

**Auditor's Report and
Audited Financial Statements**

Of

Karmasangsthan Bank

For the year ended June 30, 2025

Auditors

Arun & Company

Chartered Accountants
House No. 586, Haque Tower (4th Floor),
Newrapara, Mirpur-1216, Dhaka, Bangladesh.
(Metro Rail Pillar No-315)
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M.Z Islam & Co.

Chartered Accountants
Chamber: 10 (4-7), Eastern View (10th Floor)
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**Independent Auditors' Report
to the Shareholders
of
Karmasangsthan Bank**

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Karmasangsthan Bank (the "Bank"), which comprise the balance sheet as at 30 June 2025, and profit and loss account, statement of changes in equity and cash flows statements for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, described in the Basis for Opinion section of our report, accompanying financial statements of the Bank give a true and fair view of the balance sheet of the Bank as at 30 June 2025, and of its Financial Performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and The Karmasangsthan Bank Act, 1998 as explained in note 2.01 of the financial statements.

Basis for *Qualified Opinion*

The Bank has recorded Tk. 13,110,761 as "**Assets in Transit under Other Assets**" together with a corresponding liability for the purchase of two microbus which had not been delivered or paid for as of the reporting date. In our view, this treatment does not fully align with the requirements of the applicable financial reporting framework, as the transaction represents a commitment rather than an asset or liability at year-end.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Bank and we have fulfilled our ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our *Qualified* opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



Loans and advances and Measurement of provision for loans and advances

A high volume of loan origination and payment activity results in the risk of inaccurate recording, processing errors or fraudulent transactions, which requires special consideration because of the likelihood and potential magnitude of misstatements to the completeness, existence and accuracy of loans and advances. Moreover, the process for estimating the provision for loans and advances portfolios associated with credit risk is significant and complex. For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions. For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.

At the year end of 2025 for loans and advances of BDT **43,181,382,600** (2023-2024: BDT 39,808,582,288) and provision for loans and advances of BDT **1,724,028,183** (2023-2024: BDT 1,199,549,020).

How our audit addresses the key audit matters

We tested the design and operating effectiveness of key controls focusing on the following:

- We tested the design and operating effectiveness of key controls focusing on credit appraisal, loan disbursement and documentation process of loans and advances.
- We have performed procedure to check whether the bank has ensured appropriate documentation as per the Bank's policy before disbursement of loans and advances.
- In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that are existed at the reporting date. Furthermore, we have assessed the appropriateness of disclosure against the Bank's guidelines.
- Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process;
- Identification of loss events, including early warning and default warning indicators;
- Reviewed yearly classification of loans (CL);
- Reviewed the adequacy of the companies general and specific provisions;
- Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;
- Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh bank guidelines.

[See note 6.00 and 13.00 to the financial statements]



Recognition of Interest Income

Recognition and measurement of interest income involve a complex IT environment as well as require critical estimates and judgment. Since interest income from loans and advances is one of the key performance indicators of the Bank there is an inherent risk of fraud and error in the recognition of interest income.

Accordingly, this has been considered a key audit matter.

At year-end the Bank reported gross interest income of **BDT 3,964,371,803** (2023-2024: **BDT 3,440,719,532**).

How our audit addresses the key audit matters

We tested the design and operating effectiveness of key controls focusing on the following:

- We performed tests of operating effectiveness on automated control in place to measure and recognize interest income.
- Reviewed transfer of interests to income account in line with the Bangladesh Bank's guidelines and circulars;
- Reviewed the grounds for approval for the transfer to the income account.

[See note no. 20.00 to the financial statements]

Reporting on other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditors' report.

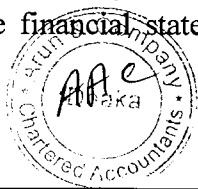
Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we concluded that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements of the Bank and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Karmasangsthan Bank Act, 1998. Bank Company Act, 1991 (as mentioned in note no. 2.01 of the financial statements) and the direction of Bangladesh Bank require the



Management to ensure effective internal audit, international control and risk management function of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

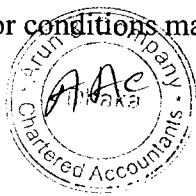
Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

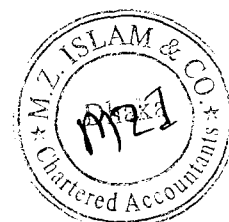
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and others matters that may responsibly be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.


Report on other Legal and Regulatory Requirements


In accordance with the Karmasangsthan Bank Act, 1998 and other applicable laws and regulations, we also report that:

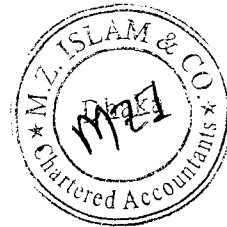
- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books;
- (iii) The records and statements submitted by the concerned branches have been properly maintained and incorporated in the financial statements;
- (iv) The Bank's balance sheet and profit or loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (v) Adequate provisions have been made for loans and other assets which are in our opinion, doubtful of recovery;
- (vi) The information and explanations required by us have been received and found satisfactory;



- (vii) Based on our work as mentioned above under the auditors' responsibility section, the internal control and compliance of the Bank is satisfactory, and effective measures have been taken to prevent possible materials fraud, forgery and internal policies are being followed appropriately;
- (viii) We have reviewed over 80% risk weighted assets of the Bank and spent over 1950 person hours for the audit of the books of accounts of the bank;
- (ix) The Bank has complied with relevant laws pertaining to capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/leases found satisfactory;
- (x) The Bank has complied with the operational Paripatra no. 01/2017, dated April 02, 2017 relevant to classification, provisioning and calculation of interest suspense;
- (xi) The Bank complied with Karmasangsthan Bank Act, 1998. The income Tax Act, 2023. the Value Added Tax and Supplementary Duty Act, 2012 and other applicable rules and regulations following the Accrual Basis of Accounting in preparing these financial statements.


Mizanur Rahman, FCA
Partner
ICAB Enrollment No. 2026
Arun & Company.
Chartered Accountants
Place: Dhaka
Date:
DVC: 2510292026 AS 950763


Mohammad Fakhru Alam Patwary, FCA
Managing Partner
ICAB Enrollment No. 1249
M. Z. Islam & Co.
Chartered Accountants
Place: Dhaka
Date: 29 OCT 2025
DVC: 2510291249 AS865856

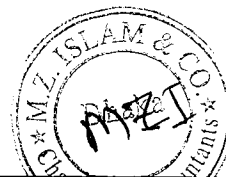
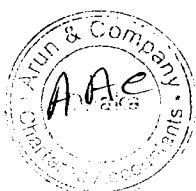


KARMASANGSTHAN BANK

Balance Sheet

As at June 30, 2025


Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
<u>PROPERTY AND ASSETS</u>			
Cash	4.00	603,356	408,000
Cash in hand (including foreign currency)		7,198	3,000
Balance with Bangladesh Bank and its agent bank (including foreign currency)		596,158	405,000
Balance with other Banks & Financial Institutions	5.00	5,220,444,949	4,417,874,855
In Bangladesh		5,220,444,949	4,417,874,855
Outside Bangladesh		-	-
Money at call on short notice		-	-
Investment:		-	-
Government		-	-
Others		-	-
Loans and Advances:	6.00	43,181,382,600	39,808,582,288
Loans, Cash Credit, Overdraft etc		43,181,382,600	39,808,582,288
Bills Purchased & Discounted		-	-
Fixed Assets including Premises, Furniture and Fixtures	7.00	261,747,899	236,167,364
Others Assets	8.00	1,162,850,234	797,410,986
Non Banking Assets		-	-
Total Assets		49,827,029,038	45,260,443,493
<u>LIABILITIES AND CAPITAL</u>			
Borrowings from other Banks, Financial Institutions and Agents	9.00	20,590,861,066	18,049,454,127
Deposits and Other Accounts:		4,973,690,263	4,614,096,767
Current Accounts and Other Accounts		-	-
Bills Payable		-	-
Savings Deposits	10.00	3,174,162,109	2,685,278,868
Fixed Deposits	11.00	1,291,097,608	1,419,388,354
Bearer Certificates of Deposits		-	-
Other Deposits	12.00	508,430,546	509,429,545
Other Liabilities	13.00	6,618,375,025	5,189,894,030
Total Liabilities		32,182,926,354	27,853,444,924
Capital/Shareholder's Equity			
Paid Up Capital	14.00	15,590,000,000	5,590,000,000
Recapitalization	15.00	-	10,000,000,000
Statutory Reserve	16.00	869,720,517	720,056,027
Special Reserve	17.00	272,874,860	235,458,738
Dividend Equalization Fund	18.00	269,920,000	223,150,000
General Reserve	19.00	641,587,307	638,333,804
Total Shareholders Equity		17,644,102,684	17,406,998,569
Total Liabilities and Shareholders Equity		49,827,029,038	45,260,443,493

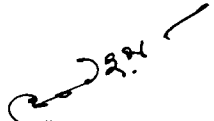


KARMASANGSTHAN BANK
Balance Sheet
As at June 30, 2025

Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
Off-Balance Sheet Items			
Contingent Liabilities			
Acceptances & Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Total		-	-
Other Commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet items including contingent liabilities		-	-

The Annexed notes form an integral part of these financial statements.



Deputy General Manager
(C.A & F.M.D)

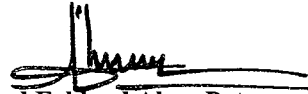

Managing Director


Director


Chairman

Signed in terms of our separate report of even date.


Mizanur Rahman, FCA
Partner
ICAB Enrolment No : 2026
Arun & Company
Chartered Accountants
DVC: 2510292026 AS 950763

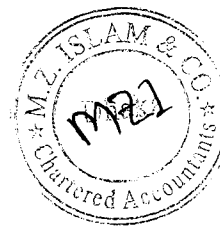

Mohammad Fakhru Alam Patwary, FCA
Managing Partner
ICAB Enrolment No : 1249
M. Z. Islam & Co.
Chartered Accountants
DVC: 2510291-249 AS865856

Place: Dhaka
Date:



KARMASANGSTHAN BANK
Profit & Loss Account
 For the year ended June 30, 2025


Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
Interest Income	20.00	3,964,371,803	3,440,719,532
Interest Paid on Deposits and Borrowings etc.	21.00	(1,014,844,727)	(813,703,164)
Net interest income		2,949,527,076	2,627,016,368
SND Deposits Income	22.00	40,722,413	56,329,044
Other Operating Income	23.00	82,317,346	82,331,584
		123,039,758	138,660,629
Total operating income (A)		3,072,566,834	2,765,676,996
Salary & Allowances	24.00	1,384,327,693	1,277,927,389
Rent, Taxes, Insurance, Electricity etc.	25.00	10,578,357	11,744,381
Legal Expenses	26.00	90,433	88,985
Postage, Stamp, Telecommunication etc.	27.00	11,637,681	8,590,851
Stationery, Printings, Advertisements etc.	28.00	16,714,750	15,379,238
Chief Executive's Salary and Fees	29.00	2,013,400	1,246,838
Directors Fees	30.00	1,348,985	1,224,800
Auditors Fees	31.00	250,000	500,000
Depreciation and Repair of Bank Assets	32.00	54,114,412	50,146,560
Other Expenses	33.00	200,339,963	160,480,050
Total operating expenses (B)		1,681,415,674	1,527,329,092
Total Profit before provision (C)=(A-B)		1,391,151,160	1,238,347,904
Provision for Loans & Advances	34.00	583,033,694	185,145,293
Contribution to Staff Benevolent Fund	35.00	4,795,016	5,305,941
Provision for Balance with Other Bank & FI	36.00	55,000,000	175,000,000
Total provision (D)		642,828,710	365,451,234
Net Profit before Taxes (E)=(C-D)		748,322,450	872,896,670
Total Tax Provision (F)		268,820,828	342,302,637
Income Tax Expense	37.00	556,460,464	495,339,162
Deferred Tax	38.00	(287,639,636)	(153,036,524)
Net Profit after Taxes (G)=(E-F)		479,501,622	530,594,033



KARMASANGSTHAN BANK
Profit & Loss Account
For the year ended June 30, 2025

Particulars	Notes	Amount in Taka	
		30.06.2025	30.06.2024
Appropriations			
(Total Profit after Taxes)		479,501,622	530,594,033
Provision for Statutory Reserve 20% of Total Profit before Taxes:	39.00	149,664,490	106,118,807
Provision for Special Reserve 5% of Total Profit before Taxes	40.00	37,416,123	26,529,702
Provision for Arrear Income Tax adjustment	41.00	70,000,000	50,000,000
Other provision (Construction of Bank Building)	42.00	170,000,000	270,000,000
Dividend Equalization Fund	43.00	46,770,000	55,900,000
Corporate Social responsibility (CSR)	44.00	2,397,508	2,652,970
Total appropriations (H)		476,248,121	511,201,478
Net Profit after Taxation & Provision (I)=(G-H)	45.00	3,253,503	19,392,555
(Net Profit: Transfer to General Reserve)			

The Annexed notes form an integral part of these financial statements.



Deputy General Manager
(C.A & F.M.D)

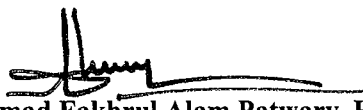

Managing Director


Director


Chairman

Signed in terms of our separate report of even date.


Mizanur Rahman, FCA
Partner
ICAB Enrolment No : 2026
Arun & Company
Chartered Accountants
DVC: 2510292026 AS 950763


Mohammad Fakhru Alam Patwary, FCA
Managing Partner
ICAB Enrolment No : 1249
M. Z. Islam & Co.
Chartered Accountants
DVC: 2510291249 AS865856

Place: Dhaka
Date:




KARMA SANGSTHAN BANK
Statement of Changes in Equity
As at and for the year ended June 30, 2025


Particulars								Amount in Taka
	Paid-up Capital	Statutory Reserve	General Reserve	Special Reserve	Dividend Equalization Fund	Recapitalization	Profit & Loss Account	Total
Balances as at 01 July, 2024	5,590,000,000	720,056,027	638,333,805	235,458,737	223,150,000	10,000,000,000	-	17,406,998,569
Dividend Paid	-	-	-	-	-	-	-	-
Appropriation made during the year	10,000,000,000	149,664,490	3,253,503	37,416,123	46,770,000	-	-	10,237,104,115
Balance as at 30 June, 2025	15,590,000,000	869,720,517	641,587,307	272,874,859	269,920,000	-	-	17,644,102,684

As at and for the year ended June 30, 2024

Particulars								Amount in Taka
	Paid-up Capital	Statutory Reserve	General Reserve	Special Reserve	Dividend Equalization Fund	Recapitalization	Profit & Loss Account	Total
Balances as at 01 July, 2023	5,590,000,000	613,937,221	618,941,249	208,929,036	334,450,000	10,000,000,000	-	17,366,257,506
Dividend Paid	-	-	-	-	(167,200,000)	-	-	(167,200,000)
Appropriation made during the year	-	106,118,807	19,392,555	26,529,702	55,900,000	-	-	207,941,064
Balance as at 30 June, 2024	5,590,000,000	720,056,027	638,333,805	235,458,737	223,150,000	10,000,000,000	-	17,406,998,569


Deputy General Manager
(C.A & F.M.D)


Managing Director


Director


Chairman

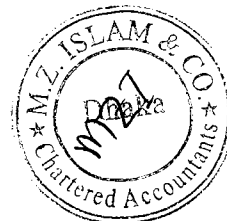
Place: Dhaka

Date:



KARMASANGSTHAN BANK
Statement of Cash Flows
For the year ended June 30, 2025

Particulars	Amount in Taka	
	2024-2025	2023-2024
A. Cash flow from operating activities		
Interest receipts in cash	3,967,754,581	3,409,959,243
Interest payments	(962,324,768)	(845,715,045)
Dividends receipts	-	-
Fee and commission receipts in cash	82,317,346	82,331,584
Recoveries on loans previously written off	13,590,252	(16,679,849)
Cash payments to employees	(1,225,449,029)	(1,126,866,745)
Cash payments to suppliers	(12,361,325)	(11,207,431)
Income tax paid	(300,093,479)	(319,285,364)
Payments for other operating activities	(516,944,496)	(392,432,650)
Receipts form other operating activities	25,272,351,284	22,359,266,324
Operating profit before charges in operating assets and liabilities	26,318,840,365	23,139,370,068
Increase/decrease in operating assets and liabilities		
Loans and advances to customers	(28,375,433,998)	(28,844,900,000)
Deposit from customer	-	-
Purchase /Sale of trading securities	-	-
Loans and Advances From other Banks (Sonali Bank)		
Loans and advances from Bangladesh Bank	2,541,406,939	3,506,534,127
Other assets	-	-
Deposit from other banks	-	-
Deposit from customer	359,593,496	(492,344,861)
Other Liabilities account of customers	-	-
Other liabilities	-	-
Trading liabilities	-	-
	(25,474,433,563)	(25,830,710,734)
Net Cash from Operating Activities(A)	844,406,802	(2,691,340,666)
B. Cash flow from Investing Activities:		
Proceeds from sale of securities	-	-
Payments for purchase of securities	-	-
Purchase of Property, Plant & Equipment	(42,244,708)	(9,679,835)
Purchase/Sale of subsidiary	-	-
Net Cash from Investing activities(B)	(42,244,708)	(9,679,835)




KARMASANGSTHAN BANK
Statement of Cash Flows
For the year ended June 30, 2024

Particulars	Amount in Taka	
	2024-2025	2023-2024
C. Cash flow from Financing Activities:		
Receipts from Bangladesh Government as paid up capital	-	-
Receipts as paid up capital from SBL,JBL,ABL,RBL & BASIC Bank	-	-
Payments for redemption of loan capital & debt security	-	-
Receipts from issue of ordinary share	-	-
Dividend paid	-	(167,200,000.00)
Receipts from Bangladesh Government as ReCapitilaziation	-	-
Net Cash flow from Financing Activities(C)	-	(167,200,000)
D. Net increase/decrease in cash (A+B+C)	802,162,094	(2,868,220,501)
E. Cash and cash equivalent at beginning of the year	4,418,282,855	7,286,503,357
F. Cash and cash equivalent at end of the year	5,220,444,949	4,418,282,855


Deputy General Manager
(C.A & F.M.D)

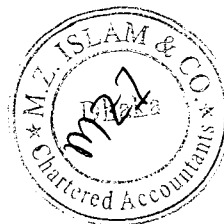

Managing Director


Director


Chairman

Place: Dhaka

Date:



KARMASANGSTHAN BANK
Notes to the Financial Statements
As at and for the year ended 30 June, 2025

1.00 BACKGROUND INFORMATION

1.01 Establishment and status of the Bank:

The Karmasangsthan Bank ("the company" or "the Bank") was incorporated in 1998 under Karmasangsthan Bank Act No. 07 of 1998. The requirements of Banking Companies Act and other prevailing Regulations related to Bank Companies Act are not applicable to this Bank, excepting clauses 44 and 45 of Bank Companies Act, 1991.

1.02 Nature of Business:

The principal activities of the Bank are to create self-employment opportunities for the unemployed youths through disbursement of fund adopting quick lending procedure.

2.00 SIGNIFICANT ACCOUNTING POLICIES

2.01 Basis of preparation of Financial Statements:

The accounting policy comprises principles and basic assumptions, concepts, rules, practices and procedures adopted by the Management for reporting the activities of the Bank and Financial Statements preparation and presentation. The purpose of Accounting Policy is to provide the necessary organizational and methodological directions in carrying the accounting activity of the Bank.

The accounts of the bank have been prepared on with International Financial Reporting Standard (IFRS), the "First Schedule" (Section -38) of the Bank companies Act 1991, Other Bangladesh Bank Circulars, The Companies Act 1994, Karmasangsthan Bank Act 1998, The Income Tax Ordinance 1984, The Income Tax Act 2023, The VAT and Supplementary Duty Act, 2012 other applicable rules and regulation following the Accrual Basis of Accounting.

2.01.01 Components of the financial statements:

- a) Balance Sheet as at 30 June 2025.
- b) Profit and Loss Account for the year ended 30 June 2025.
- c) Statement of Cash Flows for the year ended 30 June 2025.
- d) Statement of Changes in Equity for the year ended 30 June 2025.
- e) Notes to the Financial Statements as at and for the year ended 30 June 2025.

2.01.02 Compliance of International Accounting Standards (IAS) and International Financial Reporting

The financial statements have been prepared in accordance with the applicable accounting and reporting standards i.e. IAS & IFRS as adopted by the Institute of Chartered Accountant of Bangladesh (ICAB). The following table shows the compliance status of IAS & IFRS for preparation and presentation of the financial statements:

Name of the IAS	IAS No.	Status of Compliance
Presentation of Financial Statements	IAS-1	Applied
Inventories	IAS-2	Applied
Cash Flow Statements	IAS-7	Applied
Accounting Policies, Changes in Accounting Estimates & Errors	IAS-8	Applied
Events after the Reporting Period	IAS-10	Not Applicable
Income Taxes	IAS-12	Applied
Property, Plant & Equipment	IAS-16	Applied
Employee Benefits	IAS-19	Applied



2.02 Fixed Assets and Depreciation:

a) Fixed Assets are stated at acquisition cost less accumulated depreciation in compliance with International Accounting Standards (IASs)-16.

b) Depreciation on fixed assets has been charged on reducing balance method of the applicable following rates: -

Particulars of Fixed Assets	Percentage (%) of Depreciation
Land	0%
Building (Head Office)	0%
Building (Apartment)	2.5%
Furniture & Fixtures	10%
Office Machineries	20%
Office Equipment	15%
Electrical Equipment	20%
Motor Vehicles	20%
Software	25%

Furniture & Fixtures: Consists of Table, Chair, Tool, Sofa set, Rake, Almirah, Iron, Safe, Steel Trunk, File Cabinet, Notice Board, Signboard, etc.

Office Machineries: Consists of Computer, Photocopier, Calculator, etc.

Office Equipment: Consists of Table fan, etc.

Electrical Equipment: Consists of Ceiling Fan, Air Conditioner, etc.

Depreciation has been charged on addition of fixed asset when it is available for use. Detailed statement of Fixed Assets are shown in Annexure-A.

c) Property, Plant and Equipment are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the benchmark treatment of International Accounting Standards (IAS) 16. Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

d) Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful life, in accordance with the provisions of IAS 16: Property, Plant and Equipment.

e) Upon retirement of items of fixed assets the cost and accumulated depreciation are eliminated from the financial statement and the resultant gains or losses, if any, are transferred to Profit and Loss Account.

f) Repairs and maintenance costs of fixed assets are treated as revenue expenditure and charged to Profit and Loss account when incurred.

2.02.01 IFRS 16 : Leases

IFRS 16 Leases, defines a lease as "A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration." In order to assess whether a contract conveys the right to control the use of an identified asset, an entity shall assess whether, throughout the period of use, the customer has both of the following:

a) Right-of-use assets

The company recognizes right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognized and lease payments made at or before the commencement date less any lease incentives received.



b) Lease Liabilities

At the commencement date of the lease, the company recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

2.03 Receivables:

Receivable includes rental/ installments due from the borrowers but not received. No such receivable are accounted for if the number of rentals/ installment fall overdue for a period of 18 months or more. Such receivable carry interest for the periods for which the delay continues in payments of the amounts due from the clients continues. Such interest is not recognized as income until it is received in cash. Receivables from clients are stated at their nominal value.

2.04 Cash and Cash Equivalents:

Cash and cash equivalents comprise of Cash at Bank and in hand and Short Notice Deposit and Fixed Deposits with maximum maturity of 12 months or less.

2.05 Accrued Expenses & Other Payables:

Accrued expenses & other payable liabilities are recognized for the goods and services received whether paid or not for those goods and services. Payables are not interest bearing and are stated at their nominal value.

2.06 Provision for Loans & Advances (Unclassified loan):

Provisions are recognized when Loans has a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and reliable estimate can be made of the amount of the obligation.

2.06.01 Provision for Doubtful classified Loan:

The provision for doubtful loan is maintained at a level that management considers adequate to absorb identified credit related losses in the portfolio as well as losses that have been incurred but not identified.

2.07 Retirement Benefit Scheme:

a) The bank operates a retirement scheme viz, Staff Superannuation fund. The fund is operated by a Trustee Board Comprising of 5 Trustees. An actuarial valuation has been performed to determine the present value of the accrued benefits, based on projections of employees' compensations level to the term of retirement.

Actuarial reports substantiate the amount of provision made for above-mentioned funds as adequate to discharge the claims. Investments held by the funds primarily comprise fixed deposits with banks and financial institutions.

b) There is a General Provident Fund Scheme approved by Govt.(Ref. No. 53.002.031.00.00.002.2005-44 date 05.02.2013) for the regular employees of the bank where the employee's contribution is 5% - 25% of their basic pay. The employers have made no contribution to the fund.

c) The Bank has also initiated maintenance of some fund for the benefit of the qualified borrowers namely Death Risk Coverage Scheme and employees Staff Benevolent fund for the bank Employee.

2.08 Interest Suspense Account:

Accrued interests on Term Loans, Sub-standard, Doubtful and Bad loans are not recognized as income rather transferred to interest suspense accounts in compliance with the Bangladesh Bank guidelines. Recovery of overdue amounts credited to interest suspense account is recognized as income on cash basis. Any interests on classified loans are not been credited to income unless realized.



2.09 Interest Income on term Loan:

Interest income on term loan is recognized on accrual basis. Installment comprises both interest and principal. Interest part of the installments that become receivable is recognized as income in the financial statements. Interest on term loan ceases to be taken into income when such term finance are classified as above and kept in interest suspense account. The interest realized on classified loan credited to interest income by debit interest suspense account.

2.10 Related party Transaction

Parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. In this case, all the entities disclosed as related parties do not have any influence or control over operational decision making process whatsoever of the reporting entity. The Bank provides banking service to create self-employment opportunities for the unemployed youths through disbursement of fund in the form of loans but the bank had no transactions with the directors of the bank as a related party.

2.11 Board of Directors of Karmasangsthan Bank and their interest in the bank

Sl. No	Name of the Directors	Name of the Companies/Institutions in which they have interest	Status of Karmasangsthan Bank
1	Dr. A.F.M Motiur rahman	Secretary (Rtd.)	Chairman
2	Dr Gazi Md. Saifuzzaman	Director General (Grade-1), Department of Youth Development	Director
3	Mr. Md. Mustafa Kamal mazumder	Ex Additional Secretary	Director
4	Mr. Md. Dauod Miah	Director General (Grade-1), NGO Affairs Bureau	Director
5	Mr. Md. Hanif Miah	Executive Director, Bangladesh Bank	Director
6	Mr. Talukdar Salauddin Ahmed	Business Editor, SA TV	Director
7	Mr. Arun Kumar Chowdhury	Managing Director, Karmasangsthan Bank	Director

The directors have no other interest in the Bank except for availing meeting attendance fee of Tk. 8,000 for each meeting.

2.12 Executive Committee of the Bank.

Sl. No	Name of the Directors	Name of the Companies/Institutions in which they have interest	Status of Karmasangsthan Bank
1	Dr. A.F.M Motiur rahman	Secretary (Rtd.)	Chairman
2	Mr. Md. Mustafa Kamal mazumder	Ex Additional Secretary	Member
3	Mr. Md. Dauod Miah	Director General (Grade-1), NGO Affairs Bureau	Member
4	Mr. Aun Kumar Chowdhury	Managing Director	Member
5	Mr. Md. Iqubal Hossen	Member Secretary	Assistant General manager, Karmasangsthan Bank



2.13 Audit Committee of the Bank.

Sl. No	Name of the Directors	Name of the Companies/Institutions in which they have interest	Status of Karmasangsthan Bank
1	Dr Gazi Md. Saifuzzaman	Director General (Grade-1), Department of Youth Development	Chairman
2	Mr. Talukdar Salauddin Ahmed	Business Editor, SA TV	Member
3	Mr. Md. Hanif Miah	Executive Director, Bangladesh Bank	Member
4	Mr. Md. Iqbal Hossen	Member Secretary	Assistant General manager, Karmasangsthan Bank

2.14 Risk Management Committee of Karmasangsthan Bank

Sl. No	Name of the Directors	Name of the Companies/Institutions in which they have interest	Status of Karmasangsthan Bank
1	Dr Gazi Md. Saifuzzaman	Director General (Grade-1), Department of Youth Development	Chairman
2	Mr. Talukdar Salauddin Ahmed	Business Editor, SA TV	Member
3	Mr. Md. Mustafa Kamal mazumder	Ex Additional Secretary	Member
4	Mr. Md. Hanif Miah	Executive Director, Bangladesh Bank	Director
4	Mr. Md. Iqbal Hossen	Member Secretary	Assistant General manager, Karmasangsthan Bank

3.00 OTHERS:

- 3.01** The compilation of statement of affairs incorporating the items of assets and liabilities of Branches with reference to closing files has been certified by the Branch Managers.
- 3.02** Sufficient provision has been made against classified lone for the year ended June 30, 2025.
- 3.03** As per Ministry of Finance letter No. নম্বর-53.00.0000.321.02.002.22-50 তারিখ 20 জুন 2024. Provision for Incentive Bonus of Tk. 120300000 has been made for the year ended June 30, 2025
- 3.04** A sum of Tk 47,95,016.00 has been transferred to Benevolent Fund as per Ministry of Finance letter No. অম/অবি/ব্যংকিং/প্রঃ-শা-৩/বিবিধ-২/২০০৫/৭৭, তারিখ: ০৩.০৫.২০০৬ and also approval of the Board.
- 3.05** According to the article no: 21 of karmasangsthan Bank Act (Act no. 7 of 1998) Provision for Statutory Reserve on Total Profit before Taxes has been made @ 20% of Tk.14,96,64,490 and Special Reserve @ 5% of Tk.
- 3.06** Provision for Arrear Income Tax Adjustment of Tk. 80,000,000.00 has been made for the year ended June 30, 2025.
- 3.07** Dividend Equalization Fund is created for making proposed and approved dividend payments to the shareholders. Tk 4,67,70,000.00 for the year ended June 30, 2025 has been transferred to Dividend Equalization Fund.
- 3.08** Retained Earnings amounting to Tk. 3,253,503.00 for the year ended June 30, 2025 has been transferred to General Reserve Account.
- 3.09** Corporate Social Responsibility is created for making proposed and approved by the Board of Directors. Tk. 23,97,508.00 for the year ended June 30, 2025 has been transferred .
- 3.10** Karmasangsthan Bank has Fixed Deposits Receipts (FDR) amounting to BDT. 55,000,000, BDT. 100,000,000 and BDT. 75,000,000 respectively kept with First Finance Limited, Premier Leasing & Finance Limited and

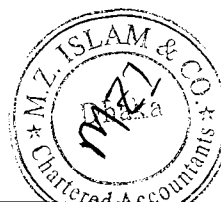


Pheneix Finance and Investment Limited. Provision kept 17,50,00,000 Tk against Premier Leasing & Finance Limited and Pheneix Finance and Investment Limited. FDRs (10,00,00,000+7,50,00,000) in last 2023-2024 FY. Also provision kept First Finance Limited FDR tk. 5,50,00,000

- 3.11 Figures appearing in these accounts have been rounded off to the nearest taka.
- 3.12 Previous year's figure has been rearranged for comparison purposes whenever considered necessary.
- 3.13 Income from FDR has been taken into the accounts on accrual basis.
- 3.14 According to section 7(1) of the Karmasangsthan Bank Act 1998, the paid up capital of the Bank shall be one hundred crore Taka, of which 75% shall be paid by the Government of the People's Republic of Bangladesh and 25% shall be paid by commercial banks, scheduled banks, insurance companies and financial institutions. Now the paid up capital is Eight hundred crore. Besides, under section 7(1) commercial banks, scheduled banks, insurance companies and financial institutions can nominate a director subject to the number of their shares being 10%. As per section 7(1), directors cannot be appointed as commercial banks, scheduled banks, insurance companies and financial institutions do not have 10% shareholding.
- 3.15 The core banking software (CBS) of the Karmasangsthan Bank is being developed by its own Employees. The CBS is still running on trial basis. When the software goes into full live operation, It will be included in Fixed Assets as intangible assets.
- 3.16 **Going Concern:**
The Bank has adequate resources to continue operation for foreseeable future. For these reasons the directors continue to adopt going concern basis in preparing the accounts. The current credit facilities and resources of the Bank provides sufficient fund to meet the present requirements of its existing business operation.
- 3.17 **Taxation**
Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authority. Income tax expense comprises current and deferred tax. It is recognized in the statement of profit or loss and other comprehensive income.
- a) Current Tax**
Applicable tax rate is 40% as prescribed in the Finance Act, 2023 of the profit made by the Bank considering major taxable allowances and disallowances. Provision for Income Tax on Total Profit of Tk. 26,90,62,555.00 before Taxes has been made for the year ended June 30, 2024.
- b) Deferred Tax**
As per International Accounting Standards (IAS)-12, Deferred Tax is calculated using the carrying amount and tax base of assets and liabilities. Deferred tax arises due to temporary difference deductible or taxable for the events or transactions recognized in the comprehensive income statement. A temporary difference is the difference between the tax bases of an asset or liabilities and its carrying amount/reported amount in the statement of financial position. Deferred tax assets is the amount of income tax recoverable or payable in the future periods recognized in the current period. The deferred tax asset/income or liability/expense does not create a legal recoverability/liability to and from the income tax authority. Deferred Tax has been made for the year ended June 30, 2025 Total amount Tk. 28,73,97,909.00.
- 3.18 **Arrear Income tax**
NBR has arrear tax demand of Tk. 35,22,64,481.00 which includes Tk. 173,926,031.00 disputed amount (for the assessment years 2019-20 and 2014-15) and Tk. 17,83,38,450.00 undisputed amount (for the assessment years 2018-19, 2015-16, 2013-14, 2012-13). The bank has kept provision of Tk. 284,300,814.00 against the undisputed amount.
- 3.19 During the fiscal year 2024-2025, a total of taka 13,637,315.00 had been collected from write-off loan. In addition, taka 58,554,531 was write off in the fiscal year 2024-2025.



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
4.00	Cash		
	Cash in hand	7,198	3,000
	Balance with Bangladesh Bank and its agent bank	596,158	405,000
		603,356	408,000
5.00	Balance with Other Banks & Financial Institutions		
5.01	In Bangladesh		
	Current Account	5.01.01 35,800	35,800
	Short Notice Deposits (SND) (HO & All Branch)	5.01.02 1,580,459,149	1,397,839,055
	Fixed Deposits Receipts (FDR) (HO)	5.01.03 3,639,950,000	3,020,000,000
		5,220,444,949	4,417,874,855
5.02	Outside Bangladesh	-	-
		5,220,444,949	4,417,874,855
5.01.01	Current Account (HO)		
	Rupali Bank PLC	30,694	30,694
	NCC Bank PLC	5,106	5,106
		35,800	35,800
5.01.02	Short Notice Deposits (SND) (HO & All Branch)		
	Agrani Bank PLC	265,263,256	218,251,705
	Bangladesh Krishi Bank	140,323,482	80,424,483
	Islami Bank PLC	70,366,174	1,315,765
	Jamuna Bank PLC	12,252,328	72,726
	Janata Bank PLC	286,875,310	147,117,924
	National Bank PLC	2,233,506	3,227,201
	Pubali Bank PLC	121,092,173	91,092,173
	Rupali Bank PLC	235,414,964	235,414,964
	Sonali Bank PLC	206,550,140	91,443,138
	Southeast Bank PLC	81,527,852	337,377,306
	NRB Com. Bank PLC	4,612,002	40,660,191
	UCB Bank PLC	206,437	3,812,083
	Mercantile Bank PLC	153,741,527	147,629,396
		1,580,459,149	1,397,839,055
5.01.03	Fixed Deposits Receipts (FDR) (HO)		
	Agrani Bank PLC	-	200,000,000
	Janata Bank PLC	800,700,000	1,000,000,000
	Rupali Bank PLC	2,609,250,000	1,490,000,000
	RAKUB	-	100,000,000
	First Finance Ltd.	55,000,000	55,000,000
	Phoenix Finance and Investment Ltd.	75,000,000	75,000,000
	Premier Leasing & Finance ltd.	100,000,000	100,000,000
		3,639,950,000	3,020,000,000
5.03	Maturity group of balance other Banks & FIS		
	On Demand	-	-
	Upto 1 Month	1,580,459,149	1,397,874,855
	Over 1 month not more than 3 months	3,404,950,000	2,785,000,000
	Over 3 month not more than 1 Year	235,000,000	235,000,000
	Over 1 year not more than 5 years	35,800	-
	Over 5 years	-	-
		5,220,444,949	4,417,874,855



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
6.00	Loans, Cash Credit, Overdraft etc.		
6.01	Loans and Advance	43,181,382,600	39,808,582,288
6.02	Cash Credit, Overdraft	-	-
		43,181,382,600	39,808,582,288
6.01	Loans and Advances		
	Loans on Own Program	24,275,916,648	16,661,079,032
	Loans on KBSDS	11,580,527	9,998,290
	Loans on KBTDS	5,319,203	2,284,942
	Loans on SECP	1,839,497	5,023,523
	Loans on SEIF Project	37,531,983	49,756,400
	Loans on Agro-Based Project	12,490,108	15,525,439
	House Building Loan	2,997,757,830	2,601,263,949
	Motor Cycle Loan	136,154,869	98,389,050
	Consumers Loan	585,204,498	540,234,750
	Computer Loan	125,559,136	92,233,284
	Advance Office Rent	4,892,504	3,330,819
	BB Loan (Fisheries & Live Stock)	374,222,035	454,326,053
	BB Loan (Milk Production & Artificial Insemination)	3,118,646	3,009,603
	Jubo Loan	5,123,924,559	9,214,738,763
	BB Jubo Loan	616,989,821	861,702,068
	Covid 19 loan Programme	759,049,904	1,219,870,192
	Disabled Loan	13,939,930	13,206,773
	Widow/Husband Abandoned Loan	6,621,307	9,868,385
	Transgender Community Loan	7,561,739	86,227
	ADB (SPCSSECP) Loan	2,210,553,082	2,706,102,401
	BB (CMSE) Loan	5,440,432,396	4,744,088,228
	BB (Agriculture sector to ensure food security) Loan	174,994,411	502,464,117
	SME Foundation (Micro and Small Enterprise Loan)	81,066,624	-
	BB (Women and Marginalized group Loan)	16,524,272	-
	'Sanchita' (Loan Scheme for Women) Loan	158,137,072	-
		43,181,382,600	39,808,582,288
6.01.01	Geographical Location-wise Grouping		
	Dhaka	13,414,762,626	12,297,099,099
	Chattogram	8,983,337,138	8,363,192,707
	Rajshahi	10,779,005,116	9,990,654,133
	Khulna	9,202,025,621	8,450,034,067
	Main Branch	802,252,157	707,602,282
		43,181,382,658	39,808,582,288
6.01.02	Maturity Grouping of Loans		
	1 Year	2,869,541,256	2,209,694,088
	Over 1 year not more than 2 years	31,643,407,719	30,089,057,110
	Over 2 year not more than 5 years	4,903,060,235	4,177,944,050
	Over 5 years	3,765,373,448	3,331,887,040
		43,181,382,658	39,808,582,288



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024

6.02 Classification of Loans & Advances

	CL Percentage		30.06.2025	30.06.2024
	30.06.2025	30.06.2024		
1. Unclassified Loans	95.87%	97.28%	41,396,560,003	38,768,007,002
2. Classified Loans	4.13%	2.72%	1,784,822,597	1,040,575,286
a) Sub-standard	0.73%	0.40%	314,040,174	74,251,794
b) Doubtful	0.34%	0.25%	147,253,062	73,910,939
c) Bad/ Loss	3.07%	2.07%	1,323,529,361	892,412,553
			43,181,382,600	39,808,582,288

7.00 Fixed Assets including Premises, Furniture and Fixtures Cost (A)

Opening balance	366,873,175	357,193,340
Add: Addition during the year	42,244,708	9,679,835
	409,117,883	366,873,175
Less: Disposal/Adjustment during the year	-	-
	409,117,883	366,873,175

Depreciation (B)

Opening balance	130,705,811	113,404,072
Add: Depreciation Charged during the year	16,664,174	17,301,739
	147,369,985	130,705,811
Less: Disposal/Adjustment during the year	-	-
	147,369,985	130,705,811

Depreciation of ROU assets as per Under IFRS-16

	31,641,959	29,713,039
	179,011,944	160,418,850

Written Down Value (A-B)

The details Schedule of Fixed Assets is shown in Annexure-A

	261,747,899	236,167,364
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8.00 Other Assets

Stamps	8.01	7,854,743	7,253,296
AIT and Tax Deducted at Source	8.02	509,111,126	479,644,968
Stock of Stationery & Supplies	8.03	2,412,103	9,010,982
Advance and Pre-paid Expenses	8.04	97,324,026	56,370,385
Inter Branch Adjustment Account	8.05	14,243,553	378,896
Work In Progress (WIP)	8.06	17,270,899	4,530,135
Right Of Use (ROU) Assets as per IFRS-16	8.07	68,210,280	81,368,622
Deferred Tax Assets	8.08	446,358,299	158,718,663
Remittance Advance/Receivable from NCC Bank	8.09	65,206	135,039
		1,162,850,234	797,410,986

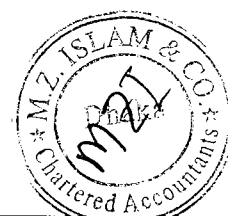
Note: All other assets are created less than six month from closing date.

8.01 Stamps

All Branches	7,854,743	7,253,296
	7,854,743	7,253,296

8.02 Advance Income Tax & Tax Deducted at Source

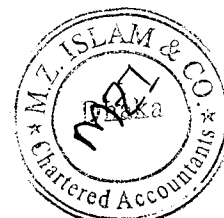
Opening balance	479,644,968	440,397,966
Addition during the year	261,684,073	385,362,885
	741,329,041	825,760,851
Adjustment during the year (Source tax refund)	(232,217,915)	(346,115,883)
	509,111,126	479,644,968



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
8.03	Stock of Stationery & Supplies		
	Opening Balance	9,010,982	5,204,207
	Add: Purchased during the year	620,053	10,031,175
		9,631,035	15,235,382
	Less: Consumed during the year	(7,218,933)	(6,224,400)
		2,412,103	9,010,982
8.04	Advance and Pre-paid Expenses		
	Advances Against Travelling Expenses	2,389	2,389
	Advances Paid for Office Rent	796,687	1,263,563
	Accrued interest from FDR	75,539,286	42,411,458
	Miscellaneous	20,985,664	12,692,975
		97,324,026	56,370,385
8.05	Inter Branch Adjustment (Head Office & All Branches)		
	Opening balance	378,896	(108,256)
	Addition during the year	14,243,553	487,152
		14,622,449	378,896
	Adjustment during the year	(378,896)	-
		14,243,553	378,896
8.06	Asset in Transit		
	Opening balance	4,530,135	1,584,296
	Addition during the year	13,110,762	3,970,288
		17,640,897	5,554,584
	Adjustment during the year	(369,998)	(1,024,449)
		17,270,899	4,530,135
8.07	Right Use (ROU) Of Assets		
	Opening balance	81,368,622	70,479,308
	Addition during the year	18,483,617	40,602,353
		99,852,239	111,081,661
	Adjustment during the year	(31,641,959)	(29,713,039)
		68,210,280	81,368,622
8.08	Deferred Tax Assets		
	Opening balance	158,718,663	5,682,138
	Addition during the year	287,639,636	153,036,524
		446,358,299	158,718,663
	Adjustment during the year	-	-
		446,358,299	158,718,663

As at June 2024

Particulars	Carrying Amount on reporting date	Tax base	Taxable / Deductible temporary differences
Fixed Assets	261,747,898	277,156,092	(15,408,194)
Provision for Loan	(643,895,881)		(643,895,881)
Provision for Balance with Other Bank & FI	(55,000,000)		(55,000,000)



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
	Contribution to Staff Benevolent Fund	(4,795,016)	(4,795,016)
	taxable/(Deductible) temporary differences	(441,942,999)	(719,099,090)
	Applicable tax Rate		40%
	Deffered tax (Assets)/Liabilities		(287,639,636)
8.09	Remittance Advance/Receivable from NCC Bank		
	Opening Balance	135,039	2,408,771
	Addition during the year	-	30,850
		135,039	2,439,621
	Adjustment during the year	(69,833)	(2,304,582)
		65,206	135,039
9.00	Borrowings from other Banks, Financial		
	Bangladesh Bank Loan	20,503,567,066	18,049,454,127
	SME Foundation (Micro and Small Enterprise Loan)	87,294,000	-
		20,590,861,066	18,049,454,127
9.01	Bangladesh Bank Loan		
	Fisheries & Live Stock	-	-
	Fisheries & Live Stock -2 Face	-	-
	Fisheries & Live Stock -3 Face	-	-
	Fisheries & Live Stock -4 Face	3,000,000,000	3,000,000,000
	BB Jubo Loan	7,000,000,000	7,000,000,000
	Milk Pro. & Artificial Ins.	-	-
	ADB-SPCSSECP	2,481,337,066	3,049,454,127
	BB-CMSE	7,500,000,000	5,000,000,000
	BB-Loan disbursement in agriculture sector to ensure food security)	500,000,000	
	LP (BB-Women and Marginalized group Loan)	22,230,000	
		20,503,567,066	18,049,454,127
10.00	Savings Deposits		
	Savings Deposits (All Branches)	3,174,162,109	2,685,278,868
		3,174,162,109	2,685,278,868
11.00	Fixed Deposits		
	KBTDS (All Branches)	1,291,097,608	1,419,388,354
		1,291,097,608	1,419,388,354
12.00	Other Deposits		
	KBSDS (All Branches)	507,300,066	508,238,905
	Security Deposits {Asstt. Officer (Cash)}	1,130,480	1,190,640
		508,430,546	509,429,545
13.00	Other Liabilities		
	Provision for Loans	1,724,028,183	1,199,549,020
	Provision for Unclassified Loans	381,373,485	359,647,963
	Provision for Classified Loans	1,342,654,698	839,901,057
	Interest Suspense	120,513,296	125,785,100
	Death Risk Coverage Scheme (borrowers)	405,458,566	327,463,157
	Fund from Bangladesh Govt.	946,100,000	946,100,000
	Revolving Fund (Payable to Govt.)	136,088,137	135,298,795



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
	Construction of Bank Building 13.06	670,000,000	500,000,000
	Income Tax Provision 13.07	858,135,789	643,977,961
	Remittance Advance/Receivable from NCC Bank 13.08	(135,039)	-
	Lease Liabilities 13.09	74,740,502	86,964,003
	Corporate Social Responsibility 13.10	4,350,478	2,652,970
	Other Payable (Shown in Annexure-B)	1,679,095,113	1,222,103,023
		6,618,375,025	5,189,894,030

13.01 Provision for Loans

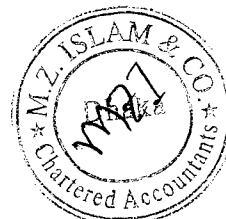
Opening Balance	1,199,549,020	1,014,403,727
Addition during the year	583,033,694	185,145,293
	1,782,582,714	1,199,549,020
Adjustment during the year	(58,554,531)	-
	1,724,028,183	1,199,549,020

a) Program wise Provision for Unclassified loans

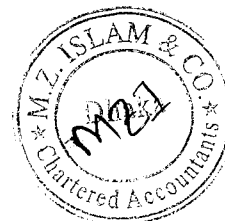
Loans on Own Program	229,642,764	158,297,490
Loans on KBSDS	-	-
Loans on KBTDS	-	-
House Building Loan	-	-
Motor Cycle Loan	-	-
Computer Loan	-	-
Jubo Loan	49,948,292	91,731,498
CPSRWMIE (Shika)	102,040	169,801
Loans on Agro-Based Project	43,136	55,073
Loans on Bangladesh Bank (Fisheries & Live Stock) 1,2,3	3,077,302	1,867,873
Loans on BB (4Th stage) Bangabondhu Jubo Loan	-	2,361,788
Loans on Bangladesh Bank (Milk Pro. & Artificial Ins.)	15,642	26,146
Covid 19 Loan	3,459,355	4,993,518
Covid 19 Loan 4th stage	3,124,197	6,754,461
Jubo Loan (Funds from Bangladesh Bank)	5,298,215	8,229,075
Personal Loan	5,796,688	5,380,838
SECP Loan	7,364	25,229
Disabled Loan	114,323	128,927
Widow/Husband Abandoned Loan	63,815	98,684
Transgender Community Loan	427	862
ADB (SPCSSECP) Loan	22,102,736	27,061,059
CMSE Loan	54,250,948	47,441,006
Food Security- Loan Disbursement Programme	1,749,944	5,024,635
SME Foundation (Micro and Small Enterprise Loan)	809,673	-
BB (Women and Marginalized group Loan)	162,502	-
'Sanchita' (Loan Scheme for Women) Loan	1,604,122	-
	381,373,485	359,647,963

b) Program wise Provision for Classified loans

Loans on Own Program	1,028,869,942	675,646,068
Loans on KBSDS	2,921	-
Loans on KBTDS	-	-
House Building Loan	15,187,583	1,441,145



Notes	Particulars	Amount in Taka			
		30.06.2025	30.06.2024		
	Motor Cycle Loan	1,274,199	778,601		
	Computer Loan	812,090	448,905		
	Jubo Loan	71,530,682	29,060,661		
	CPSRWMIE (Shika)	27,301,406	32,717,927		
	Loans on Agro-Based Project	6,176,882	7,254,061		
	Loans on Bangladesh Bank (Fisheries & Live Stock) 1,2,3	27,321,587	14,487,984		
	Loans on BB (4Th stage) Bangabondhu Jubo Loan	21,929,319	12,473,131		
	Loans on Bangladesh Bank (Milk Pro. & Artificial Ins.)	1,179,229	332,738		
	Covid 19 Loan	51,849,354	20,986,519		
	Covid 19 Loan 4th stage	14,069,755	7,045,071		
	Jubo Loan (Funds from Bangladesh Bank)	57,961,296	26,719,159		
	Personal Loan	4,471,958	2,079,493		
	SECP Loan	2,837,791	2,199,894		
	Disabled Loan	332,837	229,701		
	Widow/Husband Abandoned Loan	47,965			
	Transgender Community Loan	7,628			
	ADB (SPCSSECP) Loan	3,798,274			
	CMSE Loan	5,691,976			
	Food Security- Loan Disbursement Programme	(3)			
	SME Foundation (Micro and Small Enterprise Loan)	9			
	BB (Women and Marginalized group Loan)	3			
	'Sanchita' (Loan Scheme for Women) Loan	15			
		1,342,654,698	833,901,058		
13.02	Interest suspense				
	Opening Balance	125,785,100	132,718,027		
	Addition during the year	42,986,496	40,461,558		
		168,771,596	173,179,585		
	Recovered during the year	(48,258,300)	(47,394,485)		
		120,513,296	125,785,100		
13.03	Death Risk Coverage Scheme (borrowers)				
	Opening Balance	327,463,157	236,706,367		
	Addition during the year	105,213,475	110,896,565		
		432,676,632	347,602,932		
	Adjustment during the year	(27,218,066)	(20,139,775)		
		405,458,566	327,463,157		
13.04	Fund from Bangladesh Govt.				
	For Agro-Based project	500,000,000	500,000,000		
	For SEIF project	410,500,000	410,500,000		
	For EHCLB project	35,600,000	35,600,000		
		946,100,000	946,100,000		
13.05	Revolving Fund (Payable to Govt.)				
		Opening	Addition		
	For Agro-Based project	79,170,887	652,845	79,823,732	79,170,887
	For SEIF project	56,127,908	136,497	56,264,405	56,127,908
	For EHCLB project	-	-	-	-
		135,298,795	789,342	136,088,137	135,298,795

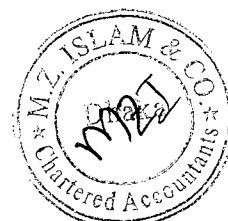


Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024

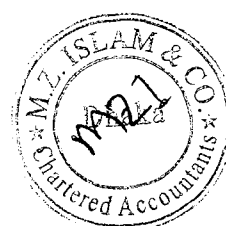
a) Total Fund received from Bangladesh Govt.

	Fund			
	Principal	Revolving		
For Agro-Based project	500,000,000	79,823,732	579,823,732	579,170,887
For SEIF project	410,500,000	56,264,405	466,764,405	466,627,908
For EHCLB project	35,600,000	-	35,600,000	35,600,000
	946,100,000	136,088,137	1,082,188,137	1,082,323,677
13.06 Construction of Bank Building				
Opening Balance			500,000,000	230,000,000
Addition during the year			170,000,000	270,000,000
			670,000,000	500,000,000
Adjustment during the year			-	-
			670,000,000	500,000,000
13.07 Income Tax Provision				
Opening Balance			643,977,961	494,734,195
Addition during the year			556,460,464	495,339,162
			1,200,438,425	990,073,356
Adjustment during the year			(342,302,637)	(346,095,395)
			858,135,789	643,977,961
13.08 Remittance Advance/Receivable from NCC Bank				
Opening Balance			-	-
Addition during the year			(135,039)	-
			(135,039)	-
Adjustment during the year			-	-
			(135,039)	-
13.09 Lease Liabilities				
Openning Balance			86,964,003	73,162,575
Addition During the Year			22,815,276	47,806,625
			109,779,279	120,969,200
Adjustment during Year			(35,038,777)	(34,005,197)
			74,740,502	86,964,003
13.10 Corporate Social Responsibility (CSR)				
Opening Balance			2,652,970	-
Addition during the year			2,397,508	2,652,970
			5,050,478	2,652,970
Adjustment during Year			(700,000)	-
			4,350,478	2,652,970
14.00 Share Capital				
Authorized Capital:				
100,000,000 Ordinary Share of Tk.100 each			20,000,000,000	10,000,000,000
			20,000,000,000	10,000,000,000
Paid-Up Capital :				
80,000,000 Ordinary shares of Tk 100 each approved by Govt.			15,590,000,000	8,000,000,000
			15,590,000,000	8,000,000,000

The Approved capital of the Bank was raised by the Government from Tk. 800 crore to Tk. 1559 crore vide letter no.53.00.0000.321.02.001.24-93 dated November 10,2024. Out of which Tk.1559.00 crore have been paid by the Government and Other Shareholders.



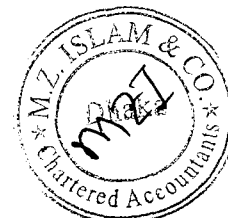
Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
	Breakup of Paid up Capital :		
	<u>Name of Contributors</u>		
	Government of Bangladesh	14,650,000,000	4,650,000,000
	Sonali Bank Ltd.	260,000,000	260,000,000
	Janata Bank Ltd.	255,000,000	255,000,000
	Agrani Bank Ltd.	160,000,000	160,000,000
	National Bank Ltd.	90,000,000	90,000,000
	Rupali Bank Ltd.	80,000,000	80,000,000
	IFIC Bank Ltd.	20,000,000	20,000,000
	BASIC Bank Ltd.	15,000,000	15,000,000
	Islami Bank Bangladesh Ltd.	10,000,000	10,000,000
	The City Bank Ltd.	10,000,000	10,000,000
	United Commercial Bank Ltd.	10,000,000	10,000,000
	Uttara Bank Ltd.	10,000,000	10,000,000
	Pubali Bank Ltd.	10,000,000	10,000,000
	Southeast Bank Ltd.	10,000,000	10,000,000
		15,590,000,000	5,590,000,000
15.00	Recapitalization		
	Opening Balance	-	10,000,000,000
	Addition during the year	-	-
		-	10,000,000,000
16.00	Statutory Reserve		
	Opening Balance	720,056,027	613,937,221
	Addition during the year	149,664,490	106,118,807
		869,720,517	720,056,027
17.00	Special Reserve		
	Opening Balance	235,458,738	208,929,036
	Addition during the year	37,416,123	26,529,702
		272,874,860	235,458,738
18.00	Dividend Equalization Fund		
	Opening Balance	223,150,000	334,450,000
	Addition during the year	46,770,000	55,900,000
		269,920,000	390,350,000
	Dividend Paid	-	167,200,000
		269,920,000	223,150,000
19.00	General Reserve		
	Opening Balance	638,333,804	618,941,249
	Less: deferred Tax	-	-
	Addition during the year	3,253,503	19,392,555
		641,587,307	638,333,804
20.00	Interest Income		
	Interest on Loans and Advances (Own Program)	2,057,917,005	1,678,451,446
	Interest & other income on BB Loan (Fisheries & Live Stock)	2,785,618	3,314,078
	Interest & other income on BB Loan (Fisheries & Live Stock) 2	2,977,576	3,883,555
	Interest & other income on BB Loan (Fisheries & Live Stock) 3	9,784,154	12,762,360
	Interest & other income on BB Loan (Fisheries & Live Stock) 4	19,007,378	26,454,160



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
	Interest on Bangladesh Bank Loan (Milk Production & Artificial Insemination)	281,689	538,213
	Interest on BB Jubo Loan	63,285,479	158,385,207
	Interest on COvid19 Loan	76,382,415	169,949,683
	Interest on Disabled Loan	889,396	1,278,213
	Interest on Widow/Husband Abandoned Loan	1,420,408	1,051,544
	Interest on Revolving Fund for Agro-Based Project Loan	589,019	1,172,646
	Interest on KBSDS Loan	889,677	905,245
	Interest on KBTDS/FD Loan	215,700	270,057
	Interest form FD	357,453,170	296,509,178
	ECBI Loan Interest	400	
	SIEF Loan Interest	749,639	
	Interest on SECP Loan	250,844	347,934
	Compensate on PM &AI Loan Interest	129,946	729,079
	Interest on Staff Loans (House Building & Motor Cycle Loan)	95,851,400	87,448,107
	Interest on Office Rent Advance	350,703	345,428
	Interest on Computer Loan	3,913,805	3,574,199
	Interest on Personal Loan	43,767,195	41,132,763
	Interest on Jubo Loan	650,237,189	651,169,500
	Interest on Transgender Community Loan	32,255	7,070
	Service Charge on ADB (SPCSSECP) Loan	9,158,582	12,680,010
	Interest on ADB (SPCSSECP) Loan	150,914,855	95,211,618
	Interest on BB (CMSE) Loan	392,581,450	191,579,769
	Interest on BB (agriculture sector to ensure food security) Loan	16,541,853	1,568,471
	SME Foundation Loan Service Charge	660,551	-
	SME Foundation) Loan Interest	2,654,217	-
	BB-Women and Marginalized group Loan Interest	616,897	-
	'Sanchita' (Loan Scheme for Women) Loan Interest	2,081,337	-
		3,964,371,803	3,440,719,532
21.00	Interest Paid on Deposits and Borrowings, etc.		
	Interest on Savings & Deposits	216,380,841	217,324,101
	Interest on Lease Liability	4,355,277	-
	Interest on Bangladesh Bank Loan	792,871,969	596,379,063
	SME Foundation) Loan	1,236,639	-
		1,014,844,727	813,703,164
22.00	SND Deposits Income		
	Interest on SND Deposits (All Branches)	8,382,103	7,139,965
	Interest on SND Deposits (Head Office)	32,340,310	49,189,079
		40,722,413	56,329,044
23.00	Other Operating Income		
	Fees & Other Charges	1,908,071	334,892
	Income from Selling of Forms	32,154,684	34,424,078
	Selling of Withdrawal Slip	110,896	110,082
	Accounts Maintenance Fee	27,561,455	26,489,113
	Remittance Income	36,374	-
	NID Income	1,102,160	1,519,795
	Miscellaneous Income (Including Recruitment Income)	19,443,706	19,453,624
		82,317,346	82,331,584



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
24.00	Salaries & Allowances		
	Salary and allowances to officers	405,430,625	388,987,425
	Salary and allowances to staffs	125,190,132	114,951,149
	House rent Allowances	222,984,728	210,107,607
	Dearness Allowances	99,210	-
	Lunch Subsidy	110,795,134	73,050,975
	Leave Encashment	7,662,089	7,507,314
	Recreation Leave Allowance	16,049,668	9,470,700
	Conveyance Allowance	334,937	350,472
	Medical Allowance	31,240,471	30,034,770
	Wages to Temporary employees	589,630	13,574,614
	Overtime	2,291,161	1,796,302
	Wages to Contract Basis employees	23,050,557	750,884
	Wages to Cleaner	14,162,120	9,514,026
	Hill Allowances	724,023	790,764
	Entertainment Allowances	53,087	20,700
	Education Support Allowances	8,888,909	8,333,890
	Festival Bonus	91,025,586	86,792,258
	Incentive Bonus	119,887,350	129,500,000
	Banks Contribution to Superannuation Fund	158,878,664	151,060,644
	Closing Allowance	4,940,760	3,210,000
	Charge Allowance	108,517	35,452
	Bangla Nababorso Allowance	9,254,438	8,560,554
	Domestic allowance	-	-
	Liveries expenses	1,366,790	1,642,147
	Special Benefit	29,319,108	27,884,742
		1,384,327,693	1,277,927,389
25.00	Rent, Taxes, Insurance, Electricity, etc.		
	Office Rent	3,682,222	5,052,647
	Holding Taxes	141,746	52,263
	Insurance	360,624	361,544
	Electricity	6,393,765	6,277,927
		10,578,357	11,744,381
26.00	Legal Expenses		
	Legal Expenses (all cases)	90,433	88,985
		90,433	88,985
27.00	Postage, Stamps, Internet, Telephone, etc.		
	Postage	1,403,100	1,145,371
	Telecommunication	7,287,906	4,437,929
	Internet	2,946,675	3,007,551
		11,637,681	8,590,851
28.00	Stationery, Printing, Advertisement, etc.		
	Stationery and Printings	7,334,753	6,450,059
	Advertisements	2,287,327	2,956,314
	Table Stationery	4,910,281	3,359,503
	Continuous paper	2,182,390	2,613,362
		16,714,750	15,379,238



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
29.00	Chief executive's salary and Fees		
	Basic Pay	936,000	671,354
	Medical Allowance	18,000	12,919
	House rent Allowance	468,000	335,677
	Lunch Subsidy	72,400	35,200
	Closing Allowance	3,000	1,000
	Entertainment Allowance	10,800	7,557
	Festival Bonus	156,000	78,000
	Banks Contribution to Superannuation Fund	280,800	70,064
	Bangla Nababorso Allowance	15,600	-
	Car Maintenance Allowance	-	-
	Education Support Allowance	6,000	1,500
	Special Benefit	46,800	33,567
		2,013,400	1,246,838
30.00	Directors' Fees		
	Chairman's Honorarium	605,562	520,800
	Director's Fees	743,423	704,000
		1,348,985	1,224,800
31.00	Auditors' Fees		
	Auditors' Fee	250,000	300,000
	Credit Rating fee	-	200,000
		250,000	500,000
32.00	Depreciation & Repairs of Bank assets		
	Depreciation	48,306,133	47,014,778
	Repair	5,808,279	3,131,782
		54,114,412	50,146,560
33.00	Other Expenses		
	Travelling Expenses (General & Others)	68,772,436	36,184,190
	Travelling Expenses (Transfer)	3,075,947	1,590,736
	Conveyance	18,852,861	17,102,808
	Fuel Expenses	1,169,125	1,316,717
	Books Purchase	6,596	-
	Banking Diploma & Others Honorarium	2,661,440	1,469,100
	Training Expenses	3,909,956	964,892
	Entertainment Expenses	313,566	1,008,154
	Commission for fund transfer(including deduction on Excise duty)	1,474,111	4,257,238
	Branch Shifting/Opening Expenses	740,088	646,444
	Staff Transport Expenses	5,643,565	4,187,113
	Business Development Expenses	10,283,015	7,504,294
	News Paper & Periodicals	2,180,783	2,039,106
	Computer Spares	139,056	159,179
	Subscription & Donation (including BIBM & Welfair)	723,276	3,322,135
	Water & Sewerage expenses	1,060,393	948,842
	Meeting & Conference	5,312,523	3,690,421
	Parts Goods purchase	1,618,421	1,796,901
	GPF Interest	58,373,759	63,151,054
	EHCLB Exp	13,425	-
	Vehicle Rent	540,459	-
	NID Expense	598,136	-



Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
	Death Risk Coverage (Employee)	300,000	
	Excise Duty & levy Tax	2,994,629	
	National Integrity Implementation Exp.	130,490	
	Sundry Expenses (Including Recruitment Expenses)	9,451,907	9,140,726
		200,339,963	160,480,050
34.00	Provision for Loans & Advances		
	Provision required as per loan classification	583,033,694	185,145,293
		583,033,694	185,145,293
35.00	Contribution to Staff Benevolent Fund		
	(1% of total profit after provision)	4,795,016	5,305,941
		4,795,016	5,305,941
	A sum of Tk. 5,260,697 has been transferred to Benevolent Fund as per Ministry of Finance letter No. অম/অবি/ব্যংকিং/প্রঃ-শা-৩/বিবিধ-২/২০০৫/৭৭, তারিখ : ০৩.০৫.২০০৬ and also approval of the Board.		
36.00	Provision for Balance with Other Bank & FI		
	Opening Balance	175,000,000	-
	Addition during the year	55,000,000	175,000,000
		230,000,000	175,000,000
37.00	Income tax Expenses		
	@ 40 % of Total profit before Provision income tax	556,460,464	495,339,162
		556,460,464	495,339,162
38.00	Deferred Tax Income/Expense		
	Opening Balance	(147,441,262)	5,595,262
	Addition during the year	(287,639,636)	(153,036,524)
		(435,080,898)	(147,441,262)
39.00	Provision for Statutory Reserve		
	Provision for Statutory Reserve (20% of profit after tax)	149,664,490	106,118,807
		149,664,490	106,118,807
	According to the article no: 21 of karmasangsthan Bank Act (Act no. 7 of 1998) Provision for Statutory Reserve on Total Profit after Taxes has been made @ 20% .		
40.00	Provision for Special Reserve		
	Provision for Special Reserve (5% of profit after tax)	37,416,123	26,529,702
		37,416,123	26,529,702
	According to the article no: 21 of karmasangsthan Bank Act (Act no. 7 of 1998) Provision for Special Reserve on Total Profit after Taxes has been made @ 5% .		
41.00	Provision for arrear Income Tax adjustment		
		70,000,000	50,000,000
		70,000,000	50,000,000
	Previous year balance Advance Tax has been adjusted during the year.		
42.00	Other Provision (Construction of Bank Building)		
		170,000,000	270,000,000
		170,000,000	270,000,000
43.00	Dividend Equalization Fund		
	Dividend Equalization Fund	46,770,000	55,900,000
		46,770,000	55,900,000

Notes	Particulars	Amount in Taka	
		30.06.2025	30.06.2024
44.00	Corporate Social Responsibility (CSR)		
	Corporate Social Responsibility (CSR)	2,397,508	2,652,970
		2,397,508	2,652,970
45.00	Net Profit after Taxation & Provision (Surplus Net Profit)		
	Transfer to General Reserve Fund	3,253,503	19,392,555
		3,253,503	19,392,555



Karmasangsthan Bank
Schedule of Fixed Assets
As at June 30, 2025

Annexure-A
Amount in Taka

Particulars	Cost				Rate of Dep. (%)	Depreciation				Written down value as at 30.06.2025
	Balance as at 01.07.2024	Addition during the year	Disposal/ Adjustment during the year	Balance as at 30.06.2025		Balance as at 01.07.2024	Depreciation charged during the year	Disposal/ Adjustment during the year	Balance as at 30.06.2025	
1	2	3	4	5=2+3-4	6	7	8	9	10=7+8-9	11=5-10
Furniture & Fixtures	59,187,348	10,667,921	-	69,855,269	10%	31,247,479	3,102,625	-	34,350,104	35,505,165
Office Machineries	117,110,031	8,844,389	-	125,954,420	20%	66,821,869	10,486,586	-	77,308,455	48,645,964
Office Equipments	1,012,387	22,038	-	1,034,425	15%	626,644	56,612	-	683,257	351,169
Electrical Equipments	7,356,200	1,277,064	-	8,633,264	20%	4,800,018	658,815	-	5,458,833	3,174,431
Software	3,600,000		-	3,600,000	25%	900,000	1,200,000	-	2,100,000	1,500,000
Motor Vehicles	25,442,395	21,433,296	-	46,875,691	20%	23,369,457	1,080,230	-	24,449,687	22,426,004
Land	143,883,569	-	-	143,883,569	0%	-	-	-	-	143,883,569
Building (Head office)	3,419,923	-	-	3,419,923	0%	251,244	-	-	251,244	3,168,679
Building (Apartment)	5,861,323	-	-	5,861,323	3%	2,689,099	79,306	-	2,768,405	3,092,918
Sub Total (30.06.2025) :	366,873,175	42,244,708	-	409,117,883		130,705,811	16,664,174	-	147,369,985	261,747,899
Sub Total (30.06.2024) :	302,612,765	54,580,575	-	357,193,340		99,368,401	14,035,671	-	113,404,072	243,789,269
Right of Use (ROU) Assets as per IFRS-16										
Right of Use Assets	190,881,704	18,483,617	-	209,365,321		109,513,082	31,641,959	-	141,155,042	68,210,279
Sub Total (30.06.2025) :	190,881,704	18,483,617	-	209,365,321	-	109,513,082	31,641,959	-	141,155,042	68,210,279
Total (30.06.2025)	557,754,879	60,728,325	-	618,483,204	-	240,218,893	48,306,133	-	288,525,026	329,958,178
Sub Total (30.06.2024) :	150,279,351	40,602,353	-	190,881,704		79,800,044	29,713,039	-	109,513,083	81,368,622
Total (30.06.2024)	452,892,116	95,182,928	-	548,075,044	-	179,168,445	43,748,710	-	222,917,154	325,157,890



KARMASANGSTHAN BANK
Schedule of Others Payable
As at June 30, 2025

Annexure-B

Particulars	Balance as at 01.07.2024	Addition during the year	Total	Adjustment	Paid during the year	Balance as at 30.06.2025
1	2	3	4=2+3	5	6	7=4-5-6
Vat, Source Tax, Excise Duty	15,165,753	14,789,604	29,955,357	-	15,165,753	14,789,604
Telephone & Electricity Bill	250,700	220,000	470,700	-	250,700	220,000
Water & Sewerage	77,000	81,000	158,000	-	77,000	81,000
Repairs, Renewals & Fuel	731,387	80,623	812,010	-	731,387	80,623
Audit Fee	500,000	250,000	750,000	-	500,000	250,000
GPF Interest	62,000,000	57,000,000	119,000,000	-	62,000,000	57,000,000
Printing	3,734,019	3,364,038	7,098,057	-	3,734,019	3,364,038
Accrued Salary	4,708,463	4,523,803	9,232,266	-	4,708,463	4,523,803
Contribution to Staff Benevolent Fund	5,398,267	6,205,772	11,604,039	-	5,398,267	6,205,772
Provision for Prior year Income Tax adjustment	214,300,814	70,000,000	284,300,814	-	-	284,300,814
Staff Suparenuation Fund	9,827,563	19,073,927	28,901,490	-	9,827,563	19,073,927
Staff Provident Fund	7,536,624	42,738,871	50,275,495	-	7,536,624	42,738,871
Provision for Incentive Bonus	140,979,457	122,091,403	263,070,860	-	123,065,146	140,005,714
Provision for balance Other bank & FI	175,000,000	55,000,000	230,000,000	-	-	230,000,000
Provision for Furniture Bill	300,016	299,999	600,015	-	300,016	299,999
Provision for Advertisement	-	989,387	989,387	-	-	989,387
Interest Payble	-	60,620,755	60,620,755	-	-	60,620,755
All Branches (Interest on Agro-Based Loan)	1,284,790	1,080,379	2,365,169	-	1,284,790	1,080,379
All Branches Covid-19 Loan Interest	11,035,669	2,654,432	13,690,101	-	11,035,669	2,654,432
Agro loan, SIEF loan and Covid-19 Loan Revolving	158,044	316,598	474,642	-	158,044	316,598
Payble EHCLB	-	4,958	4,958	-	-	4,958
Miscellaneous	569,114,458	810,494,439	1,379,608,897	-	569,114,458	810,494,439
Total :	1,222,103,023	1,271,879,988	2,493,983,012	-	814,887,898	1,679,095,113

