		49,705,905,756	**52,733,480,876**
42(a)	**Consolidated Interest Receipts in Cash**		
	Agrani Bank PLC.	49,705,905,756	52,733,480,876
	Agrani Equity & Investment Limited	251,633,779	378,541,709
	Agrani SME Financing Company Limited	511,155,453	455,446,930
	Agrani Exchange House Private Limited, Singapore	48,565,890	37,466,660
	Agrani Remittance House SDN. BHD., Malaysia	3,180,334	3,550,152
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		50,520,441,212	**53,608,486,327**
	Less: Inter-company (Transactions)	(82,182,942)	(82,182,942)
		50,438,258,270	**53,526,303,385**

Amount in BDT

		2025	2024
43	**Interest Payments in Cash**		
	Agrani Bank Monthly Deposit Scheme(ABMDS)	54,606,418	45,014,127
	Provision for Interest on Agrani Amar Sachay Scheme	9,325,927	-
	Provision for Interest on Monthly Income Scheme	2,107,386	-
	Agrani Bank Pension Scheme (ABPS)	905,228	1,071,215
	Precharged Profit of IBU Bai Inestment	64,691,599	49,410,548
	Provision for expense on other Special Deposit IBU	2,487,939	1,542,882
	Interest on Agrani NRB Deposit Scheme	38,291,375	25,514,546
	Interest on Non-Resident Special Savings Deposit	18,723	155,947
	Interest on Student Super Savings Scheme	282,766	298,366
	Agrani Bank Special Deposit Scheme (ABS)	2,114,731,728	2,074,858,526
	Deposit Pension Scheme (DPS)	6,494,531	2,397,386
	Fixed Deposit Receipts	36,353,672,924	29,365,312,370
	Interest on ABDBS	528,492	997,152
	Interest on ABMIS	(341,634)	(510,351)
	Savings Deposit	5,925,653,974	5,641,204,038
	Special Notice Deposit	6,399,162,147	6,358,499,784
	Staff Provident Fund	1,003,034,727	904,053,738
	Millionaire Deposit Scheme	5,311,015	3,930,025
	Lakhopoti Deposit Scheme	154,278	231,956
	Probashi Income Scheme	371,612	45,318
	Monthly Profit Deposit Scheme	792,287,064	824,618,787
	Double Benefit Scheme	915,429	-
	Deposit Scheme	(52)	6,020
	Senior Citizen Saving Scheme	-	54,797
	Agrani Bank Sanchay Pension Scheme	1,007,911	926,325
	Agrani Bank Wage Earner Deposit Scheme	4,821,885	9,184,804
	Agrani Bank Education Scheme	6,359,917	2,925,957
	Agrani Bank Supper Saving Scheme	523,300,780	305,373,136
	Student Super Sav.Sch	(36,430)	(99,485)
	Provision for Expense on Borrowing from Agrani Bank PLC. by IBU	709,812	(709,812)
	Account Maintenance Fees Reversed	-	-
	Borrowings	4,668,412,455	4,648,094,471
	Banks & Other Financial Institutions	1,164,669,631	590,875,035
		59,143,939,557	**50,855,277,608**
43(a)	**Consolidated Interest Payments in Cash**		
	Agrani Bank PLC.	59,143,939,557	50,855,277,608
	Agrani Equity & Investment Limited	266,171,564	238,249,108
	Agrani SME Financing Company Limited	134,142,028	113,194,432
	Agrani Exchange House Private Limited, Singapore	-	-
	Agrani Remittance House SDN. BHD., Malaysia	-	-
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		59,544,253,149	**51,206,721,148**
	Less: Inter-company transaction(s)	(82,182,942)	(82,182,942)
		59,462,070,207	**51,124,538,206**

Amount in BDT

		2025	2024
44	**Cash receipts from other operating activities**		
	Account Closing Charge	6,172,246	7,118,388
	Account Maintenance Fee	682,909,000	663,690,899
	Annual Charges on deposit A/C	9,798	4,187,836
	Annual Charges on Loan A/C	426,804	21,982
	Electronic Govt. Procure (e-GP)	2,242,193	1,623,549
	Miscellaneous Earnings	-	300
	Postage Recoveries	32,408,599	36,416,963
	Proceeds realization certificate charges	5,402,749	5,416,436
	Profit on sale of other assets	192,623,650	442,686
	Rebate received from Foreign bank	19,395,876	46,791,763
	Remittance	11,800	10,581
	Remuneration received from Sanchaya Patra	10,378,641	13,631,444
	Rent on Immovable Properties & Godown	603,732	767,027
	Rent on SD Lockers	15,653,558	13,893,225
	Sale of LC/Export/Schedule form and tender Schedule	17,759,036	16,584,090
	Sales proceeds on loan application form	6,124	11,550
	Service charge on Industrial credit	50,820	8,240
	Service charge on other credit	210,142,098	297,986,410
	Service charge on rural credit	10,375	5,576
	Service charge on Weavers/ Hosiery credit	-	26,900
	Service Charges on Civil Pension paid	-	137
	Service Charges on FSS (Female Student Scholarship)	-	319,232
	Insurances Recoveries	-	960
	Income Recovery of NID Ver. Charge	2,574,352	272,797
	Income A/C SMS Alert Charge	632,817,629	586,035,677
	Commission on Investment	-	87
	Supervision Charge on Loan & Advances	637,846	3,213,793
	Telegram Recoveries	64,868	130,528
	Telephone, Telex & Swift charges	54,151,079	58,373,217
	Service Charges on Deposit account	5,350,730	7,356,174
	Trunk-call Recoveries	-	3,786
		1,891,803,603	**1,764,342,233**
44(a)	**Consolidated Cash receipts from other operating activities**		
	Agrani Bank PLC.	1,891,803,603	1,764,342,233
	Agrani Equity & Investment Limited	6,417	45,600
	Agrani SME Financing Company Limited	6,068,852	14,281,729
	Agrani Exchange House Private Limited, Singapore	5,835,236	7,932,743
	Agrani Remittance House SDN. BHD., Malaysia	30,452,701	48,831,703
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		1,934,166,809	**1,835,434,008**
45	**Cash payment for other operating activities**		
	Auditors Fee	3,400,000	4,250,000
	Directors' fees and allowances	7,425,834	3,383,417
	Legal charges	27,711,858	35,915,675
	Other expenses	1,452,358,033	1,752,615,963
	Postage, stamps, telegrams and telephone	222,345,212	266,922,636
	Rent, taxes, insurance lighting etc.	1,355,160,488	1,271,507,179
	Repairs to fixed assets	1,255,755,920	1,166,038,874
		4,324,157,345	**4,500,633,744**

Amount in BDT

		2025	2024
45(a)	**Consolidated Cash payment for other operating activities**		
	Agrani Bank PLC.	4,324,157,345	4,500,633,744
	Agrani Equity & Investment Limited	6,642,552	8,251,655
	Agrani SME Financing Company Limited	22,543,378	23,144,377
	Agrani Exchange House Private Limited, Singapore	98,397,456	82,963,688
	Agrani Remittance House SDN. BHD., Malaysia	43,338,581	36,163,337
	Agrani Remittance House Canada Inc.	-	-
	Agrani Exchange Company (Australia) Pty. Limited	-	-
		4,495,079,312	**4,651,156,801**
46	**Solo Cash & cash equivalent at the end of the period**		
	Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	76,697,837,038	56,362,301,666
	Balance with Other Banks	37,124,640,849	40,503,643,345
	Money at Call & Short Notice	982,800,000	1,490,100,000
	Prize Bonds	32,433,900	28,361,600
		114,837,711,787	**98,384,406,611**
47	**Consolidated Cash & cash equivalent at the end of the period**		
	Cash in hand & with Bangladesh Bank & Sonali Bank Ltd.	76,798,435,999	56,541,071,083
	Balance with Other Banks	37,404,105,473	40,698,829,972
	Money at Call & Short Notice	982,800,000	1,490,100,000
	Prize Bonds	32,433,900	28,361,600
		115,217,775,372	**98,758,362,655**
48	**Consolidated Shareholder's Equity**		
	Paid up Capital	20,722,940,400	20,722,940,400
	Statutory Reserve	11,627,084,432	10,505,960,645
	General Reserve	641,161,924	616,273,298
	Other Reserve	18,937,663	6,493,350
	Risk Fund	100,000,000	100,000,000
	Asset Revaluation Reserve	10,485,545,088	10,851,126,288
	Revaluation & Amortization Reserve in Govt. Securities	1,114,850,698	82,720,711
	Retained profit/(Loss) from profit and loss account	(11,866,899,307)	(11,013,491,484)
	Foreign Currency Translation Reserve	105,276,883	134,405,745
	Minority Interest	3,027	2,913
		32,948,900,808	**32,006,431,866**

Amount in BDT

		2025	2024
49	**Current Ratio**		
	The Bank had the following current assets and current liabilities as on 31 December 2025 & 2024 as per liquidity statement.		
	Current Assets:		
	Cash	12,275,284,607	13,439,060,965
	Balance with other banks and financial institutions	29,162,646,349	30,003,864,165
	Money at call and short notice	982,800,000	1,490,100,000
	Investment	117,656,849,908	95,300,131,525
	Loans and advances	382,041,796,002	365,361,647,054
	Other Assets	49,884,570,109	41,763,849,613
	Total current assets	**592,003,946,975**	**547,358,653,322**
	Current liabilities:		
	Borrowing from other banks, FI and agents	1,055,670,961	5,173,011,262
	Deposits	573,883,617,981	527,146,176,713
	Provisions and other liabilities	5,291,821,184	5,491,671,078
	Total Current liabilities	**580,231,110,126**	**537,810,859,053**
	Current Assets exceeding Current Liabilities	11,772,836,849	9,547,794,269
	Current Ratio:		
	Current assets	**592,003,946,975**	**547,358,653,322**
	Current liabilities	**580,231,110,126**	**537,810,859,053**
		1.02	**1.02**

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			
	2025		2024		2025		2024	
	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value	Carrying amount	Fair value
Financial Assets								
Loans and receivable	1,064,840	1,064,840	1,045,720	1,045,720	1,060,280	1,060,280	1,041,762	1,041,762
Held to maturity	291,611	290,822	168,213	166,859	291,611	290,822	168,213	166,859
Held for trading	52,626	53,848	48,358	49,773	52,626	53,848	48,358	49,773
Available for sale	4,897	2,384	4,897	2,734	4,897	2,384	4,897	2,734
Non-Financial Assets	17,281	17,281	17,958	17,958	17,191	17,191	17,830	17,830
Total Assets	**1,431,255**	**1,429,175**	**1,285,146**	**1,283,044**	**1,426,605**	**1,424,525**	**1,281,060**	**1,278,958**
Financial Liabilities								
Financial Liabilities at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial liabilities measured at amortised cost	1,291,670	1,291,670	1,161,499	1,161,499	1,291,891	1,291,891	1,161,878	1,161,878
Non-Financial Liabilities-provision	106,636	106,636	91,640	91,640	102,695	102,695	87,961	87,961
Total liabilities	**1,398,306**	**1,398,306**	**1,253,139**	**1,253,139**	**1,394,586**	**1,394,586**	**1,249,839**	**1,249,839**

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	1,429,175	1,424,525
Add : Fall in Market price of assets	2,080	2,080
Value of assets as per balance sheet	1,431,255	1,426,605

52 Performance Evaluation

	Consolidated		Bank	
	2025	2024	2025	2024
Average Cost of Deposits (%)	6.00 %	5.34 %	5.42 %	4.78 %
Average Cost of Borrowing (%)	15.92 %	18.26 %	15.71 %	17.88 %
Average Yield on Loans & Advances (performing loan) (%)	9.80 %	10.04 %	9.65 %	9.89 %
Average Yield on Investments (%)	12.91 %	8.51 %	13.19 %	8.71 %
Average Yield on Call loans to Bank (%)	8.27 %	13.73 %	8.27 %	13.73 %
Average Yield on Balance with other Banks (%)	5.62 %	6.85 %	5.66 %	6.89 %
Net Spread (%)	5.19 %	5.38 %	5.19 %	5.38 %
Net Interest Margin (%)	2.43 %	2.18 %	2.41 %	2.14 %
Contribution of non-interest bearing liabilities (%)	2.76 %	3.20 %	2.78 %	3.24 %

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 2025.

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

(MD. ANWARUL ISLAM)
Managing Director

Dated, Dhaka
30-April-2026

Highlights on the Overall Activities of the Bank

As at and for the year ended at 31 December, 2025 and 2024

SL No	Particulars	Unit	Consolidated		Bank	
			2025	2024	2025	2024
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	17,542,725,255	18,163,537,304	16,737,903,845	17,519,375,220
3	Capital to Risk Weighted Assets Ratio (CRAR)		2.06%	1.91%	1.98%	1.86%
4	Capital surplus/(deficit)	BDT	(67,457,057,245)	(76,719,311,685)	(67,866,870,155)	(76,920,815,920)
5	Total Assets	BDT	1,431,255,751,069	1,285,145,811,809	1,426,605,860,674	1,281,060,329,433
6	Total Deposits	BDT	1,130,472,206,231	992,488,924,097	1,130,292,871,883	992,322,216,115
7	Total Loans and Advances	BDT	807,190,673,117	791,391,813,141	805,733,472,249	790,374,095,378
8	Credit Deposit Ratio	Percentage	71.40%	79.74%	71.29%	79.65%
9	Shareholders' Equity	BDT	32,948,900,808	32,006,431,866	32,019,861,825	31,221,367,774
10	Total Contingent Liabilities and Commitments	BDT	263,376,858,170	301,269,720,046	263,376,858,170	301,269,720,046
11	Amount of classified loans & advances	BDT	310,143,809,073	320,443,535,435	309,399,785,882	320,022,124,151
12	Classified loans against total loans & advances	Percentage	38.42%	40.49%	38.40%	40.49%
13	Amount of classified loans during current year	BDT	74,211,061,651	122,518,213,439	74,211,061,651	122,518,213,439
14	Provisions kept against classified loans	BDT	65,004,406,381	61,673,687,222	64,688,092,976	61,518,777,965
15	Provision surplus/(deficit)	BDT	(153,240,829,347)	(159,519,517,909)	(153,240,829,347)	(159,519,517,909)
16	Profit after tax and provision	BDT	581,227,863	(9,259,470,609)	388,354,326	(9,367,162,054)
17	Interest earning assets	BDT	860,941,873,216	831,872,662,649	859,205,207,724	830,659,758,259
18	Non-interest earning assets	BDT	570,313,877,853	453,273,149,160	567,400,652,950	450,400,571,174
19	Income from investments	BDT	44,801,566,737	23,335,864,658	44,704,938,912	23,171,588,507
20	Cost of fund	Percentage	7.37%	7.42%	7.37%	7.42%
21	Return on investment (ROI)	Percentage	12.91%	8.51%	13.19%	8.71%
22	Return on Assets (ROA)	Percentage	0.04%	-0.72%	0.03%	-0.73%
23	Return on Equity (ROE)	Percentage	1.76%	-28.93%	1.21%	-30.00%
24	Earnings per Share	BDT	2.80	(44.68)	1.87	(45.20)

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 Trade Hub (Bangladesh) Limited
Dr. Md. Fazlul Hoque	Director	16.10.2024	01	Additional Secretary (rtd)
Mr. Kabirul Ezdani Khan	Director	30.10.2024	01	Additional Secretary (rtd)
Mr. Mohammad Sultan Mahmud	Director	11.11.2024	01	Advocate
Mr. Muzaffar Ahmed,FCMA,FCS	Director	04.12.2024	01	Executive president,CRISL
Mr. Syed Kutub	Director	24.12.2024	01	Additional Secretary
Mr. Md. Rizwanul Huda	Director	22.01.2025	01	Additional Secretary (rtd)
Mr. Foyej Ahmed	Director	15.07.2025	01	Additional Secretary (rtd)
Md. Anwarul Islam	Managing Director	21.10.2024	N/A	Managing Director Agrani Bank PLC, Head Office, Dhaka

ii) Related party relationship disclosure during the year 2025 (IAS-24 Related Party Disclosure)

Name of Related Party	Related Party Relationship	Amount (BDT)	Nature
Government (Note-21.1)	Owner	438,679,066	Letter of Guarantee
Government (Note-21.2)	Owner	95,253,087,333	Letter of Credit
Government (Note-6.1)	Owner	350,347,679,394	Government Securities
Government (Note-9)	Owner	41,880,306,005	Advance Income Tax
Ministry of Food and other Ministries (Note-7.3.b)	Owner	43,880,227,489	Loans and Advances
State Owned Enterprises (Note-7.3.b)	Government Enterprises	67,079,286,537	Guarantees for Loans and Advances
Government (Note-11.4)	Owner	71,379,194,318	Deposits (CD, SB, FDR, STD and SP Deposit)
Agrani Equity & Investment Ltd. (Note-10(a))	Subsidiary Company	2,755,546,521	Loans to subsidiary company
Agrani SME Financing Com. Ltd. (Note-10(a))	Subsidiary Company	1,534,274,120	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.

Treasury Bill, Treasury Bond, Other Bond

As at 31 December 2025

ANNEXURE - B .1

Treasury Bill:

(Amount in BDT)

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.25	Amount Booked	
						Amortization	Rev. Reserve A/C
A. Treasury Bills in HTM (Un-encumbered/SLR)							
91 Days	-	-	-	-	-	-	-
182 Days	-	-	-	-	-	-	-
364 Days	-	-	-	-	-	-	-
Sub Total		**-**		**-**	**-**	**-**	**-**
B. Treasury Bills in HFT (Un-encumbered/SLR)							
91 Days	2	4,478,300,000	10.00-10.55	4,368,094,128	4,417,128,792	-	-
182 Days	4	3,192,100,000	9.87-10.25	3,040,967,229	3,077,326,115	-	-
364 Days	21	49,522,700,000	9.49-11.95	45,217,282,758	46,353,752,825	-	36,754,080
Sub Total		**57,193,100,000**		**52,626,344,114**	**53,848,207,732**	**-**	**36,754,080**
Total Treasury Bill (A+B) (Un-encumbered/SLR)		**57,193,100,000**		**52,626,344,114**	**53,848,207,732**	**-**	**36,754,080**

ANNEXURE - B.2

Treasury Bond:

Particulars	No. of Quantity	Face Value	Rate of Interest	Cost Value/ Previous Value	Market value on 31.12.25	Amount Booked	
						Amortization	Rev. Reserve A/C
A. Treasury Bond in HTM (Un-encumbered/SLR)							
Govt. Treasury Bond (2 years)	0	-	0.00	-	-	-	-
Govt. Treasury Bond (3 years)	3	1,600,000,000	12.92-13.19	1,605,702,560	1,604,162,903	-	-
Govt. Treasury Bond (5 years)	31	70,221,700,000	4.25-12.40	71,411,141,975	71,495,635,871	-	-
Govt. Treasury Bond (10 years)	90	58,609,500,000	5.40-12.60	59,319,948,993	59,788,958,871	-	-
Govt. Treasury Bond (15 years)	67	37,128,200,000	5.65-12.42	35,479,407,221	35,507,908,445	-	-
Govt. Treasury Bond (20 years)	138	33,958,700,000	6.07-13.14	35,800,596,194	35,554,924,457	-	-
8-10 Yrs.(Special) T.Bond	5	11,273,549,000	3.00-12.00	11,273,549,000	11,273,549,000	-	-
05 Years Bangladesh Govt. Investment Sukuk Bond	0	-		-	-	-	-
7 Yr.(Agrani Bank-Orion) T.Bond-2026	2	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	-	-
Sub-total		**217,849,629,970**		**219,948,326,913**	**220,283,120,517**	**-**	**-**
B. Treasury Bond in HFT (Un-encumbered/SLR)							
Govt. Treasury Bond (2 years)	21	50,260,600,000	10.10-12.30	52,231,763,296	50,819,617,096	-	599,313,232
Govt. Treasury Bond (5 years)	22	12,540,900,000	6.25-12.40	12,157,819,539	12,580,312,345	-	416,688,818
Govt. Treasury Bond (10 years)	11	3,666,200,000	5.40-12.15	3,882,020,925	3,741,322,415	-	57,263,608
Govt. Treasury Bond (15 years)	1	40,000,000	12.15	38,674,960	43,505,920		4,830,960
Govt. Treasury Bond (20 years)	1	3,790,000,000	8.65	3,125,802,500	3,123,134,340	-	-
05 Years Bangladesh Govt. Investment Sukuk Bond	1	187,960,000	4.65-4.69	187,960,000	187,960,000	-	
Reverse Repo (Bangladesh Govt. Treasure Bond)		-		-	-	-	-
Sub-total		**70,485,660,000**		**71,624,041,220**	**70,495,852,116**	**-**	**1,078,096,618**
Treasury Bond (A+B) (Un-encumbered/SLR)		**288,335,289,970**		**291,572,368,133**	**290,778,972,633**	**-**	**1,078,096,618**
C. Treasury Bond in HTM (Encumbered/Non SLR-Lien with BB in favour of SCB)							
Govt. Treasury Bond (5 years)	0	-	0.00	-	-	-	-
Sub-total		**-**		**-**	**-**	**-**	**-**
D. Treasury Bond in HFT (Encumbered/Non SLR)							
Govt. Treasury Bond				Nil			
Sub-total		**-**		**-**	**-**	**-**	**-**
Treasury Bond (C+D) (Encumbered/Non SLR)		**-**		**-**	**-**	**-**	**-**
Total Treasury Bond (A+B+C+D)		**288,335,289,970**		**291,572,368,133**	**290,778,972,633**	**-**	**1,078,096,618**

Agrani Bank PLC.

Treasury Bill, Treasury Bond, Other Bond

As at 31 December 2025

ANNEXURE - B.3

(Amount in BDT)

Subordinated Bond (Encumbered/Non SLR)

Particulars	No. of Quantity	Face Value	Date of Issue Issue	Date of Maturity Maturity	Rate/Floating Rate of Interest	Cost Value PreviousValue	Market Value on 31.12.2024
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
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
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	250,000,000.00	4/30/2019	4/30/2026	10.00	250,000,000.00	250,000,000.00
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	300,000,000.00	6/17/2019	6/17/2026	10.00	300,000,000.00	300,000,000.00
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
EBL 2nd Floating Rate Non-Convertible Subordinated Bond	1	150,000,000.00	11/14/2019	11/14/2026	MTDR+Margin 2%	150,000,000.00	150,000,000.00
Bank Asia Limited Floating Rate Dated Subordinated Bond-III	1	500,000,000.00	11/25/2019	11/25/2026	MTDR+Additional 1.75%	500,000,000.00	500,000,000.00
EXIM Bank Ltd. Floating Rate Dated Subordinated Bond-II	1	1,100,000,000.00	12/5/2019	12/5/2026	7.00-10.00	1,100,000,000.00	1,100,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III	1	400,000,000.00	12/10/2019	12/10/2026	7.50-10.00	400,000,000.00	400,000,000.00
The Premier Bank Ltd. Subordinated Bond-2019	1	100,000,000.00	12/22/2019	12/22/2026	10.00	100,000,000.00	100,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-II (1st Tranche)	1	600,000,000.00	12/22/2019	12/22/2026	7.00-10.00	600,000,000.00	600,000,000.00
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	200,000,000.00	3/4/2020	3/4/2027	7.00-10.50	200,000,000.00	200,000,000.00
Pubali Floating Rate Dated Non-Convertible Subordinated Bond-III (2nd Tranche)	1	400,000,000.00	8/18/2020	8/18/2027	Reference Rate + 2%	400,000,000.00	400,000,000.00
Standard Bank 3rd Subordinated Bond	1	400,000,000.00	9/14/2020	9/14/2027	7.50-11.00	400,000,000.00	400,000,000.00
Al Arafah Bank Ltd Subordinated Bond-3rd	1	800,000,000.00	10/25/2020	10/25/2027	7.00-10.50	800,000,000.00	800,000,000.00
Islamic Finance and Investment Limited	1	80,000,000.00	11/12/2020	11/12/2027	7.00-10.50	80,000,000.00	80,000,000.00
Southeast Bank Ltd Non-Convertible Floating Subordinated Bond	1	500,000,000.00	12/10/2020	12/10/2027	Reference Rate + 2%	500,000,000.00	500,000,000.00
Dutch Bangla Bank Floating Rate 3rd Subordinated Bond	1	200,000,000.00	12/15/2020	12/15/2027	7.00-10.50	200,000,000.00	200,000,000.00
Islami Bank Ltd. Mudaraba Floating Rate Dated Subordinated Bond-III (2rd Tranche)	1	600,000,000.00	12/15/2020	12/15/2027	7.00-10.50	600,000,000.00	600,000,000.00
AB Bank Ltd Subordinate Bond-IV	1	637,500,000.00	12/21/2020	12/21/2027	7.00-10.50	637,500,000.00	637,500,000.00
Trust Bank Ltd. Floating Rate Subordinated Bond	1	800,000,000.00	12/29/2020	12/29/2027	7.00-10.50	800,000,000.00	800,000,000.00
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	900,000,000.00	9/14/2021	9/14/2028	7.00-10.50	900,000,000.00	900,000,000.00
PRAN Agro Ltd. Green Coupon Bearing Bond	1	100,000,000.00	11/30/2021	11/30/2028	7.00-10.50	100,000,000.00	100,000,000.00
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	300,000,000.00	12/26/2021	12/26/2028	7.00-10.50	300,000,000.00	300,000,000.00
Southeast Bank Subordinated Bond-V	1	1,200,000,000.00	12/29/2021	12/29/2028	7.00-10.50	1,200,000,000.00	1,200,000,000.00
Megna Bank Subordinated Bond-I	1	165,000,000.00	3/3/2022	3/3/2027	7.00-10.50	165,000,000.00	165,000,000.00
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	,500,000,000.00	1,500,000,000.00
IFIC Bank Non-Convertible Floating Rated Subordinated Bond-III	1	2,000,000,000.00	9/29/2022	9/29/2029	7.00-10.50	2,000,000,000.00	2,000,000,000.00
One Bank Ltd Non-Convertible Floating Rated Subordinated Bond-III	1	2,000,000,000.00	11/6/2022	11/6/2029	7.00-10.50	2,000,000,000.00	2,000,000,000.00
Banga Building Materials Ltd (BBML) Sukuk Ijara Bond	1	152,000,000.00	7/13/2023	7/13/2029	7.00-10.50	152,000,000.00	152,000,000.00
Total Other Bond (Un-Approved)		**35,304,500,000**				**35,304,500,000**	**35,304,500,000**

Agrani Bank PLC.

Treasury Bill, Treasury Bond, Other Bond

As at 31 December 2025

ANNEXURE - B.4

(Amount in BDT)

A.(i) Disclosure regarding outstanding Repo as on 31 December 2025

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)
1	Bangladesh Bank	12/3/2024	1/1/2025	9,945,979,080
2	Bangladesh Bank	12/10/2024	1/7/2025	11,179,799,174
3	Bangladesh Bank	12/17/2024	1/14/2025	11,827,053,044
4	Bangladesh Bank	12/24/2024	1/21/2025	13,000,763,977
Total				**45,953,595,276**

A.(ii) Disclosure regarding outstanding Reverse Repo as on 31 December 2025

Sl. No.	Counter party name	Agreement Date	Reversal Date	Amount (1st leg cash consideration)
1				
Total				**-**

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
Securities sold under repo			
i) With Bangladesh Bank	14,269,239,453	65,944,732,991	29,231,164,408
ii) With Other Banks & Financial Institutions	592,365,000	14,113,973,568	411,721,480
Securities purchased under reverse repo			
i) With Bangladesh Bank	-	-	-
ii) With Other Banks & Financial Institutions	97,266,800	4,942,461,166	45,166,816

Agrani Bank PLC.

Share - Quoted

As at 31 December 2025

ANNEXURE - C

Share - Quoted

(Amount in BDT)

Particulars/ Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-25	Market Value as at 31-12-25	Unrealised Capital Gain/(Loss)	Provision Required
Banks								
AB Bank Ltd	1,559,644	10	14.93	23,278,457	4.20	6,550,505	(16,727,952)	16,727,952
City Bank Ltd.	3,475,085	10	29.37	102,047,729	24.40	84,792,074	(17,255,655)	17,255,655
Exim Bank Ltd.	19,253,594	10	14.51	279,421,698	-	-	(279,421,698)	279,421,698
Southeast Bank Ltd.	5,479,804	10	26.78	146,735,679	9.10	49,866,216	(96,869,463)	96,869,463
NBFI								
BAY Leasing	329,719	10	70.46	23,232,160	3.20	1,055,101	(22,177,059.20)	22,177,059
PLFSL	136,360	10	50.85	6,934,276	0.53	72,271	(6,862,005.20)	6,862,005
United Finance	473,757	10	45.95	21,769,543	11.50	5,448,206	(16,321,337.50)	16,321,338
Insurance								
Pragati Insurance Ltd.	242,320	10	84.86	20,564,219	70.60	17,107,792	(3,456,427)	3,456,427
Fuel & Power								
DESCO	282,560	10	85.93	24,280,276	20.60	5,820,736	(18,459,540)	18,459,540
MJLBD	1,488,908	10	104.98	156,309,574	90.50	134,746,174	(21,563,400)	21,563,400
Padma Oil	560,173	10	365.58	204,787,797	168.20	94,221,099	(110,566,698)	110,566,698
Power Grid Ltd	4,744,433	10	88.61	420,399,092	26.70	126,676,361	(293,722,731)	293,722,731
Summit Power Ltd	9,305,240	10	60.84	566,151,063	12.30	114,454,452	(451,696,611)	451,696,611
Titas Gas Ltd	2,150,162	10	100.71	216,536,187	15.50	33,327,511	(183,208,676)	183,208,676
Pharmaceutical								
ACI	66,296	10	235.67	15,624,061	194.60	12,901,202	(2,722,859)	2,722,859
Square Pharma	1,517,028	10	246.87	374,506,932	198.60	301,281,761	(73,225,171)	73,225,171
Engineering								
Atlas Bangla	80,218	10	203.18	16,298,815	53.50	4,291,663	(12,007,152)	12,007,152
BBS Cables	2,129,089	10	55.54	118,244,150	15.20	32,362,153	(85,881,997)	85,881,997
BSRM Steel	284,130	10	173.16	49,200,562	63.30	17,985,429	(31,215,133)	31,215,133
RSRM Steel	2,131,394	10	28.53	60,815,952	6.10	13,001,503	(47,814,449)	47,814,449
S Alam CRST	863,000	10	72.62	62,674,896	14.60	12,599,800	(50,075,096)	50,075,096
Shurid Industries	3,571,615	10	25.64	91,577,951	4.60	16,429,429	(75,148,522)	75,148,522
SS Steel	3,126,926	10	19.90	62,213,381	4.10	12,820,397	(49,392,984)	49,392,984
Spinning & Textile								
Malek Spinning	306,130	10	52.04	15,931,680	28.70	8,785,931	(7,145,749)	7,145,749
Zaheen Spin	406,653	10	17.41	7,078,480	3.90	1,585,947	(5,492,533)	5,492,533
Cement								
Aramit Cement	174,240	10	78.58	13,692,549	9.00	1,568,160	(12,124,389)	12,124,389
Confidence Cement	735,563	10	143.05	105,222,105	49.20	36,189,700	(69,032,405)	69,032,405
Mutual Funds								
EBL NRB MF	4,146,652	10	7.63	31,642,176	2.30	9,537,300	(22,104,876)	22,104,876
ICB AMCL 1st Agrani Bank Ltd.	50,000,000	10	10.00	500,000,000	6.30	315,000,000	(185,000,000)	185,000,000
Popular Life 1st M F	2,300,000	10	6.15	14,152,075	2.50	5,750,000	(8,402,075)	8,402,075
Trust Bank MF	364,853	10	6.68	2,438,864	2.40	875,647.20	(1,563,217)	1,563,217
Vanguard AML BD	8,194,550	10	10.00	81,945,500	7.10	58,181,305	(23,764,195)	23,764,195
Vanguard AML RB	20,000,000	10	10.00	200,000,000	5.60	112,000,000	(88,000,000)	88,000,000
Miscellaneous								
BATBC	20,000	10	520.33	10,406,644	248.60	4,972,000	(5,434,644)	5,434,644
GHAIL	9,254,681	10	23.58	218,219,065	10.60	98,099,619	(120,119,446)	120,119,446
Non-Trading Shares								
Bangladesh Shipping Corp.	10,770	100	171.42	1,846,247	111.10	1,196,547	(649,700)	649,700
Dacca Dying & Manf.Co.(Lock-in)	71,280	10	7.00	498,750	19.20	1,368,576	869,826	(869,826)
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	-	-
Padma Printers & Colors	28,484	10	3.40	96,846	3.40	96,846	-	-
Phoenix leather Complex Ltd	599	100	100.00	59,900	100.00	59,900	-	-
Sub-total (a)	**202,802,387**			**4,897,439,857**		**2,383,683,836**	**(2,513,756,021)**	**2,513,756,021**

Special Fund - Quoted

(Amount in BDT)

Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-25	Market Value as at 31-12-25	Unrealised Capital Gain/(Loss)	Provision Required
ACI Limited	209,190	10	271.07	49,309,732	194.60	40,708,374	-	-
BATBC	47,540	10	587.10	27,910,947	248.60	11,818,444	-	-
Berger Paints	54,643	10	1,851.21	101,155,471	1,389.90	75,948,306	-	-
Eastland Insurance	334,520	10	43.80	14,650,916	18.50	6,188,620	-	-
Linde BD.	9,191	10	1,424.69	13,094,297	750.10	6,894,169	-	-
Popular life Insurance	612,812	10	97.72	59,884,591	41.50	25,431,698	-	-
Pragati Insurance	813,725	10	84.33	64,135,751	70.60	57,448,985	-	-
Square Pharma Ltd	227,412	10	229.48	52,185,658	198.60	45,164,023		
Wata Camical	186,764	10	330.88	61,796,255	139.70	26,090,931	-	-
Sub-total (c)	**2,495,797**			**444,123,618**		**295,693,550**	**-**	**-**

Agrani Bank PLC.

Share - Unquoted

As at 31 December 2025

ANNEXURE - C

Share - Unquoted

(Amount in BDT)

Name of Companies	No. of Shares	Par Value	Average cost per share	Total Book Value	Market Rate as at 31-12-25	Market Value as at 31-12-25	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	13.30	767,307,696	(2,982,692,304)	2,982,692,304
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	-	-	(1,629,625)	1,629,625
DRS	500,000	10	10.00	5,000,000	10.00	5,000,000	-	-
CCBL	3,750,000	10	10.00	37,500,000	11.09	41,587,500	-	-
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	9.31	34,912,500	(2,587,500)	2,587,500
Shanta First	3,015,000	10	9.95	29,999,250	10.74	32,393,160	-	-
Bangladesh Fund	20,000,000	100	100.00	2,000,000,000	78.51	1,570,200,000	(429,800,000)	429,800,000
Financial Excellence Ltd.	400,000	100	10.00	4,000,000	6.36	2,544,000	(1,456,000)	1,456,000
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
Sub-total (b)*	**415,254,254**			**9,290,343,415**		**4,647,453,045**	**(5,159,338,329)**	**6,659,338,329**
Special Fund - Unquoted								
HFAML Shariah Unit Fund	2,000,000	10	10.00	20,000,000	7.87	15,740,000	-	-
ICB AMCL Shotoborsho Unit Fund	3,000,000	10	10.00	30,000,000	7.54	22,620,000	-	
Sub-total (d)	**5,000,000**			**50,000,000**		**38,360,000**	**-**	**-**
TOTAL (a+b+c+d)	**625,552,438**			**14,681,906,890**		**7,365,190,431**	**(7,673,094,350)**	**9,173,094,350**

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	2,250,000,000
Best Holding Ltd Bond	Best Holding Ltd	1,250,000,000	1,250,000,000
ICB Subordinated Bond	Investment Corporation of Bangladesh	5,000,000,000	1,250,000,000
Padma Bank Ltd. Subordinated Bond	Padma Bank Limited	1,000,000,000	1,000,000,000
Statregic Finance-01 (Corporate Bond)		500,000,000	500,000,000
Statregic Finance-02 (Corporate Bond)		1,500,000,000	1,500,000,000
SIBL 3rd Mudraba Subordinated Bond		500,000,000	500,000,000
TOTAL		**14,250,000,000**	**8,250,000,000**
GRAND TOTAL			**17,423,094,350**

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

Agrani Bank PLC.

Debenture

As at 31 December 2025

ANNEXURE - D

(Amount in BDT)

Name of organisation	Quantity	Amount
Un-approved Debenture		
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
Total Debenture	**16**	**16**

Agrani Bank PLC.

NOSTRO Account (Outside Bangladesh)

As at 31 December 2025

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
Nostro Account: Debit Balance						
SCB LONDON	GBP	110,000.78	1.3512	148,633.05	122.2954	18,177,139
SONALI BANK LONDON	GBP	43,877.00	1.3512	59,286.60	122.2954	7,250,479
CITI BANK NA, NY	USD	22,771,443.54	1.0000	22,771,443.54	122.2954	2,784,842,796
SCB NY	USD	2,447,522.38	1.0000	2,447,522.38	122.2954	299,320,728
PUBLIC BANK MALAYSIA	USD	64,242.41	1.0000	64,242.41	122.2954	7,856,551
KOOKMIN BANK,SEUL	USD	84,848.42	1.0000	84,848.42	122.2954	10,376,571
MASHREQUE BANK NY	USD	4,633,980.19	1.0000	4,633,980.19	122.2954	566,714,461
ICICI BANK, HONGKONG	USD	466,758.26	1.0000	466,758.26	122.2954	57,082,388
ZHEJIANG CHOUZHOU BANK	USD	366,607.21	1.0000	366,607.21	122.2954	44,834,375
SONALI BANK LONDON	USD	401,536.01	1.0000	401,536.01	122.2954	49,106,007
HAB BANK NY	USD	5,225,875.32	1.0000	5,225,875.32	122.2954	639,100,519
CITI BANK NA, LONDON	EUR	51,385.55	1.1774	60,501.35	122.2954	7,399,036
ICICI BANK, MUMBAI	ACUD	35,087.26	1.0000	35,087.26	122.2954	4,291,010
SCB NEPAL	ACUD	768,790.55	1.0000	768,790.55	122.2954	94,019,548
SONALI BANK KOLKATA	ACUD	1,157,220.10	1.0000	1,157,220.10	122.2954	141,522,695
BANK OF CEYLON MALDIVES	ACUD	55,000.00	1.0000	55,000.00	122.2954	6,726,247
SCB MUMBAI	ACUD	485,681.19	1.0000	485,681.19	122.2954	59,396,575
HABIB METROPOLITAN BANK	ACUD	238,535.45	1.0000	238,535.45	122.2954	29,171,788
UNITED BANK OF INDIA	ACUD	112,499.81	1.0000	112,499.81	122.2954	13,758,209
BOT, TOKYO JAPAN	JPY	7,227,320.00	156.2300	46,260.77	122.2954	5,657,479
SCB, TOKYO JAPAN	JPY	26,626,930.42	156.2300	170,434.17	122.2954	20,843,315
SCB MUMBAI INDIA	ACUEUR	3,680.25	1.1774	4,333.13	122.2954	529,921
UNION BANK OF SWITZERLAND	CHF	148,457.71	0.7889	188,183.18	122.2954	23,013,937
SCB SINGAPORE	SGD	55,927.42	1.2853	43,513.13	122.2954	5,321,455
DEVELOPMENT BANK OF SINGAPORE	SGD	1,270,909.49	1.2853	988,803.77	122.2954	120,926,153
AL-RAJHI BANKING	SAR	262,130.94	3.7508	69,886.67	122.2954	8,546,819
BANK OF MONTREAL CANADA	CAD	960,468.18	1.3691	701,532.53	122.2954	85,794,201
MASHREQUE BANK UAE	AED	402,054.14	3.6731	109,459.08	122.2954	13,386,342
ZHEJIANG CHOUZHOU BANK	CNY	178,286.97	7.0021	25,461.93	122.2954	3,113,877
BANK OF CHINA	CNY	74,810.40	7.0021	10,683.99	122.2954	1,306,603
Total: Debit Balance				**41,942,601.45**		**5,129,387,224**
Nostro Account: Credit Balance						
COMMERZ EURO	EUR	101,689.62	1.1774	119,729.36	122.2954	14,642,350
SCB, FRANKFURT, GERMANY	EUR	525,502.20	1.1774	618,726.29	122.2954	75,667,379
UNICREDITO ITALIA	EUR	12,617.39	1.1774	14,855.71	122.2954	1,816,786
BANK OF CEYLON,COLOMBO	ACUD	16,036.22	1.0000	16,036.22	122.2954	1,961,156
AB BANK. MUMBAI	ACUD	748,381.53	1.0000	748,381.53	122.2954	91,523,619
HDFC BANK INDIA	ACUD	61,916.04	1.0000	61,916.04	122.2954	7,572,047
AXIS BANK LTD	ACUD	1,800,723.26	1.0000	1,800,723.26	122.2954	220,220,171
Total: Credit Balance				**3,380,368.41**		**413,403,508**

Balance with Bangladesh Bank Foreign Currency: ANNEXURE - E.2

Nostro Account Debit						
BANGLADESH BANK	GBP	120,673.77	1.3512	163,054.40	122.2954	19,940,803
BANGLADESH BANK	USD	138,100,846.89	1.0000	138,100,846.89	122.2954	16,889,098,311
BANGLADESH BANK	EUR	546,888.26	1.1774	643,906.24	122.2954	78,746,771
BANGLADESH BANK	JPY	2,110,849.40	156.2300	13,511.17	122.2954	1,652,353
BANGLADESH BANK	CNY	2,576,875.39	7.0021	368,014.65	122.2954	45,006,499
Total Debit Balance				**139,289,333.34**		**17,034,444,737.00**
Nostro Account Credit						
BANGLADESH BANK	USD	-	-	-	-	-
Total Credit Balance				**-**		**-**

Agrani Bank PLC.

Advance Tax and Provision for Taxation

As at 31 December 2025

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	Ref.case submitted in High Court Div.	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	On process of Tribunal	122,999,393	122,999,393
Sub-Total		**23,194,460,167**	**25,290,130,818**	**-**	**16,765,662,478**	**15,256,233,652**
2021	2022-23	892,183,478	2,129,476,525	Assessment under Process		
2022	2023-24	2,567,894,496	2,651,453,312	Return submitted		
2023	2024-25	4,632,360,953	4,632,360,953	Return submitted		
2024	2025-26	4,093,051,165	3,481,359,114	Return submitted		
2025	2026-27	3,643,126,252	4,797,131,887	Return yet to submitted		
Total		**39,023,076,511**	**42,981,912,609**	**-**	**16,765,662,478**	**15,256,233,652**

* 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.

Schedule of Fixed Assets

As at 31 December 2025

ANNEXURE - G

(Amount in BDT)

Particulars	Cost/Revaluation						Depreciation					Net book value as on 31.12.2025	Net book value as on 31.12.2024
	Opening balance as on 01.01.2025	Addition during the year	Disposal/ Adjustment during the year	Transfer from works-in-progress	Revaluation during the year	Total balance as on 31.12.2025	Rate of depreciation	Opening balance as on 01.01.2025	Adjustment for disposal	Charge for the year	Total balance as on 31.12.2025		
	Taka	Taka	Taka		Taka	Taka	%	Taka	Taka	Taka	Taka	Taka	Taka
Fixed Assets-Solo: (Agrani Bank PLC)													
Land	13,471,308,224.00	-	(365,750,000)	198,016,000.00	-	13,303,574,224.00	-	-			-	13,303,574,224.00	13,471,308,224.00
Building	1,375,899,056.00	47,726,480.00	-	-	-	1,423,625,536.00	0.03	429,045,112.00	-	35,608,638.00	464,653,750.00	958,971,786.00	946,853,944.00
Furniture & Fixture	1,148,276,783.00	36,165,385.00	(3,926,590.00)	-	-	1,180,515,578.00	0.10	936,056,771.00	(3,926,590.00)	44,097,435.00	976,227,616.00	204,287,962.00	212,220,012.00
Motor Vehicles	590,507,346.00	84,829,315.00	4,517,309.00	-	-	679,853,970.00	0.20	570,124,822.00	4,517,309.00	9,672,035.00	584,314,166.00	95,539,804.00	20,382,524.00
Office Equipment	530,334,087.00	23,840,241.00	(991,130.00)	-	-	553,183,198.00	0.20	460,720,102.00	(991,130.00)	26,695,427.00	486,424,399.00	66,758,799.00	69,613,985.00
Electric Materials	917,809,099.00	50,686,744.00	(9,543,050.00)	-	-	958,952,793.00	0.20	813,434,268.00	(9,543,050.00)	46,061,603.00	849,952,821.00	108,999,972.00	104,374,831.00
Computer	3,467,124,909.00	251,949,027.00	(8,973,413.00)	-	-	3,710,100,523.00	0.20	2,769,751,466.00	(8,973,413.00)	227,138,794.00	2,987,916,847.00	722,183,676.00	697,373,443.00
Library Books	9,639,549.00	106,495.00	(622.00)	-	-	9,745,422.00	0.10	4,694,958.00	(622.00)	126,223.00	4,820,559.00	4,924,863.00	4,944,591.00
Sub-total : A	**21,510,899,053**	**495,303,687**	**(384,667,496)**	**198,016,000**	**-**	**21,819,551,244**		**5,983,827,499**	**(18,917,496)**	**389,400,155**	**6,354,310,158**	**15,465,241,086**	**15,527,071,554**
B) Intangible Asset-Solo: (Agrani Bank PLC)													
Software Purchase	3,215,474,961	286,640	-		-	3,215,761,601	10%	1,899,271,026	-	245,178,327	2,144,449,353	1,071,312,248	1,316,203,935
Sub-total : B	**3,215,474,961**	**286,640**	**-**		**-**	**3,215,761,601**		**1,899,271,026**	**-**	**245,178,327**	**2,144,449,353**	**1,071,312,248**	**1,316,203,935**
C) Lease Asset -Solo: (Agrani Bank PLC)													
Right-of-use assets	1,126,307,578	-	-		-	1,126,307,578	0%	556,554,772	-	105,536,425	662,091,197	464,216,381	569,752,806
Sub-total : C	**1,126,307,578**	**-**	**-**		**-**	**1,126,307,578**	**-**	**556,554,772**	**-**	**105,536,425**	**662,091,197**	**464,216,381**	**569,752,806**
Total : (A+B+C)	**25,852,681,592**	**495,590,327**	**(384,667,496)**	**198,016,000**	**-**	**26,161,620,423**	**-**	**8,439,653,297**	**(18,917,496)**	**740,114,907**	**9,160,850,708**	**17,000,769,715**	**17,413,028,295**
Fixed Assets - Consolidated: (Agrani Bank Limited & its subsidiaries)													
Agrani Bank PLC	25,852,681,592	495,590,327.00	(384,667,496)	198,016,000	-	26,161,620,423	-	8,439,653,297	(18,917,496)	740,114,907	9,160,850,708	17,000,769,715	17,413,028,295
Agrani Equity & Investment Limited	23,985,920	47,400.00	-	-	-	24,033,320		14,734,228	-	2,646,009	17,380,237	6,653,083	9,251,693
Agrani SME Financing Limited	59,795,615	423,276.00	-	-	-	60,218,891		41,792,712	(766)	3,385,921	45,177,867	15,041,024	18,002,903
Agrani Exchange House, Singapore	170,320,192	4,794,851.00	-	-	-	175,115,043		102,339,280	(4,851,016)	35,347,608	132,835,872	42,279,171	67,980,912
Agrani Remittance House, Malaysia	88,857,783	7,650,332.00	-	-	-	96,508,115		57,421,310	(1,919,752)	14,885,425	70,386,983	26,121,132	31,436,473
Agrani Remittance House, Canada	-	-	-	-	-	-		-	-	-	-	-	-
Agrani Exchange Company, Australia	178,546	-	-	-	-	178,546		-	-	-	-	178,546	178,546
Total Consolidated Fixed Assets	**26,195,819,648**	**508,506,186.00**	**(384,667,496)**	**198,016,000**	**-**	**26,517,674,338**	**-**	**8,655,940,827**	**(25,689,030)**	**796,379,870**	**9,426,631,667**	**17,091,042,671**	**17,539,878,822**

Agrani Bank PLC.

Classification of Financial Instruments as per International Financial Reporting Standard (IFRS-7): Consolidated

As at 31 December 2025

ANNEXURE - H

(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	10,337	10,337	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	66,462	66,462	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	38,387	38,387	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	59,322	59,322	291,611	290,822	52,626	53,848	4,897	2,384	-	-	-	-	-	-	-	-
Loans and advance	807,191	807,191	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,281	17,281	-	-	-	-	-	-
Other assets	83,142	83,142	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	14,742	14,742	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	1,130,472	1,130,472	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	146,457	146,457	106,636	106,636
Total	**1,064,840**	**1,064,840**	**291,611**	**290,822**	**52,626**	**53,848**	**4,897**	**2,384**	**17,281**	**17,281**	**-**	**-**	**1,291,670**	**,291,670**	**106,636**	**106,636**

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 for 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	10,238	10,238	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with Bangladesh Bank and agent Bank	66,460	66,460	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance with other bank and financial institution	38,107	38,107	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	51,232	51,232	291,611	290,822	52,626	53,848	4,897	2,384	-	-	-	-	-	-	-	-
Loans and advance	805,733	805,733	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	-	-	17,191	17,191	-	-	-	-	-	-
Other assets	88,510	88,510	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowing from other banks, Financial institution and agents	-	-	-	-	-	-	-	-	-	-	-	-	15,141	15,141	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit and other accounts	-	-	-	-	-	-	-	-	-	-	-	-	1,130,293	1,130,293	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	146,456.68	146,457	102,695	102,695
Total	**1,060,280**	**1,060,280**	**291,611**	**290,822**	**52,626**	**53,848**	**4,897**	**2,384**	**17,191**	**17,191**	**-**	**-**	**1,291,891**	**1,291,891**	**102,695**	**102,695**

Agrani Bank PLC.

Performance Evaluation

For the year ended 2025

ANNEXURE - I

(BDT in crore)

Ratio		Equation	Consolidated						Bank					
			2025			2024			2025			2024		
a) Average Cost of Deposits	=	Interest paid on Deposits / Average Deposit	6,365.62 / 106,148.06	x 100 =	6.00%	5,289.64 / 99,079.94	x 100 =	5.34%	5,752.78 / 106,130.75	x 100 =	5.42%	4,736.53 / 9,070.51	x 100 =	4.78%
b) Average Cost of Borrowing	=	Interest paid in Borrowings / Average Borrowings	464.56 / 2,917.79	x 100 =	15.92%	467.09 / 2,557.64	x 100 =	18.26%	464.56 / 2,957.74	x 100 =	15.71%	467.09 / 2,612.20	x 100 =	17.88%
c) Average Yield on Loans & Advances (performing loan)	=	Interest on Loans / Performing Loans	4,738.65 / 48,364.92	x 100 =	9.81%	5,086.28 / 50,689.37	x 100 =	10.04%	4,665.41 / 48,299.44	x 100 =	9.66%	5,007.00 / 50,628.97	x 100 =	9.89%
d) Average Yield on Investments	=	Income from Investment / Average Investment	4,480.16 / 34,710.86	x 100 =	12.91%	2,333.59 / 27,413.09	x 100 =	8.51%	4,470.49 / 33,898.16	x 100 =	13.19%	2,317.16 / 26,601.65	x 100 =	8.71%
e) Average Yield on Call loans to Bank	=	Income from Call Loans / Average Money At Call	10.23 / 123.65	x 100 =	8.27%	13.70 / 99.77	x 100 =	13.73%	10.23 / 123.65	x 100 =	8.27%	13.70 / 99.77	x 100 =	13.73%
f) Average Yield on Balance with other Banks	=	Interest from Balance with other Bank / Average Balance with other Banks	219.60 / 3,905.15	x 100 =	5.62%	292.29 / 4,265.33	x 100 =	6.85%	219.60 / 3,881.41	x 100 =	5.66%	292.29 / 4,239.19	x 100 =	6.89%
g) Net Spread	=	{(Interest Earned/Interest Earning Assets) - (Interest Paid/Interest Bearing Liabilities)}	5.19%			5.38%			5.19%			5.38%		
h) Net Interest Margin	=	Net Interest Income / Gross Earning Assets	2.43%			2.18%			2.41%			2.14%		
i) Contribution of non-interest bearing liabilities	=	Net Spread - Net Interest Margin	2.76%			3.20%			2.78%			3.24%		

Agrani Bank PLC.

Summary of Loan Classification and Provisioning

As at 31 December 2025

ANNEXURE - J

BDT in Thousand

SL. No.	Categories of Loans	Total	Balance Outstanding							Defaulted Amount	Base for Provision			Required Provision			Amount of Provision Maintained	Interest Suspense		
			Unclassified (UC)				Classified				SS	DF	BL	General	Specific	Total		Unclassified	Classified	Total
			STD-0	STD-1	STD-2	SMA	SS	DF	BL											
	1	2	3			4	5	6	7	8	10	11	12			13		14	15	17
1	**Continuous Loan (CL-2)**																			
	i)Agricultural Credit (Other than Short Term)	193,877	115,418	27,591	6,907	676	1,430	2,445	39,408	41,854	1,430	1,749	22,683	1,533	23,843	25,376	9,514	2	105	107
	ii)CMSME Financing	115,064,824	71,688,987	4,977,276	6,344,620	3,213,455	1,233,381	3,982,346	23,624,758	27,602,046	469,910	1,205,655	10,118,748	431,406	10,815,557	11,246,963	4,216,850	22,874	1,210,845	1,233,719
	iii)Consumer Financing (Other than Credit Card)	208,822	176,490	21,585	7,372	3,225	-	-	150	150	-	-	135	2,216	135	2,351	881	8	-	8
	iv)Credit Card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v)Industrial Credit	18,256,398	4,889,570	776,455	1,478,317	1,142,881	162,883	140,579	9,665,713	9,806,292	142,762	140,579	6,492,512	128,587	6,591,354	6,719,942	2,519,524	1,101	2,353,717	2,354,818
	vi)Service Sector Credit	7,750,843	7,725,673	23,498	-	-	-	-	1,672	1,672	-	-	251	77,492	251	77,743	29,148	-	483	483
	vii)Trade & Commerce Sector Credit	70,307,259	36,096,609	601,117	1,589,085	485,097	1,393,595	919,260	29,222,498	30,141,758	787,510	376,119	16,320,259	407,138	16,665,821	17,072,959	6,401,205	279,063	4,718,710	4,997,773
	viii)Other Credit	14,608,542	8,336,581	1,592,924	55,244	1,539,765	172,988	277,972	2,633,068	2,911,041	65,442	25,611	1,896,130	176,878	1,922,024	2,098,902	786,946	26	59,209	59,236
	Sub-total	**226,390,564**	**129,029,329**	**8,020,445**	**9,481,545**	**6,385,099**	**2,964,277**	**5,322,603**	**65,187,267**	**70,504,811**	**1,467,055**	**1,749,713**	**34,850,718**	**1,225,250**	**36,018,985**	**37,244,235**	**13,964,069**	**303,075**	**8,343,069**	**8,646,144**
2	**Demand Loans (CL-3)**																			
	i)Agricultural Credit (Other than Short Term)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii)CMSME Financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii)Consumer Financing (Other than Credit Card)	50	50	-	-	-	-	-	-	-	-	-	-	1	-	1	0.19	-	-	-
	iv)Industrial Credit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v)Service Sector Credit	466,213	394,446	-	-	-	-	-	71,767	71,767	-	-	46,418	3,944	46,418	50,363	18,883	-	25,440	25,440
	vi)Trade & Commerce Sector Credit	55,452,980	27,847,647	1,135,601	301,949	44,810	144,331	488,661	25,489,981	25,862,636	76,339	441,533	21,108,350	295,092	21,344,384	21,639,476	8,113,340	-	3,002,069	3,002,069
	vii)Other Credit	1,335,258	1,005,338	176,905	36,867	-	2,226	1,599	112,323	113,922	2,226	1,599	103,368	12,191	104,613	116,804	43,793	-	8,955	8,955
	Sub-total	**57,254,501**	**29,247,480**	**1,312,506**	**338,816**	**44,810**	**146,557**	**490,260**	**25,674,072**	**26,048,326**	**78,565**	**443,131**	**21,258,136**	**311,229**	**21,495,414**	**21,806,643**	**8,176,016**	**-**	**3,036,464**	**3,036,464**
3	**Fixed Term Loan (CL-4)**																			
	I) Agricultural Credit (Other than Short Term)	2,060,114	1,218,966	37,245	106,334	102,192	21,992	24,757	548,628	568,481	21,701	24,670	530,575	18,736	547,250	565,986	212,207	1,934	2,027	3,961
	II) CMSME Financing	29,328,316	9,262,585	5,696	460,961	2,729,121	1,079,593	444,836	15,345,524	15,502,306	429,366	220,135	7,918,890	62,292	8,114,831	8,177,123	3,065,868	691,874	3,409,753	4,101,627
	III) Consumer Financing (Other than Housing Finance)	60,666,110	50,772,488	-	6,549,117	1,246,325	260,906	357,185	1,480,090	1,837,275	259,990	354,868	1,401,023	635,561	1,630,455	2,266,016	849,603	4,076	66,815	70,891
	IV) Housing Finance	41,597,165	32,486,031	-	1,381,562	880,875	40,029	147,505	6,661,164	6,808,669	21,173	53,838	1,691,944	382,720	1,723,098	2,105,817	789,539	1,682,147	1,817,642	3,499,789
	V) Industrial Credit	166,836,456	33,435,133	-	55,301	19,058,377	3,242,643	3,561,662	107,483,340	110,901,329	1,392,915	3,018,892	52,568,370	1,287,823	54,356,399	55,644,222	20,862,819	3,730,441	29,960,876	33,691,317
	VI) Service Sector Credit	4,065,845	1,789,252	-	115,475	113	57	-	2,160,949	2,160,949	57	-	1,657,343	19,053	1,657,354	1,676,407	628,539	-	451,438	451,438
	VII) Trade & Commerce Sector Credit	107,178,034	13,771,310	314,242	1,028,950	35,475,572	313,600	82,367	56,191,992	56,145,427	157,197	30,495	37,155,040	1,924,924	37,201,727	39,126,651	14,669,847	5,485,086	11,698,331	17,183,417
	VIII) Other Credit	10,254,242	2,929,601	-	307,603	570,101	30,359	78,516	6,338,062	6,416,578	29,608	77,743	4,940,732	60,878	16,617,219	16,678,096	6,253,158	21,608	839,273	860,881
	Sub-total	**421,986,282**	**145,665,364**	**357,184**	**10,005,303**	**60,062,677**	**4,989,179**	**4,696,828**	**196,209,747**	**200,341,013**	**2,312,006**	**3,780,641**	**107,863,918**	**4,391,987**	**121,848,332**	**126,240,319**	**47,331,580**	**11,617,167**	**48,246,153**	**59,863,320**
4	**Short Term Agri and Microcredit(CL-5)**																			
	Short Term Agri. credit	**26,862,060**	**19,906,630**	**2,306,065**	**614,108**	**316,261**	**213,141**	**520,884**	**2,984,971**	**3,505,491**	**204,995**	**508,513**	**2,932,708**	**115,736**	**3,227,963**	**3,343,699**	**1,253,661**	**4,217**	**16,461**	**20,678**
	Sub-total	**26,862,060**	**19,906,630**	**2,306,065**	**614,108**	**316,261**	**213,141**	**520,884**	**2,984,971**	**3,505,491**	**204,995**	**508,513**	**2,932,708**	**115,736**	**3,227,963**	**3,343,699**	**1,253,661**	**4,217**	**16,461**	**20,678**
	Sub-total (1+2+3+4+5)	**732,493,408**	**323,848,804**	**11,996,199**	**20,439,772**	**66,808,847**	**8,313,154**	**11,030,575**	**290,056,057**	**300,399,640**	**4,062,620**	**6,481,999**	**166,905,478**	**6,044,201**	**182,590,695**	**188,634,896**	**70,725,326**	**11,924,459**	**59,642,147**	**71,566,606**
	Staff Loan	**68,460,713**	**68,460,713**			-	-	-	-	-	-	-	-	**684,607**		**684,607**	**684,607**	-	-	-
	Offshore Banking Unit (OBU)	**4,779,351**	**4,779,351**				-	-	-	-	-	-	-	**47,794**		**47,794**	**47,794**	-	-	-
	Intt. suspense at Head Office																			**1,006,874**
	Grant Total	**805,733,472**	**397,088,868**	**11,996,199**	**20,439,772**	**66,808,847**	**8,313,154**	**11,030,575**	**290,056,057**	**300,399,640**	**4,062,620**	**6,481,999**	**166,905,478**	**6,776,602**	**182,590,695**	**189,367,297**	**71,457,727**	**11,924,459**	**59,642,147**	**72,573,480**

Agrani Bank PLC.

List of Large Loan

As on 31-12-2025

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 2072.29 crore) of the Bank are as follows:

BDT in crore

SL.	Name of Group/single Borrower	Limit Sanctioned			Status of Loan
		Funded	Non-Funded	Total	
1	ABUL KHAIR	350.00	625.00	975.00	STD
2	ACI	180.00	53.10	233.10	STD
3	BENGAL	186.08	60.92	247.00	STD
4	KDS	75.00	220.00	295.00	STD
5	BANGLADESH POWER DEVELOPMENT BOARD (BPDB)	-	289.39	289.39	STD
6	BD CHEMICAL INDUSTRIES CORPORATION (BCIC)	3,710.61	40.92	3,751.53	STD
7	BRAC	50.00	-	50.00	STD
8	AA	770.61	245.00	1,015.61	STD
9	B.BROTHERS	249.48	40.00	289.48	STD
10	ESQUIRE	308.09	92.00	400.09	STD
11	THENGAMARA MOHILA SABUJ SANGHA (TMSS)	260.00	-	260.00	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 LIMTED.	443.90	92.00	535.90	STD
16	AFTAB AUTOMOBILES LTD	259.62	50.00	309.62	BL
17	PRAN-RFL	391.83	193.00	584.83	STD
18	RPCL- NORINCO INTERNATIONAL POWER LTD.	-	10,373.28	10,373.28	STD
19	MOHAMMADI	142.00	115.00	257.00	STD
20	LABIB	359.44	40.00	399.44	STD
21	EURO PETRO PRODUCT LIMITED	284.12	110.00	394.12	BL
22	BANGLADESH SERVICE LIMITED	574.00	-	574.00	STD
23	JMI	792.24	-	792.24	STD (BL-39.06)
24	AD-DIN WELFARE CENTRE	200.00	-	200.00	STD
25	BSRM	588.00	404.00	992.00	STD
26	JAJ BHUIYAN	764.89	2.35	767.24	BL
27	BANGLADESH PETROLIUM CORPORATION	-	5,200.00	5,200.00	STD
28	MAGPIE	728.91	3.57	732.48	SMA, BL
29	TANAKA	690.74	0.17	690.91	BL
30	ZAKIA	1,014.35	3.41	1,017.76	BL
31	BASHUNDHARA (AHMED AKBAR SOBHAN)	599.13	-	599.13	BL
32	BASHUNDHARA (SHAFIAT SOBHAN)	1,451.61	0.68	1,452.29	STD
33	BASHUNDHARA (SAFWAN SOBHAN)	1,677.46	181.60	1,859.06	STD
34	NAZMA PAPER & BOARD MILLS LTD	265.05	25.97	291.02	STD
35	SHIKDER	700.07	2.36	702.43	BL, STD
36	ORION	3,706.65	314.00	4,020.65	STD,SS,DF,BL
37	ORION PHARMA	783.43	295.00	1,078.43	STD
38	Beximco Ltd.	463.79	-	463.79	BL
39	Beximco Pharmaceuticals Ltd	375.00	-	375.00	STD
40	Beximco Communication Ltd	300.00	-	300.00	BL
41	THERMAX	875.37	2.12	877.49	BL
42	PRIME	722.79	31.00	753.79	BL
43	JAMUNA	631.00	270.00	901.00	STD
44	BANGLADESH SUGAR & FOOD INDUSTRIES CORPORATION	478.06	-	478.06	BL
45	SONALI	586.38	-	586.38	BL
46	MOON	367.55	-	367.55	BL
47	GPH ISPAT	432.00	133.19	565.19	STD
48	SURAIYA	536.95	-	536.95	BL
49	ERFAN	295.06	-	295.06	STD
50	DHAKA HIDE & SKIN LTD.	635.69	-	635.69	SMA
51	pioneer simona tanning (Bd) limited	240.16	-	240.16	STD
52	THE ACME LABORATORIES LTD.	170.00	50.00	220.00	STD
53	MONEM	517.19	131.00	648.19	SS
54	BCPCL	-	2,656.28	2,656.28	STD
55	NWPGL	679.86	-	679.86	STD
56	SAAD MUSA FABRICS LTD (U- 1 & 2)	314.66	-	314.66	BL
57	SYLHET GAS FIELDS LIMITED	-	1,355.81	1,355.81	STD
58	GLOBAL ASSET LIMITED	364.22	-	364.22	DF
59	AGRANI EQUITY & INVESTMENT LTD	430.00	-	430.00	STD
60	PETRO BANGLA	-	-	-	STD
61	MASUD GROUP	98.47	105.90	204.37	STD
62	APEX TANNERY LTD	231.55	41.00	272.55	STD
63	BEST HOTELS LTD	339.00	-	339.00	STD
64	Sajida Foundation	90.00	-	90.00	STD
65	Aristocrate Group	293.28	-	293.28	BL
66	Lokman Molla	388.88	-	388.88	BL
67	Pacific Group	354.28	0.47	354.75	BL
68	Horizon Group	314.20	2.36	316.56	BL
69	SIDLAW TEXTTILE MILLS	241.08	5.00	246.08	STD
70	Stysmith San Appearls Limited	113.50	140.00	253.50	STD
71	Diamond Cement Limited	164.10	113.30	277.40	STD
72	DK Group	241.07	50.00	291.07	DF,BL
73	POWER GRID	-	4,630.52	4,630.52	STD
	Total	**36224.35**	**29082.67**	**65307.02**	

Agrani Bank PLC.

Loan Concentration

As on 31-12-2025

ANNEXURE - L

(BDT in crore)

Branch Name	Amount	% of Total Loans & Advances
PRINCIPAL BRANCH	25,894.13	32.14%
WASA BRANCH	2,943.32	3.65%
FOREIGN EXCHANGE	2,922.52	3.63%
HOTEL SHERATON	2,646.31	3.28%
B.WAPDA DHAKA	2,152.49	2.67%
SHAHEED ABRAR FAHAD AVENUE CORPORATE BRANCH	2,101.57	2.61%
AMINCOURT	1,861.76	2.31%
GULSHAN BRANCH	1,599.11	1.98%
RAMNA	1,503.32	1.87%
MOHAKHALI CORP.	802.82	1.00%
GREEN ROAD	657.67	0.82%
CLAY ROAD	616.66	0.77%
MOULVI BAZAR CORP.	572.42	0.71%
LALDIGHI EAST	560.58	0.70%
COMM.AREA CTG. ,	559.57	0.69%
SIR IQBAL ROAD	489.07	0.61%
LALDIGHIR PAR	480.44	0.60%
RAJ.UNIVERSITY CORP.	435.36	0.54%
BANANI CORP. BRANCH	399.32	0.50%
PURANA PALTAN	371.16	0.46%
REST OF BRANCHES	31,003.74	38.48%
Total	**80,573.35**	**100.00%**

Agrani Bank PLC.

Nostro Reconciliation

As at 31 December 2025

ANNEXURE - M

Particular	2025				2024			
	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	8,962,878.31	1,287,397.22	41,113,633.38	55,122,205.56	7,075,692.49	12,674,508.34	40,437,327.96	31,262,544.20
More than one month but less than three months	-	3,042,253.86	-	7,016,815.26	-	4,448,452.21	-	15,232,427.76
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	-	-	-	-	-	-	-	-
Total	**8,962,878.31**	**4,329,651.08**	**41,113,633.38**	**62,139,020.82**	**7,075,692.49**	**17,122,960.55**	**40,437,327.96**	**46,494,971.96**

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.

Segment Reporting

As at 31 December 2025

ANNEXURE - N

A. Banking operations comprising of branches of the banking entity

Particulars	Agrani Bank Limited										Total
	Dhaka	Chittagong	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

(BDT in crore)

Particulars	Agrani Bank PLC.										Total	Subsidiaries					Deduction	Grand Total
	Dhaka	Chittagong	Khulna	Rajshahi	Barisal	Sylhet	Rangpur	Mymensing	Comilla	Faridpur		AEIL	ASMEFCL	AEHPL	ARHSB	ARHCI		
Interest income	2,649.95	106.11	543.32	366.24	130.54	76.50	320.94	408.20	162.31	131.12	4,895.24	25.16	51.12	4.86	0.32	-	8.22	4,984.91
Interest paid on deposits, borrowings etc.	(3,492.61)	(563.28)	(377.22)	(375.05)	(126.01)	(224.56)	(203.55)	(363.71)	(471.57)	(136.23)	(6,333.81)	(26.62)	(13.41)	-	-	-	(8.22)	(6,365.62)
Net interest income	**(842.65)**	**(457.17)**	**166.10**	**(8.82)**	**4.53**	**(148.06)**	**117.38**	**44.49**	**(309.27)**	**(5.10)**	**(1,438.57)**	**(1.45)**	**37.70**	**4.86**	**0.32**	**-**	**-**	**(1,397.15)**
Investment income	4,470.49	-	-	-	-	-	-	-	-	-	4,470.49	9.66	-	-	-	-	-	4,480.16
Commission, exchange earnings and brokerage	814.68	10.79	22.83	12.85	2.04	17.12	18.70	12.61	8.40	2.77	922.79	0.32	-	18.55	3.85	-	-	945.50
Other operating income	75.13	8.58	22.80	17.34	7.17	6.92	8.62	15.94	17.17	8.46	188.14	0.00	0.61	0.58	3.05	-	-	192.38
Total operating income	**4,517.65**	**(437.80)**	**211.74**	**21.38**	**13.73**	**(124.02)**	**144.70**	**73.04**	**(283.70)**	**6.14**	**4,142.85**	**8.53**	**38.31**	**23.99**	**7.21**	**-**	**-**	**4,220.89**
Allocated expenses	(885.48)	(98.58)	(178.39)	(159.04)	(64.28)	(52.10)	(101.96)	(112.81)	(103.04)	(53.00)	(1,808.68)	(2.37)	(14.54)	(17.86)	(6.83)	-	-	(1,850.28)
Branch Interest Income	4,746.14	717.09	360.69	369.44	137.21	275.01	86.41	339.68	727.40	192.86	7,951.93	-	-	-	-	-	-	7,951.93
Branch Interest Expenses	(7,651.70)	(64.38)	(90.90)	(29.23)	(11.10)	(10.56)	(65.26)	(22.60)	-	(6.21)	(7,951.93)	-	-	-	-	-	-	(7,951.93)
Operating profit (loss)	**726.60**	**116.33**	**303.14**	**202.56**	**75.55**	**88.34**	**63.89**	**277.31**	**340.67**	**139.78**	**2,334.18**	**6.16**	**23.77**	**6.12**	**0.38**	**-**	**-**	**2,370.61**
Operating profit (loss) as %	**30.65%**	**4.91%**	**12.79%**	**8.54%**	**3.19%**	**3.73%**	**2.70%**	**11.70%**	**14.37%**	**5.90%**	**98.46%**	**0.26%**	**1.00%**	**0.26%**	**0.02%**	**0.00%**	**0.00%**	**100.00%**

C. Treasury operations comprising of the banking entity

(BDT in crore)

Nature of operation	Consolidated		Bank	
	Amount	%	Amount	%
Operating income from banking operation	(259.27)	-6.14%	(327.64)	-7.91%
Operating income from investment operation	4,480.16	106.14%	4,470.49	107.91%
Total Operating Income	**4,220.89**	**100.00%**	**4,142.85**	**100.00%**

Islamic Banking Unit

Balance Sheet

As at 31-December-2025

ANNEXURE - O.1

Amount in BDT

	Notes	31.12.2025	31.12.2024
PROPERTY AND ASSETS			
Cash	**1**	**717,965,167**	**750,865,452**
Cash in hand (including foreign currencies)		17,805,382	29,012,129
Balance with Bangladesh Bank and its agent banks (including foreign currencies)		700,159,785	721,853,323
Balance with other banks and financial institutions	2	**125,733,844**	**2,799,830,046**
In Bangladesh		125,733,844	2,799,830,046
Outside Bangladesh		-	-
Placement with other banks and financial institutions	3	**5,390,000,000**	**7,010,000,000**
Investments in Share & Securities	4	**6,351,080,000**	**3,813,400,000**
Governments		6,351,080,000	3,813,400,000
Others		-	-
General Investments		**5,267,837,695**	**5,147,231,520**
General Investment etc	5	5,267,837,695	5,147,231,520
Bills negotiated	6	-	-
Fixed assets including premises	7	**1,918,368**	**1,214,315**
Other assets	8	**948,500,315**	**581,911,460**
Non-banking assets		**-**	**-**
Total assets		**18,803,035,389**	**20,104,452,793**
LIABILITIES AND CAPITAL			
LIABILITIES			
Placement & Liabilities from other banks, financial institutions	9	**96,350,739**	**90,283,752**
Deposits and other accounts	10	**16,547,097,029**	**18,011,693,716**
Al-wadeeah currents deposits and other deposits		336,369,283	183,570,624
Bills payable		18,822,532	30,224,559
Mudaraba savings deposits		1,271,451,927	945,444,887
Mudaraba term deposits		14,468,862,010	16,496,469,227
Other Mudaraba deposits		451,591,277	355,984,419
Other Liabilities	11	**2,159,587,621**	**2,002,475,325**
Deferred tax liabilities/(Assets)			
Total liabilities		**18,803,035,389**	**20,104,452,793**
Capital/Shareholders' equity			
Paid up capital		-	-
Statutory reserve		-	-
Revaluation gain/(loss) on investments		-	-
Other reserve		-	-
Surplus in profit and loss account/retained earning		-	-
Total shareholders equity		**-**	**-**
Total liabilities and shareholders equity		**18,803,035,389**	**20,104,452,793**

Islamic Banking Unit

Off Balance Sheet

As at 31-December-2025

ANNEXURE - O.2

Amount in BDT

	Notes	31.12.2025	31.12.2024
Contingent Liabilities	**12**	**110,494,359**	**122,512,667**
Acceptances and endorsements	12.1	-	-
Letters of guarantee	12.2	110,494,359	122,512,667
Irrevocable letters of credit	12.3	-	-
Back To Back L/C		-	-
Bills for collection	12.4	-	-
Other Contingent Liabilities			
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Other Commitments		-	-
		-	-
Total off-balance sheet exposures including contingent liabilities		**110,494,359**	**122,512,667**

Islamic Banking Unit

Profit and Loss Account

For the Year ended 31- December-2025

ANNEXURE - O.3

Amount in BDT

	Notes	31.12.2025	31.12.2024
Profit from Investment	13	1,192,182,429	1,178,783,397
Profit paid on deposits, Other Bank Liabilities etc	14	(1,046,838,531)	(782,188,758)
Net Investment Income		**145,343,898**	**396,594,640**
Income from investment in shares/securities/sukuk bond	15	236,606,835	45,899,347
Commission, exchange and brokerage	16	1,857,200	3,062,549
Other operating income	17	7,555,857	6,998,836
Total operating income (A)		**391,363,790**	**452,555,372**
Salaries and allowances	18	180,515,089	170,720,706
Rent, taxes, insurance, electricity, ect.	19	2,385,403	2,632,266
Legal Expenses	20	39,000	6,434
Postage, stamp, telecommunication etc.	21	310,345	289,026
Stationery, printing, advertisements. etc.	22	2,059,515	872,353
Chief Executive's Salary & fees		-	-
Fees for Attening Shariah Supervisory Meeting	23	71,200	88,000
Auditors' fees		-	-
Charges on investment losses		-	-
Depreciation of Bank's assets	24	387,226	331,923
Zakat expenses		-	-
Repair & Maintainance to Bank Properties	25	3,739,032	1,455,700
Other expenses	26	4,888,449	3,115,743
Total operating expenses(B)		**194,395,259**	**179,512,151**
Profit/(loss) before provision (A-B)=(C)		**196,968,531**	**273,043,221**
Provision for investments		-	-
Specific Provision		-	-
General provision		-	-
Provision for off-balance sheet exposures		-	-
Provision for diminution in value of investments		-	-
Other provisions		-	-
Total Provision (D)		**-**	**-**
Total profit before taxes (C-D)		**196,968,531**	**273,043,221**

Agrani Bank PLC.

Islamic Banking Unit

Islami 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:

For Bai-Muajjal, Bai-Murabaha Investment:

While creating each deal, in case of Bai-Muajjal, Bai-Murabah a 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 2025

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
1	**Cash (Note-1.1+1.2)**	**717,965,167**	**750,865,452**
1.1	**Cash in hand**		
	Local currency	17,805,382	29,012,129
	Foreign currency	-	-
		17,805,382	**29,012,129**
1.2	**Cash with Bangladesh Bank and its agents**		
	Balance with Bangladesh Bank	700,159,785	721,853,323
	Balance with Sonali Bank (as agent of Bangladesh Bank)	-	-
		700,159,785	**721,853,323**
1.3	**Cash Reserve Requirement (Daily Basis)**		
	Minimum Reserve Required @ 3.00 % of Total Demand and Time Liabilities	524,172,000	417,248,000
	Actual Reserve held with Bangladesh Bank	700,159,785	721,853,323
	Surplus/ (Deficit)	**175,987,785**	**304,605,323**
1.4	**Cash Reserve Requirement (Bi-Weekly Average)**		
	Required Reserve @ 4.00 % of Average Demand and Time Liabilities	698,896,000	476,855,000
	Actual Reserve held with BB (on average for last bi-weekly of June)	700,159,785	721,853,323
	Surplus/(Deficit)	**1,263,785**	**244,998,323**
1.5	**Statutory Liquidity Ratio (SLR)**		
	Required Reserve @ 5.50 % of Total Demand and Time Liabilities	960,981,000	655,675,000
	Actual Reserve held (Note-1.6)	6,370,149,168	4,147,017,129
	Surplus/(Deficit)	**7,331,130,168**	**4,802,692,129**
1.6	**Cash in hand**	17,805,382	29,012,129
	Excess of CRR	1,263,785	304,605,000
	Eligible Securities (Govrnment Sukuk/BGIIB)	6,351,080,000	3,813,400,000
	Total	**6,370,149,167**	**4,147,017,129**
2	**Balance with other banks and financial institutions**		
	In Bangladesh (note-2.1)	125,733,844	2,799,830,046
	Outside Bangladesh	-	-
2.1	**In Bangladesh (Current Account & SND Account)**		
	Balance With Agrani Bank Limited (Current Account)	111,815,673	2,099,828,443
	MSNA/MSA CITY BANK PLC.	4,399,545	-
	MSNA/MSA PUBALI BANK PLC.	9,516,980	700,000,000
	MSNA/MSA AL-ARAFAH ISLAMI BANK PLC.	1,646	1,603
		125,733,844	**2,799,830,046**
3	**Placement with other banks and financial institutions**		
	Mudaraba term deposit accounts (Including Profit)		
	a) Islami Bank Bangladesh PLC.	-	1,000,000,000
	b) Al-Arafah Islami Bank PLC.	1,145,000,000	1,215,000,000
	c) Exim Bank Ltd.	1,370,000,000	1,370,000,000
	d) Social Islami Bank Ltd	935,000,000	935,000,000
	e) AB Bank PLC. (Islami Banking Branch)	200,000,000	200,000,000
	f) Union Bank PLC.	740,000,000	740,000,000

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
	g) Standard Bank ltd.	500,000,000	850,000,000
	h) Pubali Bank PLC. (Islami Banking)	300,000,000	400,000,000
	i) Mercantile Bank (Islami Banking)	-	-
	j) Meghna Bank PLC. (Islami Banking)	200,000,000	300,000,000
		5,390,000,000	**7,010,000,000**
4	**Investment in share & securities**		
	Governments (Note 4.1)	6,351,080,000	3,813,400,000
	Others	-	-
		6,351,080,000	**3,813,400,000**
4.1	**Investment in Government securities**		
	Bangladesh Government Investment Sukuk (BGIS) & BGIIB	6,351,080,000	3,813,400,000
	Other Government Bond & Securities	-	-
		6,351,080,000	**3,813,400,000**
5	**General Investments**		
	a) In Bangladesh	-	-
	Murabaha Industrial	22,370,812	22,287,363
	Murabaha (TR) Industrial	8,744,333	6,721,412
	Murabaha (TR) Commercial	2,448,996,745	2,340,235,657
	Bai Muajjal (Gen./Comm.)	301,877,851	279,581,416
	Bai Muajjal (Gen.)	1,172,789,551	1,166,924,368
	Bai Muajjal Industrial	12,144,911	13,968,631
	Hire Purchase (General)	481,722	541,641
	Hire Purchase (Other)	331,060,061	318,449,654
	Hire Purchase Industrial	573,718,124	609,386,104
	Hire Purchase (Real Estate)	148,139,560	183,861,354
	HPSM (General)	53,459,095	26,903,305
	HPSM-Agrani Household Durable Inv. Scheme	20,461,759	34,867,558
	Bai-Muazzal-Agrani Household Durable Inv. Scheme	3,901,338	3,532,594
	Agrani Labbaik Investment Product	169,691,833	139,970,463
	Quard Against MTDR	**5,267,837,695**	**5,147,231,520**
	b) Bills Negotiated	**-**	**-**
	Inland bills negotiated	-	-
	Foreign bills negotiated	-	-
		5,267,837,695	**5,147,231,520**
5.1	**Investments under the following broad categories**		
	HPSM Investments	1,119,003,472	1,153,110,690
	Bai-Murabaha / Bai-Muajjal	3,975,241,052	3,850,617,774
	Ijara	3,901,338	3,532,594
	Quard against MTDR	169,691,833	139,970,463
		5,267,837,695	**5,147,231,520**
	Bills negotiated (note-6)	-	-
		5,267,837,695	**5,147,231,520**

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
5.2	**Investments on the basis of significant**		
	concentration including bills purchased and discounted		
	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	573,718,124	609,386,104
	iii) Small and medium enterprises	2,759,618,929	2,626,538,485
	iv) Industrial investments (Note 5.2 d)	1,526,220,424	1,507,661,385
	v) Consumer investment	234,687,047	260,142,490
	vi) Other investment	3,901,338	3,532,594
	vii) Quard Against MTDR	169,691,833	139,970,463
		5,267,837,695	**5,147,231,520**
5.3	**Particulars of investments**		
	i) Investments considered good in respect of which the Bank is fully secured	169,691,833	139,970,463
	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	234,687,047	260,142,490
	iv) Investments adversely classified; provision not maintained there against	-	-
		404,378,879	**400,112,952**
	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	-	-
	x) Classified investments		
	a) Classified investments on which profit has not been charged (note-5.4)	352,935,076	93,038,220
	b) Provision on classified investments (note-5.5)	207,130,443	86,880,335
	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	-	-
		-	-

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
5.4	**Classification of investments**		
	Unclassified		
	Standard (STD-0+STD-1+STD-2) including staff investment	3,810,949,008	4,171,739,003
	Special mention account (SMA)	437,215,053	668,391,548
		4,248,164,061	**4,840,130,551**
	Classified		
	Sub-standard	132,862,826	155,066,296
	Doubtful	533,875,732	58,996,451
	Bad/Loss	352,935,076	93,038,220
		1,019,673,634	**307,100,967**
		5,267,837,695	**5,147,231,518**
5.5	**Required provision for investments**		
	General Provision		
	Investments (Excluding SMA)	38,110,636	27,864,180
	Special mention account (SMA)	10,664,816	4,861,113
		48,775,452	**32,725,293**
	Specific provision		
	Sub-standard	4,590,881	12,262,395
	Doubtful	47,603,850	15,109,625
	Bad/Loss	106,160,260	26,783,023
		158,354,991	**54,155,043**
	Total required provision for investments	**207,130,443**	**86,880,335**
	Note: Provision maintained by Head Office.		
6	**Bills negotiated**		
	Payable in Bangladesh	-	-
	Payable outside Bangladesh	-	-
		-	-
7	**Fixed assets including premises, furniture and fixtures Property, Plant & Equipment**		
	Furniture and fixtures	2,304,904	1,879,288
	Office Equipments	444,004	419,939
	Computer	2,471,532	1,837,729
	Electric Materials	1,165,661	1,158,731
		6,386,101	**5,295,687**
	Less: Accumulated depreciation		
	Furniture and fixtures	1,564,229	1,497,596
	Office Equipments	405,869	399,156
	Computer	1,357,839	1,072,175
	Electric Materials	1,139,796	1,112,445
		4,467,733	**4,081,372**
	Net value at the end of the period	**1,918,368**	**1,214,315**
8	**Other assets**		
	Stationery and stamps	193,583	176,088
	Income receivable	514,872,463	291,930,273

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
	Advance deposits and advance rent	681,731	3,800
	Other Receivable	-	-
	Advance Income Tax	426,252,566	283,515,005
	Suspense account	5,056,279	5,215,857
	Sundry assets	1,443,693	1,070,437
		948,500,315	**581,911,460**
9	**Placements & Liabilities From Other Banks**		
	Borrowing From Bangladesh Bank (BGIIB) Fund	-	-
	Fund From Other Bank (Agrani Bank)	96,350,739	90,283,752
		96,350,739	**90,283,752**
10	**Deposits and other accounts (Note- 10.1)**	**16,547,097,029**	**18,011,693,716**
10.1	**i) Al wadeeah current deposits and other accounts**		
	Al-wadeeah current deposits	327,918,983	175,966,824
	Security deposits	5,200	5,200
	Sundry deposits-Margin on LG	8,445,100	7,595,100
	Sundry deposits-Margin on LC	-	-
	Sundry deposits (Others)		3,500
		336,369,283	**183,570,624**
	ii) Bills payable		
	Pay orders issued	18,822,532	30,224,559
	Pay slips issued	-	-
	Demand draft payable	-	-
	Foreign demand draft	-	-
	T. T. payable	-	-
		18,822,532	**30,224,559**
	iii) Mudaraba savings deposits	**1,271,451,927**	**945,444,887**
	iv) Mudaraba term deposits		
	Mudaraba Term deposits (MTDR)	9,720,366,904	9,806,091,650
	Mudaraba Monthly Profit Paying Deposit & Bond	746,418,829	682,512,527
	Mudaraba special notice Term deposits	4,002,076,277	6,007,865,050
		14,468,862,010	**16,496,469,227**
	v) Other Mudaraba deposits (Scheme)		
	Mudaraba Deposit Schemes	451,591,277	355,984,419
		-	-
		451,591,277	**355,984,419**
10.2	**Category wise Deposits**		
	Deposits from banks	437,813,510	1,577,168,557
	Deposits from customers	16,109,283,519	16,434,525,158
		16,547,097,029	**18,011,693,716**

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
11	**Other liabilities**		
	Profit suspense & Compensation account (Note 11.1)	133,304,637	85,674,984
	Provision for Expenses (Note 11.2)	429,098,585	486,805,939
	Sundry Creditors (Note 11.3)	1,678,633	1,160,657
	VAT, AIT & Excise Duty Payable	89,046,076	72,909,609
	Benevolent & Other Fund	346,197	217,275
	Islami Banking General Account (Net Off Balance)	1,506,113,493	1,355,706,861
		2,159,587,621	**2,002,475,325**
11.1	**Profit suspense & Compensation account**		
	Compensation Realised	92,557	39,219
	Compensation Receivable	38,047,614	35,536,414
	Profit Suspense	95,164,465	50,099,351
		133,304,637	**85,674,984**
11.2	**Provision for Expenses**		
	Provision for Mudaraba SB	-	-
	Provision for Mudaraba SNTD	-	-
	Provision for MTDR	198,140,331	195,177,917
	Provision for Deposit Schemes	21,069,957	14,385,814
	Provision for Monthly Profit Paying Deposit & Bond	2,776,181	2,506,862
	Provision for Expense on Borrowing	4,332	709,812
	Provision for General A/C (IBG)	-	-
	Unearned profit on Investment & Enhance profit fund	207,107,783	274,025,534
	Undisburse Salary & Other Allowances	-	-
		429,098,584	**486,805,939**
11.3	**Sundry Creditors**		
	Sundry Creditors for Services	352,154	156,070
	Sundry Creditors for Suppliers	161,041	249,716
	Employee income tax payable	1,165,438	754,871
		1,678,633	1,160,657
12	**Contingent liabilities**	**110,494,359**	**122,512,667**
12.1	**Letters of guarantee**		
	Letters of guarantee (Local)	110,494,359	122,512,667
	Letters of guarantee (Foreign)		-
	Foreign counter guarantees	-	-
		110,494,359	**122,512,667**
12.2	**Irrevocable Letters of Credit**		
	Letters of credit	-	-
	Back to back L/C	-	-
	Bank's liabilities PAD	-	-
		-	-
12.3	**Bills for collection**		
	Outward bills for collection	-	-
	Inward local bills for collection	-	-
	Inward foreign bills for collection	-	-
		-	-

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
13	**Investment income**		
	i) Income from general investment		
	Bai-Murabaha	848,479	5,667,674
	Bai-Muajjal	250,818,291	260,657,578
	Ijara	337,422	284,992
	Hire purchase Under Sherkatul Melk	111,869,833	100,605,171
		363,874,025	**367,215,415**
	ii) Income from balance with other Islamic banks		
	In Bangladesh	828,308,404	811,567,982
	Out side Bangladesh	-	-
		828,308,404	**811,567,982**
	Total (i+ii)	**1,192,182,429**	**1,178,783,397**
14	**Profit paid on deposits, borrowing etc.**		
	i) Profit paid on deposits:	21,734,524	16,409,881
	Mudaraba savings deposits	159,605,487	33,442,245
	Mudaraba special notice deposits	827,680,494	709,394,152
	Mudaraba term deposits (MTDR, MMPDS, Bond)	29,806,909	17,475,004
	Mudaraba deposit schemes	-	-
	Others	**1,038,827,414**	**776,721,282**
	ii) Profit paid to other banks fund:		
	Bangladesh Bank	-	-
	Other Bank (Agrani Bank)	8,011,117	5,467,475
		8,011,117	**5,467,475**
	Total (i+ii)	**1,046,838,531**	**782,188,757**
15	**Income from investment in shares/securities**		
	Profit on BGIIB (Bangladesh Government Islamic Investment Bond)	163,051,399	19,800,000
	Profit on BGIS (Bangladesh Government Investment Sukuk)	73,555,436	26,099,347
		236,606,835	**45,899,347**
16	**Commission, exchange and brokerage**	11,008	12,678
	Commission on Bills for Collection	115,009	96,006
	Commission on PO	1,031,408	2,405,377
	Commission on Guarantee	290,291	252,805
	Commission on L/C	409,484	295,683
	Miscellaneous Commission	-	-
	Miscellaneous fees	**1,857,200**	**3,062,549**
17	**Other operating income**	26,676	103,477
	Service Charge	-	300
	Application Fees	1,063,454	1,625,091
	Processing Fees	400	200
	A/C closing charge	13,065	14,516
	Cheque Book Charge	3,074,511	2,848,537
	Account Maintanance & others	1,905,609	1,225,777
	SMS Charge	1,472,142	1,180,938
	Other Income	-	-
	IBG Income (Inter window Account) Net off Amount	**7,555,857**	**6,998,836**

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
18	**Salaries and allowances**		
	Basic pay	65,301,640	66,355,236
	House Rent Allowances	27,833,469	28,136,695
	Other Allowances	23,999,643	13,751,198
	Bonus	11,718,872	11,573,156
	Fringe Benefit	1,710,350	1,659,221
	Bank's contribution to Pension fund	5,633,813	47,382,241
	Bank's contribution to provident fund	35,956,763	548,203
	Gratuity Expense	7,049,593	7,700
	Miscellaneous: Contractual Service- Security Guard	1,310,946	1,307,056
		180,515,089	**170,720,706**
19	**Rent, taxes, insurance, electricity, etc.**		
	Rent, rate and taxes	2,385,403	2,632,266
	Power and electricity	-	-
		2,385,403	**2,632,266**
20	**Professional expenses**		
	Legal expenses	35,000	-
	Other professional charges	4,000	6,434
		39,000	**6,434**
21	**Postage, stamp, telecommunication, etc.**		
	Postage	36,219	23,627
	Stamps	-	
	Data communication	274,126	265,399
		310,345	**289,026**
22	**Stationery, printing and advertisements, etc.**		
	Office and security stationery	176,609	73,889
	Computer consumable stationery	497,727	400,302
	Stationaries- Table/Desk & Others	1,385,179	398,162
		2,059,515	**872,353**
23	**Fees for Attening Shariah Supervisory Meeting**		
		-	-
	Fees for Attening Meeting	71,200	88,000
		71,200	**88,000**
24	**Depriciatioin on Fixed Assets**		
	Depriciation on Furniture And Fixture	66,633	55,871
	Depriciation on Office Appliance/ Equipment	6,713	4,942
	Depriciation on Computer	286,498	235,640
	Depriciation on Electric material	27,382	35,470
		387,226	**331,923**
25	**Repair & Maintainance to Bank Properties**		
	Building- Office Premises	158,202	-
	Furniture and fixtures	232,690	206,352
	Computer	577,779	335,124
	Executives vehicles	2,514,000	695,548
	Electric Materials	256,361	218,676
		3,739,032	**1,455,700**

ANNEXURE - O.5

Amount in BDT

		31.12.2025	31.12.2024
26	**Other expenses**		
	Upkeep of Bank Premises	514,202	387,175
	Entertainment	1,519,746	975,516
	Books, magazines and newspapers, etc.	194,776	125,542
	Honorarium & Fees	95,000	166,400
	Traveling expenses	1,278,903	620,648
	Local conveyance, Late Sitting, Petty Cash, labor, etc.	275,954	143,723
	Business development	49,920	49,800
	Telephone	347,678	229,071
	Bankers Clearing House Charge	6,270	10,868
	IBG Expense (Inter window Account) Net off Amount		
	Closing expenditure	606,000	407,000
	Miscellaneous	-	-
		4,888,449	**3,115,743**

Offshore Banking Unit

Balance sheet

As at 31 December 2025

ANNEXURE - P.1

	Notes	2025		2024	
		USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash in hand	1	-	-	-	-
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent Banks (including foreign currencies)		-	-	-	-
Balance with other banks and financial institutions	2	-	-	-	-
In Bangladesh		-	-	-	-
Outside Bangladesh		-	-	-	-
Investments	3	-	-	-	-
Governments					
Others		-	-	-	-
Loans & Advances	4	**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
Loans, Import finance/Refinance etc.	4.1	56,695,791	4,779,351,447	48,040,613	5,764,873,548
Bills purchased and discounted	4.2	-	-	-	-
Fixed assets including premises	5	-	-	-	-
Other assets					
Non-banking assets		-	-	-	-
Total assets		**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
LIABILITIES AND CAPITAL					
LIABILITIES					
Borrowing	6	**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
Deposits and other accounts		-	-	-	-
Other Liabilities		-	-	-	-
Total liabilities		**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
Capital/Shareholders' equity					
Paid up capital		-	-	-	-
Foreign currency translation difference		-	-	-	-
Surplus in profit and loss account/retained earning		-	-	-	-
Total shareholders' equity		-	-	-	-
Total liabilities and shareholders' equity		**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
OFF-BALANCE SHEET EXPOSURES					
Contingent Liabilities					
Acceptances and endorsements		-	-	-	-
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		-	-	-	-
Bills for collection		-	-	-	-
Other Contingent Liabilities		-	-	-	-
Total off-balance sheet items including contingent liabilities		-	-	-	-

Offshore Banking Unit

Profit & loss account

For the year ended 31 December 2025

ANNEXURE - P.2

	Notes	2025		2024	
		USD	Taka	USD	Taka
Operating Income					
Interest income	7	3,754,256	460,647,169	4,681,744	561,809,315
Interest paid on deposits and borrowing	8	(1,877,128)	(230,323,584)	(2,298,593)	(275,831,160)
Net interest income		**1,877,128**	**230,323,585**	**2,383,151**	**285,978,155**
Commission, exchange and brokerage	9	3,642,906	446,984,549	3,258,234	390,988,046
Other operating income	10	-	-	-	-
Total operating income (A)		**5,520,034**	**677,308,134**	**5,641,385**	**676,966,201**
Operating expenses					
Salaries and allowances	11	45,102	5,533,901	50,862	6,103,430
Postage, stamp, telecommunication etc.	12	587	72,000	449	53,800
Stationery, printing, advertisements. etc.	13	822	101,000	804	96,500
Auditors' fees		-	-	-	-
Depreciation of Bank's assets	14	-	-	193	23,145
Other expenses	15	1,843,471	226,193,942	1,629,117	195,494,040
Total operating expenses(B)		**1,889,982**	**231,900,843**	**1,681,425**	**201,770,915**
Profit/(loss) before provision (A-B)=(C)		**3,630,052**	**445,407,291**	**3,959,960**	**475,195,286**
Specific Provision		-	-	-	-
General provision		-	-	-	-
Provision for off-balance sheet exposures		-	-	-	-
Provision for diminution in value of investments		-	-	-	-
Other provisions		-	-	-	-
Total Provision (D)		**-**	**-**	**-**	**-**
Total profit before taxes (C-D)		**3,630,052**	**445,407,291**	**3,959,960**	**475,195,286**
Provision for income tax		**-**	**-**	**-**	**-**
Net profit/(loss) after Tax		3,630,052	445,407,291	3,959,960	475,195,286
Balance of profit brought forward from previous year		-	-	-	-
Surplus in profit and loss account carried forward		**3,630,052**	**445,407,291**	**3,959,960**	**475,195,286**

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 (As amendment up to date), 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 2025 to 31 December 2025.

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 122.30 for the year 2025 (which was BDT 120 for the year 2024).

Off-shore Banking Unit

Notes to the Financial Statements

for the year ended 31 December 2025 and 2024

ANNEXURE - P.4

Notes		2025		2024	
		USD	Taka	USD	Taka
3	**Investments**	-	-	-	-
	Invest in Agrani Remittance House, Canada Inc.	-	-		
	Others	-	-	-	-
4	**Loans & Advances**	**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
	Loans, Import finance/Refinance etc. (Note-4.1)	56,695,791	4,779,351,447	48,040,613	5,764,873,548
	Bills purchased and discounted (Note-4.2)	-	-	-	-
4.1	**Loans, Import finance/Refinance etc.**	**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
	Import finance/Refinance/Short Term Loans	-	-	-	-
	Long Term Loans	56,695,791	4,779,351,447	48,040,613	5,764,873,548
4.2	**Bills purchased and discounted**	-	-	-	-
		-	-	-	-
		-	-	-	-
5	**Fixed assets including premises (Net)**	-	-	-	-
	Cost Value	-	-	2,723	326,750
	Furniture & Fixture	-	-	568	68,150
	Computer	-	-	2,155	258,600
	Office Equipment	-	-	-	-
	Accumulated Depriciation	-	-	2,723	326,750
	Furniture & Fixture	-	-	568	68,150
	Computer	-	-	2,155	258,600
	Office Equipment	-	-	-	-
6	**Borrowing**	**56,695,791**	**4,779,351,447**	**48,040,613**	**5,764,873,548**
	Own institution/Mother Bank	56,695,791	4,779,351,447	48,040,613	5,764,873,548
	Foreign Bank	-	-	-	-
	Own institution (for Furniture & Fixture)	-	-	-	-
7	**Interest income**	**3,754,256**	**460,647,169**	**4,681,744**	**561,809,315**
	Interest on Loan, Import & Export Finance	3,754,256	460,647,169	4,681,744	561,809,315
	Others	-	-	-	-
8	**Interest paid on deposits and borrowing**	**1,877,128**	**230,323,584**	**2,298,593**	**275,831,160**
	Interest paid for borrowings from Foreign Bank	-	-	-	-
	Interest paid for borrowings from Own Institution	1,877,128	230,323,584	2,298,593	275,831,160
	Charges paid to Foreign Bank	-	-	-	-
9	**Commission, Exchange and brokerage**	**3,642,906**	**446,984,549**	**3,258,234**	**390,988,046**
	Exchange earnings	3,642,906	446,984,549	3,258,234	390,988,046
	Others	-	-	-	-
10	**Other operating income**	-	-	-	-
	Loan Processing Fee	-	-	-	-
	SWIFT Charge	-	-	-	-
	Service Charge on Others	-	-	-	-

Notes		2025		2024	
		USD	Taka	USD	Taka
11	**Salaries and allowances**	**45,102**	**5,533,901**	**50,862**	**6,103,430**
	Basic pay	23,113	2,835,908	24,320	2,918,354
	House allowance	11,012	1,351,120	11,498	1,379,773
	Medical allowance	733	90,000	750	90,000
	Education allowance	326	40,000	221	26,500
	Bonus	4,791	587,817	10,855	1,302,628
	Bank's contribution to provident fund	-		-	
	Special Benefit Allowance	1,215	149,056	1,218	146,175
	Lunch subsidy	3,912	480,000	2,000	240,000
12	**Postage, stamp, telecommunication etc.**	**587**	**72,000**	**449**	**53,800**
	Postages	212	26,000	171	20,500
	Telephone Charges	212	26,000	188	22,500
	Others	163	20,000	90	10,800
13	**Stationery, printing, advertisements. etc.**	**822**	**101,000**	**804**	**96,500**
	Security Stationery	24	3,000	42	5,000
	Printing Stationary	407	50,000	383	46,000
	Paper & Table Stationary	391	48,000	379	45,500
	Other	-	-	-	-
14	**Depreciation of Bank's assets**	**-**	**-**	**193**	**23,145**
	Furniture & Fixture	-	-	193	23,145
	Computer	-	-	-	-
	Office Equipment	-	-	-	-
15	**Other expenses**	**1,843,471**	**226,193,942**	**1,629,117**	**195,494,040**
	Exchange loss	22,018	2,701,667	-	-
	Other (Exchange gain share with DBO)	1,821,453	223,492,275	1,629,117	195,494,040