

**Auditors' Report
And
Audited Financial Statements
for the year ended June 30, 2025**



বাংলাদেশ কৃষি ব্যাংক
Bangladesh Krishi Bank
গ্রামবাংলার গণমানুষের ব্যাংক

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Independent Auditors' Report

To the Shareholders (Government of the People's Republic of Bangladesh) of Bangladesh Krishi Bank Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Bangladesh Krishi Bank which comprise the Balance Sheet as at 30 June 2025 and the Profit and Loss Account, statements of Changes in Equity and statement of Cash flows for the year then ended, and Notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the bank as at 30 June 2025, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note # 2.00 to the financial statements.

Basis for Qualified Opinion

1. Consequent upon time-to-time increase in the salary structure having monetary effect on retirement benefit, the Bank appointed AIR Consulting, an Actuarial Firm for ascertainment of Bank's liability against superannuation Fund (SAF) of its employees. As per the last Actuarial Valuation Report by the Actuarial Firm there was a fund deficit of Tk. 5,261 crore as on 30 June 2018. The said Actuarial Report contained a recommendation to contribute the following amounts towards reduction of deficits in the fund.

Year	Amount in Taka
2018 (Starting from 01 July 2018)	620 Crore
Each year thereafter	475 Crore

However, no provision has been made by the bank for such contribution to this Fund. The Actuary Firm has also recommended to closely monitor the funding position of the SAF over the next few years and carry out the next actuarial assessment as on 30 June 2019. But no further assessment has yet been done by the bank.

2. Reference to note 14.4 to the financial statements, the bank's capital adequacy ratio as at 30 June 2025 showed a negative figure (133.08%) against minimum total capital plus Capital Conservation Buffer @ 12.50%. This has caused because of negative Core Capital of Tk. 28,162.12 crore as disclosed in Note # 14.4.1. The shortfall in negative capital has been stood at Tk. 29,860.17 crore as on 30 June 2025 as disclosed in Note # 14.4. And Bangladesh Krishi Bank (BKB) has reported a negative total capital / Owners' equity of Taka 27,491.98 Crore as disclosed in Balance sheet and negative Retained Earnings of Taka 29,885.79 crore as disclosed in Note # 17 as of 30 June 2025.

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3. As disclosed in the note 9.4.1, Inter Branch Transaction Account (IBTA) shows a total debit balance of Taka 202.33 Crore and a credit balance of Taka 28.66 crore as on 30 June 2025. The net difference between these debit and credit balances is Taka 173.67 Crore against which no reconciliation could be made available to us.

We conducted our audit in accordance with the 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 remained independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and Bangladesh Bank, and we have fulfilled our other 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.

Emphasis of Matter

Without qualifying our opinion, we are drawing attention to the following facts:

1. Total outstanding amounts to Tk. 245.79 Crore of which Tk. 222.49 crore is attributable to Government borrowings of which Tk. 3.26 crore relates to before liberation as disclosed in Note # 11.1.1 and Tk. 23.30 crore to International Financial Institutions (IFIs) as disclosed in Note # 11.2. Out of this total outstanding amount of Tk. 245.79 crore, supporting documentation was made available for Tk. 240.30 crore.
2. The Bank conducts its banking activities through branch offices, which are predominantly rented on a long-term basis across the country. These leased branch offices meet the criteria for recognition under IFRS 16, Leases. However, the Bank has not recognized the associated leased assets and lease liabilities in its financial statements, nor has it charged depreciation on the leased assets as required by IFRS 16. This omission could significantly impact the Bank's financial position and performance, leading to a misrepresentation of its assets and liabilities.
3. As disclosed in note 10.00 to the Financial Statements, the Bank has recognized Taka. 33.38 Crore as Non-Banking Asset (NBA) acquired in settlement of loans & advances as at 30 June 2025. In reply on the same issue, the Bank informed in the tripartite meeting held on 12.01.2023 between the auditors, the Bank and the Financial Institutions Division of the Ministry of Finance to finalize the audited Draft Financial Statements of the Bank for the year ended 30 June 2022 that the Estate and Engineering Division of the Bank is closely monitoring the process for mutation and taking possession of all Non-Banking Assets but the said Division could not provide us any progress in this regard except a branch wise list of Non-Banking Assets.
4. As disclosed in the note # 8.00 to the Financial Statements, the Bank has shown fixed assets at WDV Taka 785.07 Crore as on 30 June 2025. But the existence of fixed assets was not verified due to maintenance of an incomplete fixed assets register as the asset's identification number, the location etc. was not found in the fixed assets register.
5. Depreciation Charge is not calculated day-by-day basis in the branch that may indicate non-compliance with IAS 16. According to IAS 16, depreciation should be calculated and recorded day by day basis.
6. With reference to Notes 3.1.2, 6.2.2, 9.3, 9.4, 9.3.1, 12.1, 13, & 13.1 to the financial statements, the Bank could not provide the required supporting documents for certain account balances and figures. Management was also unable to give clear explanations for these disclosures. As a result, we could not verify the accuracy and completeness of these amounts.

Sl. No.	Account Head	Notes	Taka (Crore)
i.	Electronic Money	3.1.2	0.06
ii.	Bangladesh Data Center and Disaster Recovery Site Ltd. (Unquoted Shares)	6.2.2	2.73
iii.	Receivable from RAKUB	9.3	128.17
iv.	Head Office Other Advances	9.3	0.29
v.	Receivable against Excess Interest of Double Amount of the Principal Loan	9.3.1	330.96
vi.	Outstanding Loan from Rupali Bank	13	1.31
vii.	Wage Earners bond	9.3	0.70
viii.	Retired Army Pension	9.3	52.69
ix.	Prize against Classified Loan Recovery under MIRACLE Prog.	9.3	0.48
x.	Branch Sundry Advances	9.3	23.52
xi.	Ex-Advice Payment for BEFT	9.4	2.38
xii.	COVID-19 Interest-Reimbursement Account	9.4	2.03
xiii.	Receivable from Remaining Amount of Interest Blocked a/c	9.4	1.97
xiv.	Reconstruction on Loan Accounts	13.1	0.74
xv.	Reconstruction of Accounts	9.3	0.39
xvi.	ODA Revolving Fund	12.1	5.34
xvii.	Interest Payable Interest on ODA Revolving Fund	13.1	0.04
xviii.	ODA Revolving Fund	13.1	(3.58)
xix.	E.E.C Revolving Fund	13.1	3.94
xx.	Payable Interest on E.E.C Revolving Fund	13.1	0.18
xxi.	E.C Revolving Fund	13.1	5.47
xxii.	Payable Interest on E.C Revolving Fund	13.1	1.43
xxiii.	Remissioned Interest of Loan Account which disbursed up to 30.06.90	9.3	1.97
xxiv.	Interest Remitted on Pre-Liberation Agri. Loans & Advances	9.3	3.99
xxv.	Remitted Agri. loan upto Tk.5000/-	9.3	0.94
xxvi.	Remissionable Interest Against Industrial & Commercial Loan	9.3	42.47
xxvii.	Remission of Agricultural Loan upto taka 5000/-	9.3	6.32
xxviii.	Interest Remitted on Weavers Credit in 1988	9.3	5.46
xxix.	Interest Remitted on Crop Loans	9.3	0.09
xxx.	Govt. Subsidy Against S.T.W.	9.3	0.08
xxxi.	SIDOR Affected Agricultural Loan	9.3	2.86
xxxii.	Interest Remission up to Tk. 5000	9.3	35.06
xxxiii.	40% Interest Receivable from Govt. against Sick Freezing Food Industry	9.3	3.29
xxxiv.	20% Interest Remission of Classified Loan for Four Years	9.3	6.73
xxxv.	Loom Board Credit	9.3	0.11
xxxvi.	Remissionable Interest on Weavers Credit in 1995	9.3	7.57
xxxvii.	Remissionable Interest on Swanirvar Credit Program	9.3	0.49
xxxviii.	Losses against Remissioned of Interest and Others	9.3	57.37
xxxix.	Remissionable Interest of Agricultural Loan	9.3	13.34
xl.	Remissionable Loan Account	9.3	30.63

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of the 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, and informing our opinion thereon, and we do not provide a separate opinion on these matters.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans & advances	
The process for estimating the provision for loans & advances portfolios associated with credit risk is significant, judgmental, and complex. For the individual analysis for large exposure, the provision calculation considers the estimates of future business performance and the market value of the collateral provided for credit transactions. For the collective analysis of exposure on a portfolio basis, provision calculation and reporting are manually processed, which deal with voluminous databases, assumptions, and estimates. Due to the high level of judgment involved and the use of the manual process in estimating the provision for loans & advances, we considered this to be a key audit matter. At year-end, the Bank reported total loans & advances of BDT 38,631.42 Crore (2024: BDT 36,600.12 Crore), respectively, and provision for loans & advances of BDT 13,147.29 Crore (2024: BDT 7,328.51 Crore). We have focused on the following significant judgements and estimates, which could give rise to material misstatement or management bias: For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values, and the timing of cash flows. Provision measurement is primarily dependent upon key assumptions relating to the probability of default, ability to repossess collateral, and recovery rates.	We tested the design and operating effectiveness of key controls, focusing on the following: ❖ Credit appraisal, loans & advances disbursement procedures, monitoring, and provisioning process; ❖ Completeness of appropriate documentation before disbursement of loans & advances, as well as recording of loans & advances balance; ❖ Alternate procedures applied by management to assess new loans & advances/renewal of existing loans & advances where the latest audited financial statements of the borrower are not available; ❖ Identification of loss events, including early warning and default warning indicators; ❖ Review of quarterly Classification of loans & advances (CL); Our substantive procedures for the provision of the loans & advances portfolio comprised the following: ❖ Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; ❖ Assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information; ❖ Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See notes no. 7.0 and 13.3 to the financial statements.	

Description of key audit matters	Our response to key audit matters
Recognition of interest income	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of Interest income have involvement of complex IT environments.	We tested the design and operating effectiveness of key controls over the recognition and measurement of interest income.
We identify recognition of interest income as a key audit matter because this is one of the key performance indicators of the Bank, and therefore, there is an inherent risk of fraud and error in the recognition of interest income by management to meet specific targets or expectations.	We performed tests of operating effectiveness on automated controls in place to measure and recognize interest income.
At year's end, the Bank reported total gross interest income of BDT 2,697.05 Crore (2024: BDT 2,325.71 Crore).	We have also performed substantive procedures to check whether interest income is recognized completely and accurately.
	We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 19.0 to the financial statements.	

Description of key audit matters	Our response to key audit matters
Recognition of loans & advances	
Loans & advances are the main element of the financial statements of the Bank. The profit of the Bank is mainly dependent on the portfolio of loans & advances. Management performance is highly dependent on the target achievement of loans & advances. Loans & advances disbursement requires robust documentation followed by approval from an appropriate level of authority.	We tested the design and operating effectiveness of key controls, focusing on loans & advances appraisal, loans & advances disbursement procedures, and the monitoring process of loans & advances.
We have identified loans & advances as a key audit matter because there is an inherent risk of fraud and misstatement in the disbursement of loans & advances by management to meet specific targets or expectations.	We have performed a procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before the disbursement of loans & advances.
At year-end, the Bank reported total loans & advances of BDT 38,631.42 Crore (2024: BDT 36,600.12 Crore), respectively.	In addition, we have performed a procedure to check whether the loans & advances are recorded completely and accurately, and whether are exist at the reporting date.
	Furthermore, we have assessed the appropriateness of disclosures against the Bangladesh Bank guidelines and the Bangladesh Bank letter ref. No. ডিবিআই-২(পরিশোধ-১)/২৭/২০২৫-৩১
See note no. 7.0 to the financial statements.	

Description of key audit matters	Our response to key audit matters
Measurement of deferred tax liabilities (DTL)	
At year's end, the Bank reported total deferred tax liabilities of BDT 12.00 Crore (2024: BDT 4.65 Crore) respectively.	We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of DTLs and the assumptions used.
Significant judgment is required about deferred tax assets, as their recoverability is dependent on forecasts of future profitability over a number of periods.	We also assessed the completeness and accuracy of the data used. We involved tax specialists to assess key assumptions, controls, recognition, and measurement of DTLs.
Accordingly, this area has been considered a key audit matter.	Finally, assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.
See note no. 13.9 to the financial statements.	

Description of key audit matters	Our response to key audit matters
Impairment assessment of unquoted investments	
In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds, especially any impairment, is calculated using valuation techniques that may take into consideration direct or indirect unobservable market data and hence require an elevated level of judgment.	We have assessed the processes and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process.
	We tested a sample of investment valuations as at 30 June 2025 and compared our results to the recorded value.
	Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 6.2.2 to the financial statements	

Description of key audit matters	Our response to key audit matters
IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily, and the reliance on automated and IT-dependent manual controls.	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting.
Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are key to ensuring IT-dependent and application-based controls are operating effectively.	We tested IT general controls (logical access, change management, and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized.
	We tested the Bank's periodic review of access rights and reviewed requests for changes to systems for appropriate approval and authorization.

Description of key audit matters	Our response to key audit matters
	We considered the control environment relating to various interfaces, configurations, and other application layer controls identified as key to our audit. We performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms, and segregation of incompatible duties relevant to application and database change management.

Description of key audit matters	Our response to key audit matters
Legal and regulatory matters	
We focused on legal and regulatory matters because the Bank operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows concerning the provisions and other contingent liabilities.	We obtained an understanding of the Bank's key controls over the legal provision and contingencies process. We enquired of those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provision, and tested the completeness and accuracy of the underlying information. We also assessed the Bank's provisions and contingent liabilities disclosure.

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 auditor's 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 conclude that there is a material misstatement therein, we are required to communicate the matter to the board of directors of the Bank.

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 in accordance with IFRSs, as explained in note no. # 2.00, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act 1991(as amended up to date), and the Bangladesh Bank regulations require the Management to ensure effective internal audit, internal control, and risk management functions of the Bank.

The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to the Bangladesh Bank on instances of fraud and forgery.

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 it 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 financial statements.

This assignment has been jointly performed by 2 (two) Chartered Accountants (CA) firms. For the professional convenience leading to timely completion of it, the firms mutually agreed to divide the work with the consent of BKB, among themselves as follows: **Pinaki & Company**, Chartered Accountants got Assets & Income while **A. Wahab & CO.**, Chartered Accountants was allotted Liabilities & Expenses side. However, the joint & several responsibilities of the firms remain with both the firms.

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 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 the 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 within the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision, and performance of the Bank 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 other matters that may reasonably 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 which have been duly described in the Basis for Qualified Opinion section. 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 Companies Act 1994 (as amended up to date), the Bank Company Act 1991 (amended up to date), the Financial Reporting Act 2015, and the rules and regulations issued by Bangladesh Bank, we also report that:

- i. We have obtained all the information and explanations that, to the best of our knowledge and belief, were necessary for the purpose of our audit and made due verification thereof.
- ii. To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility for the audit of the financial statements section in forming the above opinion on the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
 - a. The internal audit, internal control, and risk management arrangements of the Bank as disclosed in the financial statements appeared to be inadequate.

- b. We have observed material instances of irregularity or administrative error and exception detrimental committed by employees of the Bank (other than matters disclosed in these financial statements);
- iii. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appeared from our examination of those books.
- iv. The records and statements submitted by the branches have been properly maintained in the financial statements.
- v. The balance sheets and profit and loss accounts together with the annexed notes dealt with by the report agree with the books of account and returns.
- vi. The expenditure incurred was for the purpose of the Bank's business for the year.
- vii. The financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations, and accounting standards as well as related guidance issued by Bangladesh Bank.
- viii. Adequate provision has been made for advance and other assets which are in our opinion doubtful of recovery.
- ix. The information and explanations required by us have not been found satisfactory.
- x. We have conducted audit of 20 branches as well as the Head office, and spent over 9,000 person hours.
- xi. The Bank could not maintain the required Capital to Risk-weighted Asset Ratio (CRAR) in accordance with Bangladesh Bank guidelines, showing a negative ratio of 133.08%, as disclosed in Note No. 14.4 to the financial statements. This matter has been addressed in our Emphasis of Matter Section.

Signed for & on behalf of



Pinaki Das, FCA
ICAB Enrollment Number # 151
Senior Partner
Pinaki & Company
Chartered Accountants
FRC Enlistment No.-CAF-001-113
DVC: 2609080151AS226720

Dated: Dhaka, **07 SEP 2026**

Signed for & on behalf of



Md. Showkat Hossain, FCA
ICAB Enrolment Number # 196
Partner
A. Wahab & Co.
Chartered Accountants
FRC Enlistment No.-CAF-001-062
DVC: 2609070196AS204762



BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2025

Amount in Taka

Particulars	Notes	30 June 2025	30 June 2024
Property and Assets			
Cash	3.0	30,614,364,293	30,909,547,511
Cash in Hand (Including Foreign Currencies)	3.1	4,579,429,367	4,178,234,376
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	26,034,934,927	26,731,313,135
Balance with Other Banks & Financial Institutions	4.0	8,597,894,962	15,059,173,061
In Bangladesh	4.1	3,451,600,858	557,416,005
Outside Bangladesh	4.2	5,146,294,104	14,501,757,056
Money at call and short notice	5.0	10,100,000,000	700,000,000
Investments	6.0	13,762,558,700	6,291,912,500
Government Securities	6.1	13,700,869,700	6,230,223,500
Other Investments	6.2	61,689,000	61,689,000
Loans and Advances	7.0	386,314,179,732	366,001,228,840
Loans, Cash Credits, Overdrafts etc.	7.1	380,695,198,931	360,280,339,795
Bills Purchased and Discounted	7.2	5,618,980,801	5,720,889,045
Fixed Assets	8.0	7,850,727,819	7,833,162,947
Other Assets	9.0	20,453,340,563	14,437,386,081
Non-Banking Assets	10.0	333,824,497	333,773,730
Total Assets		478,026,890,566	441,566,184,670
Liabilities and Capital			
Liabilities			
Borrowing from Other Banks, FI and Agents	11.0	69,433,701,552	66,735,245,364
In Bangladesh	11.1	69,200,694,417	66,502,238,229
Outside Bangladesh	11.2	233,007,135	233,007,135
Deposits and Other Accounts	12.0	504,258,833,753	452,928,970,942
Current Accounts and Other Accounts	12.1	30,998,264,786	33,822,689,237
Bills Payable	12.2	2,227,432,008	1,048,744,724
Savings Bank Deposits	12.3	108,343,497,286	98,359,799,901
Fixed Deposits	12.4	362,689,639,674	319,697,737,080
Other Liabilities	13.0	179,254,199,784	114,404,100,995
Total Liabilities		752,946,735,089	634,068,317,301
Capital/ Owners' Equity			
Paid-up Capital	14.2	9,000,000,000	9,000,000,000
Re-Capitalization	14.3	6,500,000,000	6,500,000,000
Statutory Reserve	15.0	232,306,342	232,306,342
Other Reserve	16.0	8,205,733,629	8,078,701,170
Retained Earnings Surplus/(Deficit)	17.0	(298,857,884,494)	(216,313,140,144)
Total Capital/ Owners' Equity		(274,919,844,523)	(192,502,132,631)
Total Liabilities and Owners' Equity		478,026,890,566	441,566,184,670

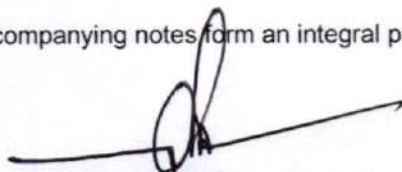


BANGLADESH KRISHI BANK
OFF BALANCE SHEET ITEMS
AS AT 30 JUNE 2025

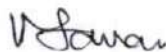
Amount in Taka

Particulars	Notes	30 June 2025	30 June 2024
Contingent Liabilities:	18.0	80,301,212,411	33,898,555,856
Acceptance for Constituents Liabilities (Letter of Credit)		80,009,050,127	33,491,799,010
Outstanding Customers Liabilities Guarantees	18.1	134,981,404	177,366,435
Bills for Collection		157,180,880	229,390,411
Senior Partner		-	-
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		80,301,212,411	33,898,555,856

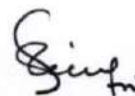
Accompanying notes form an integral part of these financial statements



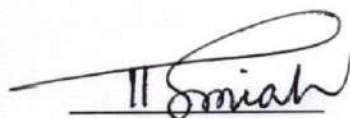
Md. Mostafizur Rahman
General Manager



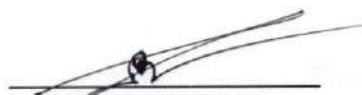
Mohd. Khaleduzzaman
Deputy Managing Director



Sanchia Binte Ali
Managing Director



Dr. Md. Idris Miah
Director



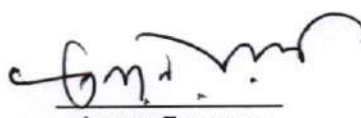
Maksuma Akter Banu
Director



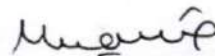
Md. Saiful Islam
Director



Mohammad Abul Hashem
Director

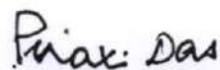


Anwar Faruque
Director



Mohammed Nurul Amin
Chairman

Signed for & on behalf of



(PINAKI & COMPANY)
CHARTERED ACCOUNTANTS
FRC Enlistment No. CAF-001-113
Signed By: Pinaki Das, FCA
Senior Partner
ICAB Enrollment Number # 151

Dated: Dhaka, **07 SEP 2026**

2609080151AS226720

Signed for & on behalf of



(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS
FRC Enlistment No. CAF-001-062
Signed By: Md. Showkat Hossain, FCA
Partner
ICAB Enrollment Number # 196

Drc: 2609070196AS204762



BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2025

Amount in Taka

Particulars	Notes	30 June 2025	30 June 2024
Interest Income	19.0	26,970,499,189	23,257,110,170
Less :Interest Expense on Deposit & Borrowings	20.0	(36,563,026,308)	(27,512,884,196)
Net Interest Income		(9,592,527,119)	(4,255,774,026)
Income from Investment	21.0	1,099,078,936	91,972,709
Commission, Exchange & Brokerage	22.0	948,041,589	579,997,760
Other Receipts	23.0	2,527,613,244	2,398,449,714
		4,574,733,770	3,070,420,183
Total Operating Income (A)		(5,017,793,350)	(1,185,353,843)
Salary & Allowance	24.0	12,417,673,270	13,004,299,347
Rent, Taxes, Insurance, Lighting etc.	25.0	620,576,285	564,889,836
Legal Charges	26.0	4,954,233	1,416,609
Postage, Telegram, Telephone & Stamps	27.0	104,764,891	102,325,954
Auditor Fee	28.0	974,500	988,800
Stationary, Printing & Advertisement	29.0	122,443,300	101,816,195
Pay & Allowances of Managing Director	30.0	2,216,147	1,662,120
Director's Fees	31.0	1,867,500	1,906,600
Depreciation & Repairs of Bank Property	32.0	330,218,180	340,504,673
Other Expenditure	33.0	711,729,016	564,367,980
Total Operating Expenditure (B)		14,317,417,322	14,684,178,114
Profit / (Loss) Before Provision : (C=A-B)		(19,335,210,671)	(15,869,531,956)
Provision for Loans & Advances	13.3.1, 13.3.2 & 13.3.3	58,227,478,894	48,252,432,689
Provision for Diminution in Value of Investment in Share & FDR		103,681,454	-
Provision for Other Assets and Non-Banking Asset		3,025,940,607	880,540,105
Provision for Off-balance Sheet Exposures	13.6	1,488,074,256	-
Other Provision		-	15,791,541
Total Provision (D)		62,845,175,211	49,148,764,335
Total Profit /(Loss) before taxes (E=C-D)		(82,180,385,882)	(65,018,296,291)
Provision for Taxation (F)		388,992,676	115,562,267
Provision for Current Tax	13.8	315,452,330	157,965,182
Provision for Deferred Tax	13.9	73,540,346	(42,402,915)
Net Profit/(Loss) After Tax (G=E-F)		(82,569,378,558)	(65,133,858,558)
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Retained Surplus		(82,569,378,558)	(65,133,858,558)
Earnings Per Share (EPS)		-	-

Accompanying notes form an integral part of these financial statements

Md. Mostafizur Rahman
General Manager

Mohd. Khaleduzzaman
Deputy Managing Director

Sanchia Binte Ali
Managing Director

Dr. Md. Idris Miah
Director

Maksuma Akter Banu
Director

Md. Saiful Islam
Director

Mohammad Abul Hashem
Director

Anwar Faruque
Director

Mohammed Nurul Amin
Chairman

Signed for & on behalf of

Signed for & on behalf of

Pinaki Das
(PINAKI & COMPANY)
CHARTERED ACCOUNTANTS
FRC Enlistment No. CAF-001-113
Signed By: Pinaki Das, FCA
Senior Partner
ICAB Enrollment Number # 151

(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS
FRC Enlistment No. CAF-001-062
Signed By: Md. Showkat Hossain, FCA
Partner
ICAB Enrollment Number # 196



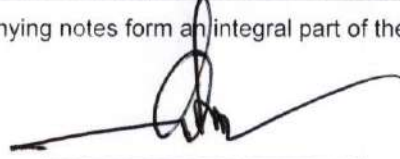
DVC No: 2609080151AS226720
Date: Dhaka 07 SEP 2026

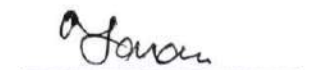
DVC: 2609070196AS204762

BANGLADESH KRISHI BANK
STATEMENT OF CHANGES IN EQUITIES
FOR THE YEAR ENDED 30 JUNE 2025

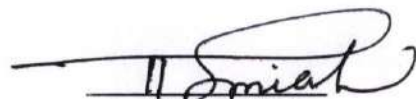
Particulars	Amount in Taka						
	Paid -Up Capital	Re-Capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Retained Earnings	Total Amount
Balance as at 01 July, 2024	9,000,000,000	6,500,000,000	232,306,342	6,655,067,312	1,423,633,858	(216,313,140,144)	(192,502,132,631)
Prior year adjustment	-	-	-	-	-	-	-
Restated opening balance	9,000,000,000	6,500,000,000	232,306,342	6,655,067,312	1,423,633,858	(216,313,140,144)	(192,502,132,631)
Related Balance due to Changes of Accounting Policy	-	-	-	-	-	-	-
Increased/ Decreased due to Revaluation of Assets or Devaluation of Currency	-	-	-	-	-	-	-
Revaluation Reserve	-	-	-	(24,634,208)	-	24,634,208	-
General Reserve for Demand Loan from BB	-	-	-	-	75,833,333	-	75,833,333
Risk Mitigation fund	-	-	-	-	75,833,333	-	75,833,333
Re-Capitalization	-	-	-	-	-	-	-
Net Profit / (Loss) for the year	-	-	-	-	-	(82,569,378,558)	(82,569,378,558)
Dividend	-	-	-	-	-	-	-
Increased of Capital	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 June, 2025	9,000,000,000	6,500,000,000	232,306,342	6,630,433,104	1,575,300,525	(298,857,884,494)	(274,919,844,523)

Accompanying notes form an integral part of these financial statements.


Md. Mostafizur Rahman
General Manager


Mohd. Khaleduzzaman
Deputy Managing Director


Sanchia Binte Ali
Managing Director


Dr. Md. Idris Miah
Director


Maksuma Akter Banu
Director


Md. Saiful Islam
Director


Anwar Faruque
Director


Mohammed Nurul Amin
Chairman

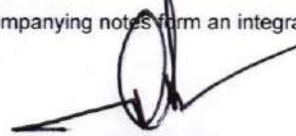


BANGLADESH KRISHI BANK
CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 JUNE 2025

Amount in Taka

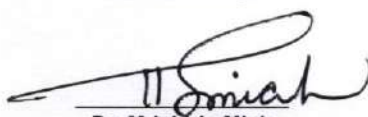
Particulars	Notes	30 June 2025	30 June 2024
A. Cash flow from operating activities:			
Interest Received	35.00	21,746,399,000	18,422,333,000
Interest Paid	36.0	(34,067,550,574)	(25,847,900,205)
Dividend receipts	21.0	900,000	900,000
Income from investment (other than dividend)	21.0	1,098,178,936	91,072,709
Fees and Commission Receipts	22.0	948,041,589	579,997,760
Cash Paid to Employees	43.0	(10,767,673,270)	(11,354,299,347)
Cash Paid to Suppliers	37.0	(89,459,761)	(77,399,923)
Receipts from Other Operating Activities	23.0	2,527,613,244	2,398,449,714
Payments for Other Operating Activities	38.0	(1,539,313,180)	(1,322,184,661)
Recovery from Written-Off Loans & Advances		66,400,000	25,900,000
Cash generated from operating activities		(20,076,464,015)	(17,083,130,953)
Increase/(decrease) in operating assets and liabilities			
Loans and Advances to Customers	39.0	(14,993,746,515)	(40,468,474,444)
Other Assets	40.0	(4,366,005,250)	14,002,563,710
Other Liabilities	41.0	1,460,357,329	(3,207,985,070)
Deposits From Customers	42.0	45,679,148,628	45,731,290,207
		27,779,754,193	16,057,394,404
Net Cash Flow from Operating Activities(A)		7,703,290,178	(1,025,736,548)
B. Cash Flows From Investing Activities			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		(7,470,646,200)	(6,179,166,760)
(Purchase)/Sale of Property, Plant and Equipments		(287,561,484)	(298,525,344)
Net cash Flow from Investing Activities		(7,758,207,684)	(6,477,692,104)
C. Cash Flows from Financing Activities			
Paid up Capital/Re-capitalization		-	-
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		2,698,456,189	(2,173,633,235)
Net Cash Flow from Financing Activities		2,698,456,189	(2,173,633,235)
D. Net Increase/(Decrease) in Cash (A+B+C)		2,643,538,683	(9,677,061,888)
F. Cash and Cash Equivalents at the Beginning of the Year		46,668,720,572	56,345,782,460
G. Cash and Cash Equivalents at the End of the Year(D+F)	34.0	49,312,259,255	46,668,720,572

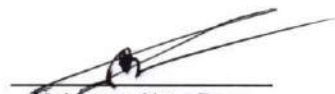
Accompanying notes form an integral part of these financial statements

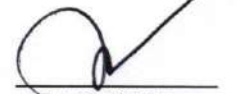

Md. Mostafizur Rahman
General Manager

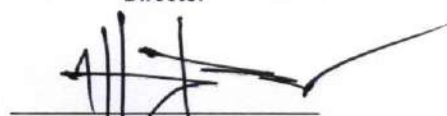

Mohd. Khaleduzzaman
Deputy Managing Director

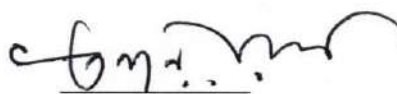

Sanchia Binte Ali
Managing Director

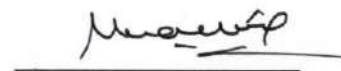

Dr. Md. Idris Miah
Director


Maksuma Akter Banu
Director


Md. Saiful Islam
Director


Mohammad Abul Hashem
Director


Anwar Faruque
Director


Mohammed Nurul Amin
Chairman

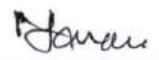


BANGLADESH KRISHI BANK
LIQUIDITY STATEMENT
MATURITY ANALYSIS OF ASSETS & LIABILITIES AS AT 30 JUNE 2025

Particulars	Amount in Taka					
	upto 1 month	1- 3 months	3 -12 months	1-5 years	More than 5 years	Total
Assets						
a) Cash	4,579,429,367	-	-	-	-	4,579,429,367
b) Balance with other Banks	24,540,194,513	220,484,768	-	76,431,454	19,895,719,153	44,732,829,888
c) Investment	8,394,700	-	-	42,278,000	13,711,886,000	13,762,558,700
d) Loans & Advances	15,452,567,189	38,631,417,973	77,262,835,946	193,157,089,866	61,810,268,757	386,314,179,732
e) Land Building & Other Fixed Assets	-	-	-	-	7,850,727,819	7,850,727,819
f) Other Assets	961,244,726	5,447,053,446	1,649,796,459	4,958,098,373	7,437,147,560	20,453,340,563
g) Non- Banking Assets	26,100,000	-	-	307,724,497	-	333,824,497
Total Assets	45,567,930,495	44,298,956,187	78,912,632,405	198,541,622,190	110,705,749,289	478,026,890,566
Liabilities						
a) Borrowing from Bangladesh Bank, Other Banks And Agents	-	818,195,000	10,646,400,000	22,197,910,067	35,771,196,485	69,433,701,552
d) Deposits	19,591,557,335	24,508,500,331	58,790,168,396	212,833,726,646	186,307,449,037	502,031,401,745
c) Other Accounts	22,274,320	44,548,640	111,371,600	445,486,402	1,603,751,045	2,227,432,008
d) Provision and Other Liabilities	-	3,490,995,017	6,982,922,343	24,440,228,201	144,340,054,224	179,254,199,785
e) Equity	-	-	-	-	-	-
Total Liabilities	19,613,831,655	28,862,238,988	76,530,862,339	259,917,351,316	368,022,450,791	752,946,735,089
Net Liquidity Mismatch	25,954,098,840	15,436,717,199	2,381,770,066	(61,375,729,126)	(257,316,701,503)	(274,919,844,523)
Cumulative Net Mismatch	25,954,098,840	41,390,816,039	43,772,586,106	(17,603,143,020)	(274,919,844,523)	(274,919,844,523)

Accompanying notes form an integral part of these financial statements


Md. Mostafizur Rahman
General Manager

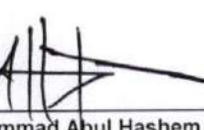

Mohd. Khaleduzzaman
Deputy Managing Director

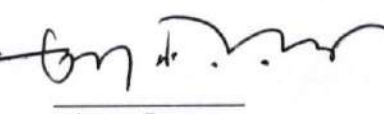

Sanchia Binte Ali
Managing Director

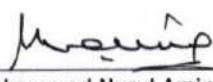

Dr. Md. Idris Miah
Director


Maksuma Akter Banu
Director


Md. Saiful Islam
Director


Mohammad Abul Hashem
Director


Anwar Faruque
Director


Mohammed Nurul Amin
Chairman



BANGLADESH KRISHI BANK
FOR THE YEAR ENDED 30 JUNE 2025
NOTES TO THE FINANCIAL STATEMENTS

1.00 Background

1.01 Status of the Bank

Bangladesh Krishi Bank (BKB), a state-owned specialized bank, has been established under the Bangladesh Krishi Bank Order, 1973 (President's Order No 27 of 1973). BKB is doing commercial banking under the Bank Company Act-1991 (amended to date). The Head Office is situated at Krishi Bank Bhaban, 83-85 Motijheel Commercial Area, Dhaka-1000. It has 1038 branches with 3 sub-branches operating all over Bangladesh except Rajshahi and Rangpur division.

1.02 Principal Activities

The Bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, Purchasing and discounting bills, remittances, money transfer activities, foreign exchange transactions, guarantees, commitments etc. Generally it provides loans & advances to individuals and corporate bodies related to:

- i) Production of Crops (including its related industries)
- ii) Purchase of Irrigation Machinery and Equipment
- iii) Development of Horticulture
- iv) Pisciculture (Fisheries)
- v) Animal Husbandry (Beef Fating & Dairy Farming)
- vi) Production of Seed
- vii) Alleviation of Poverty

The Bank gives emphasis to establish small agro-based cottage industries at both urban and rural areas by way of providing technical and financial supports. The Bank, within its constitution puts priority, as far as possible, and extends loan to small and marginal farmers. The Bank as such is discharging its duty to the society side by side its responsibility as a financial institution.

1.03 International Banking

The focus of International Division with its expertise caters mainly to the banking needs related to import and export affairs. The department has established correspondent relationships with the foreign banks in consultation with the respective senior management.

1.04 Information Technology

Bangladesh Krishi Bank has already set up an Information Technology platform including its branches and offices so all the branches are now operated under the purview of Online Banking Services. The bank has a vision to expand and to modernize the IT platform and information systems.

2.00 Significant accounting policies and basis of preparation of financial statements

2.01 Statement of Compliance

The financial statements of the Bank for the year ended 30 June 2025 have been prepared under the "First Schedule" (section-38) of the Bank Company Act 1991 (amended to date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, International Accounting Standards (IAS) & International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and other laws and rules applicable in Bangladesh. Where the requirement of provisions and circulars issued by Bangladesh Bank differ with those of the regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail. The Bank also complied with the requirement of the following regulatory and legal authorities:



- i) The Bank Company Act, 1991 [amended to date]
- ii) The Companies Act, 1994
- iii) Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv) Securities and Exchange Ordinance 1969
- v) Securities and Exchange Commission Rules, 2020
- vi) Income Tax Ordinance and Rules 1984
- vii) The Value Added Tax & Supplementary Duty Act, 2012
- viii) The Value Added Tax & Supplementary Duty Rules, 2016
- ix) Bangladesh Labor Act, 2006 (amended 2013) and Labor Rules 2015
- x) Financial Reporting Act, 2015 and
- xi) Other applicable laws and regulations.

The Bank has departed from those contradictory requirements of IFRSs in order to comply with the rules and regulation of Bangladesh Bank which are disclosed below:

2.01.1 Presentation and name of Financial Statements

IFRS: As per IAS 1 presentation of Financial Statements, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprises a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 also states an entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position except when a presentation based on liquidity provides information that is reliable and more relevant.

Bangladesh Bank: A format of financial statement (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement and notes) is prescribed in the "First Schedule" of Section 38 of the Bank Company Act, 1991 (as amended up to date), BRPD circular no. 14 dated 25 June 2003 and BRPD circular no. 15 dated 09 November 2009 of Bangladesh Bank. In the format, Assets and liabilities are presented mostly in decreasing order of liquidity.

2.01.2 Investment in Shares

IFRSs: 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 and 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 Banking Regulation & Policy Department (BRPD) Circular no. 14 dated 25 June 2003 of Bangladesh Bank, 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/NAV (Net Asset Value) respectively. Provision should be made for any loss arising from diminution in value of investments. As per DOS circular no. 1 dated 24 May 2023,

- For listed/ quoted securities, difference between purchase price and last trade price has to be provisioned after netting off gain/loss of same type securities.
- For non-listed/unquoted equity share, provision depends on the difference between the investment and proportionate net worth.
- For non-convertible cumulative preference share or bond/debenture, provision is 25%, 50% & 100% after year 1, 2 & 3 for non-payment of preset interest/profit/dividend/coupon.
- For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.



2.01.3 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 and 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: According to DOS Circular no. 5 dated 26 May 2008 and subsequent clarification in DOS Circular no. 5 dated 28 January 2009.

- Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM).
- HFT securities are revalued on the basis of mark to market on weekly basis and any gains 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.
- Held to Maturity (HTM) securities are amortized at the year end and any losses are recognized through profit and loss account and gains on amortization are recognized in Revaluation as a part of equity.

According to DOS Circular Letter No. 27 dated 4 December 2023. HFT revaluation loss can be net-off with the balance of Revaluation Reserve. For insufficient balance, charged to the profit and Loss account.

2.01.4 Provision on loans and advances

IFRS: As per IFRS 9 Financial Instruments, an entity shall recognize impairment allowance on loans based on expected credit losses (ECL) model. The ECL model is a function of the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), discounted to the reporting date using the effective interest rate. The amount of ECLs is being updated at each reporting date to reflect changes in credit risk since initial recognition.

Judgment is required when determining whether there is objective evidence that impairment exists and, if so, the appropriate amount of ECLs to recognize. The measurement of ECLs reflects an unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes, the time value of money, and reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions and forecasts of future economic conditions. Financial assets are categorized into the following three stages depending on their assessed credit risk:

Stage 1: Financial assets are categorized as Stage 1 when first recognized. The Bank records an allowance for 12-month ECLs in profit or loss, and interest revenue is calculated on the gross carrying amount of the asset.

Stage 2: Financial assets are categorized as Stage 2 when they have experienced a significant increase in credit risk since initial recognition. The Bank records an allowance for lifetime ECLs, and interest revenue is calculated on the gross carrying amount of the asset.

Stage 3: Financial assets are categorized as Stage 3 when they are considered credit-impaired. The Bank records an allowance for lifetime ECLs, and interest revenue is calculated based on the net carrying amount of the asset (gross carrying amount less the loss allowance), rather than on its gross carrying amount.



Bangladesh Bank: As per Bangladesh Bank circulars and guidelines, Loans and other assets have to be classified among Standard, Special Mention Account, Sub-Standard, Doubtful and Bad/Loss category based on time duration of overdue and adequate provisions have to be maintained as per the instructions. Instructions applicable in 2025 related to provision are as follows:

- A general provision at 1% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment.
- Specific provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively.
- General provision at 0.5% to 1% is required for all off-balance sheet exposure. Such provision policies are not specifically in line with those prescribed by IFRS-9.
- As per Bangladesh Bank BRPD Circular-15, Date 27 Nov, 2024 and guidelines, loans and other assets have to be classified and adequate provisions have to be maintained as under:

CL Categories		Period of past due or overdue	Rate of Provision
Unclassified	STD-0	No past due or overdue	1% of loan outstanding
	STD-1	≥ 1 day but < 1 month	
	STD-2	≥ 1 month but < 2 months	
	SMA	≥ 2 months but < 3 months	5% of loan outstanding
Classified	SS	≥ 3 months but < 6 months	20% of base for provision
	DF	≥ 6 months but < 12 months	50% of base for provision
	B/L	≥ 12 months	100% of base for provision

List of active Bangladesh Bank circulars and circular letters is presented below:

1. BRPD circular no. 15 dated 27 November 2024,
2. BRPD circular no. 03 dated 23 January 2025,
3. BRPD circular no. 05 dated 25 June 2025.

2.01.5 Recognition of interest in interest suspense account

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

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 interest suspense account, which is presented as liability in the balance sheet.

2.01.6 Other comprehensive income

IFRS: As per IAS 1 Presentation of financial statements, total comprehensive income comprises all components of 'profit or loss' and of 'other comprehensive income'. An entity may present a single statement of profit or loss and other comprehensive income, with profit or loss and other comprehensive income presented in two sections. The sections shall be presented together, with the profit or loss section presented first followed directly by the other comprehensive income section. An entity may present the profit or loss section in a separate statement of profit or loss. If so, the separate statement of profit or loss shall immediately precede the statement presenting comprehensive income, which shall begin with profit or loss. An entity shall present the allocation of profit or loss and comprehensive income to non-controlling interests and owners of the parent separately.

Bangladesh Bank: The templates of financial statements issued via Section 38 of the Bank-Company Act, 1991, BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009 do not include the elements other comprehensive income, nor the elements of other comprehensive income are allowed to be included in a single comprehensive income statement. As such the Bank prepares the financial statements accordingly and does not prepare the comprehensive income statement. However, elements of OCI are shown in the statement of changes in equity. The Bank presents the allocation of profit or loss to non-controlling interests and owners of the parent.

2.01.7 Financial Instruments - presentation and disclosure:

IFRS: A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. As per IFRS 9 Financial Instrument, an entity shall recognize a financial asset or a financial liability in its statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. An entity shall classify and measure financial instruments at amortized cost, fair value through other comprehensive income (FVOCI) or fair value through profit or loss (FVPL) depending on how these are managed (the entity's business model) and on their contractual cash flow characteristics.

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

2.01.8 Financial Guarantees

IFRSs: As per IFRS 9 financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular # 6 dated 25 April 2023, financial guarantees such as L/C and L/G will be treated as off balance sheet items. As per the referred circular, banks are required to maintain 0.50% to 1% General Provision against the guarantees they issue for their clients since guarantee is an off-balance sheet exposure.

2.01.09 Cash and cash equivalents

IFRSs: Cash and cash equivalents items should be reported as cash item as per IAS 7 statement of Cash Flows.

Bangladesh Bank: As per BRPD circular 14, dated 25 June 2003, some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not shown as cash and cash equivalent Money at call and on short notice is shown as face item in balance sheet, and Treasury bills, Prize bonds are shown in investment.

2.01.10 Non-banking assets

IFRSs: No indication of non-banking assets are found in any IFRSs.

Bangladesh Bank: As per BRPD circular # 22 dated 20 September 2021 and BRPD Circular No.14 dated 25 June 2003, there should exist a face item named Non-banking assets.



2.01.11 Cash flow statement

IFRSs: As per IAS 7 Cash flow statement can be prepared either in direct method or in 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: The statement of cash flows has been prepared in accordance with the guideline as per BRPD circular # 14 dated 25 June 2003, cash flow should be a mixture of direct and indirect method.

2.01.12 Balance with Bangladesh Bank: (CRR)

IFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents.

2.01.13 Presentation of intangible asset

IFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular No. 14 dated June 25, 2003.

2.01.14 Off balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS. But mostly the entity shall follow IAS 37 to recognize off balance sheet items.

Bangladesh Bank: As per BRPD Circular No. 14 dated June 25, 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 and as per BRPD circular # 06, dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures.

2.01.15 Loans and advance net of provision

IFRSs: As per IFRS 9: Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD circular # 14 dated 23 September 2012, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

[Also refer to Note 2.21 Compliance of international Accounting Standards (IASs) and international Financial Reporting Standards (IFRSs)]

2.01.16 Disclosure of appropriation of profit

IFRS: IAS 1 Presentation of financial statements does not require appropriation of profit to be shown on the face of the statement of comprehensive income.

Bangladesh Bank: As per Section 38 of the Bank-Company Act 1991, BRPD 14 dated 25 June 2003 and BRPD 15 dated 09 November 2009, the Profit and Loss Account template requires disclosure of appropriation of profit.



2.01.17 Income tax on income from treasury bills/bonds

IFRS: The Bank recognizes the current and deferred tax in the financial statements using the provisions of the prevailing tax laws applicable in Bangladesh. As per IAS 12 Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is possible that taxable profit will be available against which such differences can be utilized. Deferred tax liabilities are also recognized for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foreseeable future.

Bangladesh Bank: As per BRPD Circular no. 11 dated 12th December 2011, For the purpose of reflecting actual financial status, while recognizing the Deferred Tax Asset and Liabilities in the financial statements banks are instructed to follow the rules as Mentioned below:

1. Deferred Tax Asset may be recognized complying with the Bangladesh Accounting Standards (BAS) on the expenses for which, according to the income tax law, a future tax benefit will be received. However, a description on Deferred Tax Asset should be provided in "Notes to the Accounts" section of the Financial Statements (i.e. basis and method of calculation, amount, and expected time of Adjustment etc.);
2. Deferred Tax Liabilities must be recognized for those items which are mentioned to recognize in Bangladesh Accounting Standards.

2.01.18 Recovery of Written off Investments/Loans

IFRS: As per IAS 1, an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by any IFRSs. Again, recovery of written off investments/loans should be charged to profit and loss account as per IFRS 15: Revenue from Contracts with Customers.

Bangladesh Bank: As per BRPD circular no. 15 dated 09 November 2009, recoveries of amount previously written off should be adjusted with the specific provision for investments/loans and advances.

2.01.19 Capital Work in Progress

Capital work in progress is stated at cost. These are expenses of a capital nature directly incurred in the construction of building, system development and awaiting capitalization. It is classified as a non-current assets within the broader category of property plant and Equipment (PPE) and no depreciation will be charged until the asset is completed and ready for use.

2.02 Basis of measurement

The financial statements have been prepared on the historical cost basis except for the following material items:

- i. Investment in shares of listed companies.
- ii. Land & Buildings is recognized at cost at the time of acquisition and subsequently measured at fair value as per IAS-16 "Property, Plant & Equipment."

The accounting policies, unless otherwise stated have been consistently applied by the company and consistent with those of the previous year.



2.03 Going concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

As per Section 33 of President order no.-27 dated 31.03.1973 of Bangladesh Krishi Bank "No provision of law relating to the winding up of banking companies shall apply to the Bank and the Bank shall not be wound up save by order in writing of the Government and in such manner as the Government may direct".

2.04 Functional and presentation currency

The financial statements are presented in Bangladesh Taka (BDT) currency, which is the Bank's functional currency. All financial information presented in BDT has been rounded to the nearest BDT.

2.05 Use of estimates and judgments

The preparation of financial statements in conformity with International Financial Reporting Standards (IFRS) requires management to make judgments, estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from these estimates. It also requires disclosures of contingent assets and liabilities at the date of the financial statements. Provisions and accrued expenses are recognized in the financial statement in line with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the year in which the estimates are revised and in any future periods affected. Significant areas where management requiring the use of estimate and judgment:

- (a) Provision for loans and advances and investment
- (b) Deferred Tax assets/liabilities
- (c) Provision for taxation
- (d) Fair value determination of unquoted investments/shares
- (e) Revaluation of land
- (f) Useful life of fixed assets

2.06 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.

2.07 Foreign currency transaction and Commitments

a) Foreign currencies transaction

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances are converted into Taka at mid-rate of selling and buying rate in our rate circular on the closing date of every month. The resulting exchange transaction gains and losses are included in the profit and loss account.



b) Commitments

Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance sheet date.

2.08 Statement of cash flows

Cash Flow Statement is prepared principally in accordance as per the guidelines of BRPD Circular no.14 dated 25 June 2003 and International Accounting Standard-7 "Statement of Cash Flows". The Cash Flow Statement shows the structure of and changes in cash and cash equivalents during the year. Cash Flows during the year have been classified as operating activities, investing activities and financing activities.

2.09 Statement of changes in equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with International Accounting Standard (IAS-1) "Presentation of Financial Statements" and relevant guidelines of Bangladesh Bank.

2.10 Liquidity statement

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the year as per following basis.

Particulars	Basis
Balance with other banks and financial institutions, money at call and short notice, etc.	Maturity term
Investments	Residual maturity term
Loans and advances	Repayment/maturity schedule
Fixed assets	Useful lives
Other assets	Adjustment
Borrowing from other banks and financial institutions	Maturity / Repayment term
Deposits and other accounts	Maturity term and Behavioral past trend
Other long-term liabilities	Maturity term
Provisions and other liabilities	Settlement

2.11 Accounting for provisions, contingent liabilities and contingent assets

The Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made. No provision is recognized for-

- Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank; or
- Any present obligation that arises from past events but is not recognized because-
 - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - A reliable estimate of the amount of obligation cannot be made.

Such obligations are recorded as contingent liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in extremely rare circumstances where no reliable estimate can be made.

Contingent assets are not recognized in the financial statement since these may result in the recognition of income that may never be realized. However, due to regulations of Bangladesh Bank (Central Bank of Bangladesh) and Bank Company Act, 1991, as amended, all items of such contingent assets/liabilities are shown as off balance sheet items under balance sheet of the bank as a separate section.



2.12 Assets and basis of their valuation

2.12.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand, balance with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, money at call and on short notice.

2.12.2 Investments

All investment in securities is initially recognized at cost (being fair value of the consideration given) including acquisition charges associated with the investment. Premiums are amortized and discounts are accredited, using the effective yield method. The valuation methods of investments used are:

Value of investments has been shown as under:

Investment class	Initial recognition	Measurement after recognition	Recording of change
Bangladesh Govt. Special Purpose Bond (BGSTB)	Cost	Cost	None
Unquoted shares and debenture	Cost	Lower of cost or NAV of last audited statement *As per DOS Circular # 01 dated May 24, 2023 of Bangladesh Bank, In case of investments in unlisted companies, investment in equity shares- the bank shall make provisions for decline in Net worth (Net worth = Assets- Liabilities) of the invested company proportionate to the bank's investment in the entity.	-
Quoted shares	Cost	Lower of cost or market value	Loss transferred to profit and loss account but no unrealized gain recorded.
Prize bond	Cost	Cost	None

2.12.3 Loans, advances and provisions

- Loans and advances are stated in the balance sheet on the gross basis.
- Interest on loans and advances is calculated daily on accrual basis for all loans accounts but charged in client statements monthly, quarterly and installment date based on product type.
- Commission and discounts on bills purchased and discounted are recognized at the time of realization.
- Provision for loans and advances is made on the basis of period-end review by the management following instructions contained in Bangladesh Bank BRPD Circular no. 15 dated 27 November 2024. Provisions and interest suspense are separately shown under other liabilities as per the First Schedule of the Bank Company Act 1991 (amended to date).



2.12.3.1 Interest on loans and advances

Interest is calculated on daily product basis but debited to the party's loan monthly/quarterly/yearly according to loan/product type. No interest is charged on loans and advances which are classified as bad and loss. Interest is calculated on unclassified loans and advances (only standard) and recognized as income during the year. Interest calculated on classified loans and advances (including special mention accounts) as per Bangladesh Bank circulars is kept in interest suspense account and credited to income on realization. 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.

Commission and discounts on bills purchased and discounted are recognized at the time of realization. Recovery of written off loans and advances are taken into income in the year of its receipts from the defaulting borrowers.

2.12.3.2 Provision for loans and advances

Provision for loans and advances are made on the basis of quarter as well as year-end review by the management following instructions contained in BRPD Circular no. 15 dated 27 November 2024, of Bangladesh Bank. The percentage of provision on loans and advance are given below:

Rate of provision

Particulars		Short term Agri. Credit	Consumer financing			SMEF (Small and Medium Enterprise Financing)	Loans to BHs/SDs	All other Credit
			Other than HF (Housing Finance), LP (Loans for Professionals to set-up business)	HF	LP			
UC	Standard	1%	1%	1%	1%	1%	1%	1%
	SMA	5%	5%	5%	5%	5%	5%	5%
Classified	SS	20%	20%	20%	20%	20%	20%	20%
	DF	50%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%

- In line with BRPD Circular no. 04, dated 29 January 2015, provision for restructured loan is calculated at 2%, as per BRPD Circular no. 56, dated 10 December 2020 the special general provision is at 2%. As per BRPD Circular no-58 dated 31 December 2024, Special General Provision has been transferred to General provision (for unclassified).

2.12.3.3 Presentation of loans and advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision against classified advances are shown as liabilities in the statement of financial position.

2.12.3.4 Written off loans and advances

Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss more than five years as per guidelines of Bangladesh Bank and iii) Special permission of Bangladesh Bank. These write off however, will not undermine/ affect that claim amount against the borrowers. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.



2.12.4 Property, Plant and Equipment's

2.12.4.1 Recognition and Measurement

The cost of an item of property, plant and equipments (Fixed assets) shall be recognized as an asset, if and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Property, plant and equipment's have been accounted for at cost or revalued amount less accumulated depreciation (except land) as per IAS-16: Property, plant and equipments. Cost includes expenditure that is directly attributable to the acquisition of the items. Subsequent cost of enhancement of an existing asset is recognized as a separate asset, only when it is probable that future economic benefits associated with the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the financial periods, which are incurred.

2.12.4.2 Depreciation of Fixed Assets

Depreciation is charged at the following rates on straight-line method on all material fixed assets other than land.

<u>Category of fixed assets</u>	<u>Rate of Depreciation</u>
Land	Nil
Building	2.50%
Furniture and fixture	10%
Electrical equipment	20%
Office Equipment	15%
Motorcar and Motor cycle	20%
Office Machineries	20%
Computer Hardware	20%
Computer Software	20%

2.12.5 Other assets

Other assets include all assets not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.

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 reliability.

2.12.6 Non-Banking Assets

Non-banking assets include the assets acquired against the bad debt loans to adjust the loan. Assets are acquired in exchange for loans during the period of financial statements. The assets are recognized as per section 10 of the Bank Company Act 1991 and BRPD Circular No.22, dated 20 September 2021.

2.13 Liabilities and provision

2.13.1 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents include borrowing from Bangladesh Bank, inside and outside of Bangladesh. These items are brought to account at the gross value of the outstanding balance. Interest paid or payable on these borrowings is charged to the income statement. Details are shown in Note 11.00.



2.13.2 Deposits and other accounts

Deposits and other accounts include non interest bearing current deposit redeemable at call, interests bearing on demand and short-term deposits, savings deposit, term deposit, margin, bills payable etc. These items are brought to account at the gross value of the outstanding balances. Details are shown in Note 12.00.

2.13.3 Other liabilities

Other liabilities comprise items such as provision for loans and advances; provision for taxes, pension fund, interest payable, interest suspense, accrued expenses etc. Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income-tax Ordinance, 1984, IAS-37 and internal policy of the banks. Provisions and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Details are shown in Note 13.00.

2.13.4 Deferred and Penal Interest Reserve Account

The provisions for charging for penal interest has been postponed with effect from July 01, 1992 vide the Circular No. 7 dated April 18, 1993. But all penal interest realized from loan account before the circular issued have been credited to income. The deferred interest on bad and doubtful loans is credited to income on realization.

2.13.05 Employee benefit scheme

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

Superannuation fund:

The Bank operates a Superannuation Fund Scheme, contribution in respect of which is made on monthly basis covering all its eligible employees. The trust fund has been established to meet financial facilities after retirement of employee's service. The fund is operated by a separate Board of Trustees.

2.13.6 Provision for taxation

As per Income Tax Act 2023, section 163 sub-section 5(a) provision has been kept for minimum tax @ 1.00% for turnover or total income earned by the bank for the financial year 2024-2025.

2.14 Provision for liabilities

As per IAS 37, provisions are recognized when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events, and a reliable estimate can be amount of the obligation.

2.14.1 Provision for Loans and Advances

Loans and advances are stated at gross amount. General provisions on unclassified loans and contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter and review by the management and instructions contained in BRPD Circular no. 15 dated 27 November 2024 of Bangladesh Bank.

2.14.2 Provision for other assets

As per BRPD Bangladesh Bank BRPD circular no.4, dated 12 April 2022, provisions have been maintained @50% for doubtful and 100% for bad/loss.



2.14.3 Other Provisions and accrued expenses

In compliance with IAS 37, Provisions and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.14.4 Provision for Off-Balance Sheet Exposures

As per BRPD circular # 06, dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures.

2.14.5 Provision for Nostro Accounts

As per Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, the Bank classifies the un-reconciled debit entries older than 5 months as "Doubtful" and maintains 50% provision against them and classifies un-reconciled debit entries older than 1 year as "Bad/Loss" and maintains 100% provision against them as at Balance Sheet date.

2.15 Capital and Shareholders' Equity

2.15.1 Capital Management

The bank has strategic capital management process for measuring deploying and monitoring its available capital and assessing its adequacy. The aim of this capital management process is 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 banks shareholder 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 finance and risk management department are key to implementing the bank's capital strategy and managing capital. Capital is managed using both regulatory control measure and internal matrix.

2.15.2 Authorized capital

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfillment of relevant provisions of the Companies Act 1994; Part of the authorized capital usually remains unissued. The part of the authorized capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.15.2.1 Paid up capital

The paid up capital share capital represents 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.

2.15.3 Statutory reserve

As per the Bank Company Act 1991 (Amended to date) (Section 24) it is required for the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.



2.15.4 Revaluation Reserve

2.15.4.1 Assets Revaluation Reserve

When an asset's carrying amount is increased as a result of a revaluation, the increase amount should be credited directly to equity under the heading of revaluation surplus/ reserve as per International Accounting Standards IAS- 15: 'Property, Plant and Equipment'. The tax effects on revaluation gain are measured and recognized in the financial statements as per International Accounting Standards IAS-12: 'income Taxes'

2.15.5 Contingent liabilities and Contingent assets

A contingent liability is any possible obligation that arises from the past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or any present obligation that arises from past events but is not recognized because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- The amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated. Contingent assets are not recognized in the financial statements as this may result in the recognition of income which may never be realized.

2.15.6 Revenue recognition

The revenue during the year has been recognized following all conditions of BB guidelines, IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments and IFRS 15 Revenue from Contracts with Customers.

2.16.01 Interest income

In terms of the provisions of the **IFRS 15** 'Revenue from Contracts with Customers', the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified.

- Interest on unclassified loans and advances (except SMA) has been accounted for as income on accrual basis and calculated on daily product basis but charged and accounted for quarterly and in some cases yearly;
- Interest on classified loans and advances including SMA has been credited to interest suspense account with actual receipt of interest there from having credited to income as and when received as per Instruction of Bangladesh Bank;
- No interest is charged on loans and advances on classified as bad/loss;
- Commission and discount on bills purchased and discounted are recognized at the time of realization;
- Recovery of written off loans and advances are taken into income in the year of its receipts from the defaulting borrowers.



2.16.2 Investment income

- Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.
- Income on investment in treasury bills, bonds, preference shares and debenture, etc. other than equity shares has been accounted for on accrual basis;
- Govt. securities (HTM) are revalued on accrual basis and effect of such revaluation gain has been credited to Asset Revaluation Reserve account;
- Dividend on equity shares is recognized during the period in which it is declared and duly approved;
- Net increase in securities held to maturity during the period due to the valuation at market to market basis has been credited to income statement.

2.16.3 Fee and commission income

- Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions;
- Fee and Commission on bills discounted, purchased & others are recognized at the time of realization;
- Foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and exchange gains or losses arising out of such transactions are recognized as income or expense for the year and dealt with exchange account.

2.16.4 Dividend Income:

Dividend Income from Investments is recognized at the time when it is declared, ascertained and right to receive the payment is established.

2.16.5 Other operating income

Other operating income is recognized at the time when it is realized.

2.16.6 Interest paid on deposits and borrowings

Interest paid on deposits, borrowing and other expenses are recognized on accrual basis.

2.16.7 Management and Other expenses

Expenses incurred by the bank are recognized on accrual basis.

2.16.8 Regulatory & legal Compliance

The bank has complied with the requirement of the following regulatory & legal authorities:

- i. The Bank Company Act, 1991 [amended to date]
- ii. The Companies Act, 1994
- iii. Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv. Securities and Exchange Ordinance 1969
- v. Securities and Exchange Commission Rules, 2020
- vi. Income Tax Ordinance and Rules 1984
- vii. The Value Added Tax & Supplementary Duty Act, 2012
- viii. The Value Added Tax & Supplementary Duty Rules, 2016
- ix. Bangladesh Labor Act, 2006 (amended 2013) and Labor Rules 2015
- x. Financial Reporting Act, 2015 and
- xi. Other applicable laws and regulations.



2.16.9 Other comprehensive income

Other comprehensive income is presented in financial statements in accordance with IAS-1 'Presentation of financial statements. No other comprehensive income is recognized during the year.

2.17 Reporting period

These financial statements of the bank cover one financial year from 01 July 2024 to 30 June 2025.

2.18 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS)

The institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS). Bangladesh Krishi Bank has applied all the applicable of IAS and IFRS as adopted by ICAB while preparing the financial statements. Details are given below:

Name of the International Accounting Standards (IASs)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting policies, Changes in accounting Estimates & Errors	8	Applied
Events after the Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employees Benefits	19	N/A
Accounting for Government 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 and Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates & Joint Ventures	28	N/A
Financial Instruments: Presentation	32	Applied*
Earning per share	33	N/A
Interim Financial Reporting	34	Applied
Impairment of Assets	36	N/A
Provision, Contingent Liabilities and Contingent Assets	37	Applied*
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	Applied*
Investment Property	40	N/A
Agriculture	41	N/A

International Financial Reporting Standard (IFRSs)	IFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standard	1	N/A
Shares Based Payment	2	N/A
Business Combination	3	N/A
Insurance Contracts	4	N/A
Non current Assets Held for Sale and Discontinued Operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied*
Operating Segments	8	Applied
Financial Instruments	9	Applied
Consolidated Financial Statements	10	N/A
Joint Arrangements	11	N/A

International Financial Reporting Standard (IFRSs)	IFRS No.	Status
Disclosure of Interests in Other Entities	12	N/A
Fair Value Measurement	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	Not Applied
Insurance Contracts	17	N/A

Bangladesh Bank is the prime regulatory body for banks in Bangladesh. Some requirements of Bangladesh Bank's rules and regulations contradict with the provision of IAS / IFRS as marked above. As such the bank has departed from those contradictory requirements of IAS/IFRS in order to comply with the rules and regulations of Bangladesh Bank.

2.19 Approval of financial statements

The financial statements were approved by the board of directors at the **914**th Board Meeting on **06** September 2026.

2.20 Events after the reporting period

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment/disclosures have been made in the financial statements.

2.21 Litigation

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The bank, however, provides adequate provisions as per guidelines of IAS 37.

2.22 Written Off

Write-off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus canceled and removed from ("written off") the bank's statement of financial position. Recovery against debts written off /provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable.

2.23 Risk Management

The possibility of losses, financial or otherwise is defined as risk. The risks are inherent in banking business in the context of recovery of credit, maintaining liquidity market and operational affect. It is responsibility of the management to identify measure and mitigate the risks. According to Bangladesh Bank BRPD Circular # 17, dated 07-10-2003 the risk management of the bank covers 6 (six) core risk areas in the banking business and issued necessary guidelines as under to control and minimize the affected loss:-

- Credit Risk;
- Asset Liability/ Balance Sheet Risk;
- Foreign Exchange Risk;
- Internal Control & Compliance Risk;
- Money Laundering Risk.
- Information & Communication Technology Security Risk
- Environmental Risk



A Risk Management Department has been established in Bangladesh Krishi Bank dated 08-10-2014 according to the instruction of Bangladesh Bank. This department has been doing monthly meeting which is addressed by the Managing Director. All the information as per Bangladesh Bank instruction has filled up and sent to the Bangladesh Bank quarterly. Besides, various statements such as CAMELS rating, Basel-3, Stress Test Report, Capital Adequacy etc. send to Bangladesh Bank in due time. All the Risk identification, measurement, how to control, and executes are done by this department and try to reduce it.

In managing the six 'Core Risks' in BKB & six committees have been formed, headed by the Managing Director. The following steps have been taken regarding individual 'Core Risks':

2.23.1 Credit Risk:

An eight members committee has been formed, headed by the Managing Director to implement the Guidelines provided by Bangladesh Bank in credit risks management. Core task of the committee is to assess the risks and provide directions of those credit proposals received from the field level branches. 85% to 90% of BKB's total loan portfolio is delivered to borrowers under 1 crore and are specially delivered to crop, fishery, live stock, irrigation equipment, agro-based industries, working capital and poverty alleviation sectors. For the assessment of credit risk four credit risk assessment format has been introduced to BKB's loan procedure under "Risk Grade Matrix".

2.23.2 Asset Liability/ Balance Sheet Risk:

ALM is a key management tool for improving the balance sheet of the bank. A high level Asset Liability Management Committee (ALCO) has been formed, headed by the Managing Director, to manage the balance sheet risks of BKB. From time to time the ALCO Committee takes necessary actions and set the 'Key Management indicators' to lower the risks associated with balance sheet. The ALCO committee meeting is conducted at regular basis.

2.23.3 Foreign Exchange Risk:

A committee consisting four members has been formed to monitor & coordinate the buying & selling of local and foreign currency from the money market in line of global fund management of BKB. The committee monitors and implements the following:

- a. Coordination between local currency management and foreign currency management;
- b. Coordination between local and foreign currency buying & selling in the money market;
- c. Managing foreign exchange risks and money market risks.

The introduction of full-fledged "Dealing Room" is well under process.

2.23.4 Internal Control & Compliance Risk:

According to the instructions provided by the Central Bank Guidelines, each and every department of the Head Office has been instructed to provide the schedule of task done by them in a regular interval, two month, at the meeting of Management Coordination Committee (MCC). According to the same guidelines the 'Declaration of Ethical Code of Conduct' has been collected from all the employees of the bank. A well-coordinated process is under way for the development, modernization and enhancement of all manuals of the bank.

2.23.5 Money Laundering Risk:

According to the Anti Money Laundering Act-2002 BKB has formed a committee & issued different Circulars and provided different statements as required by the Bangladesh Bank Guidelines from time to time. Beside this BKB takes necessary actions as introduced by Bangladesh Bank in identifying the abnormal transaction that could arise from money laundering.



2.23.6 IT Risk:

As per Bangladesh Bank Guidelines to conduct IT activities, BKB has formulated an Information & Communication Technology Security Policy in December, 2007. To mitigate different IT risks, the bank has adopted maintaining sufficient stock of hardware, backup of system & data storage. Qualified technical manpower is also employed to the IT operational areas. There is continuous training program of IT personnel of the bank through bank's own training institute & other ICT training centers.

2.24 Directors responsibility on statements

The Board of Directors takes the responsibility for the preparation and presentation of these financial statements.

2.25 Implementation of BASEL-III

Banks operating in Bangladesh are maintaining capital since 1995 on the basis of risk weighted assets in line with the Basel Committee on Banking Supervision (BCBS) capital framework published in 1988. Considering present complexity and diversity in the banking industry and to make the Bank's capital more risk-sensitive as well as to improve the banking sector's ability to absorb shocks arising from financial and economic stress, Bangladesh Bank provides revised regulatory capital framework "Risk Based Capital Adequacy for Banks" which is effective from 1 January 2009. Both the existing capital requirement rules on the basis of Risk Weighted Assets and revised Risk Based Capital Adequacy Framework for Banks as per Basel-II were followed simultaneously initially for one year. For the purpose of statutory compliance during the period of parallel run i.e. 2009, the computation of capital adequacy requirement under existing rules prevailed. On the other hand, revised Risk Based Capital Adequacy Framework as per Basel-II had been practiced by the Banks during 2009 so that Basel-II recommendation could effectively be adopted from 2010. From January 2010, Risk Based Capital Adequacy Framework as per Basel-II have been fully practiced by the Banks replacing the previous rules under Basel-I. Bangladesh Bank adopted "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III)" as per BRPD circular no. 18 dated 21 December 2014 replaced of "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-II)". This circular shall come into force with effect from 01 January 2015. These new global regulatory and supervisory standards mainly addressed the following areas:

1. Pillar-1:

- a) Minimum Capital Requirement (MCR);
- b) Assessment of total Regulatory Capital;
- c) Calculation of total Risk Weighted Assets;
- d) Calculation of Capital to Risk Weighted Assets Ratio (CRAR);
- e) Raise the quality and level of capital to ensure banks are better able to absorb losses on both a going concern and a gone concern basis;
- f) Increase the risk coverage of the capital framework;
- g) Introduce Leverage Ratio (LR) to serve as a backstop to the risk-based capital measure;
- h) Calculation of Liquidity Coverage Ratio (LCR) and
- i) Calculation of Net Stable Funding Ratio (NSFR).

2. Pillar-2:

- a) Raise the standards for the supervisory review process; and the main aspects of a rigorous SRP are as follows:
 - Board and senior management oversight.
 - Sound capital assessment,
 - Comprehensive assessment of risks,



- Monitoring and reporting
- Internal control review
- b) Preparation of ICAAP (internal Capital Adequacy Assessment Process) documents for assessing its overall risk profile and a strategy for maintaining adequate capital.
- c) SRP - SREP dialogue.

3. Pillar-3:

- a) Market Discipline/Public disclosures etc.

i) Capital to Risk Weighted Assets Ratio (CRAR)*

The Capital Adequacy Ratio (CAR) has been newly defined as Capital to Risk Weighted Asset Ratio (CRAR) which is calculated by taking eligible regulatory capital as numerator and total RWA as denominator.

$$\text{CRAR} = \frac{\text{Total Eligible capital}}{\text{Credit RWA} + \text{Market RWA} + \text{Operational RWA}}$$

ii) Leverage Ratio

In order to avoid building-up excessive on and off-balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced. The leverage ratio is intended to achieve the following objectives:

- a) Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy.
- b) Reinforce the risk based requirements with an easy to understand and a non-risk based measure.

A minimum Tier 1 leverage ratio of 3.25% is being prescribed both at solo and consolidated level.

The banks will maintain leverage ratio on quarterly basis. The calculation at the end of each calendar quarter will be submitted to BB showing the average of the month end leverage ratios based on the following definition of capital and total exposure.

$$\text{LR} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deduction)}}$$

iii) Liquidity Coverage Ratio (LCR)

LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need for liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents, and unused credit facilities are also drawn down in various magnitudes. These runoffs are in addition to contractual outflows.

$$\text{LCR} = \frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}} \geq 100\%$$



iv) Net Stable Funding Ratio (NSFR)

NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee. The NSFR aims to

$$\text{NSFR} = \frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}} \geq 100\%$$

The calculation of the NSFR requires two quantities to be defined:

A. available stable funding (ASF) and

B. required stable funding (RSF).

NSFR is met if ASF exceeds RSR that is if $\text{ASF/RSF} > 1$ or 100%.

2.26 Related Party Transactions

As per International Accounting Standards (IAS-24) "Related Party Disclosures", 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. The bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

During the year the Bank has some transactions with the Government (owner of the Bank) in respect of banking business like loans and advances, guarantees and commitments.

2.27 Law Suit Position

- a) 20 Writ Suits, 45 Ortho Rin Suits are filled during the period and 15 Writ Suits, 42 Artho Rine Suits are settled during the period from 01 July 2024 to 30 June 2025.
- b) 102 Writ Suits, 01 Insolvency Suits & 998 Artho Rin Suits are unsettled as on 30 June, 2025.

2.28 Post balance sheet event

No post balance sheet event occurred. So far, the available book and records and information gathered.

2.29 Disclosures of frauds and forgeries by bank employees

During the financial year 04 frauds has been committed by 06 employees. Total Tk. 74.29 Lac is involved in these frauds & Total Tk. 8.06 Lac is realized from those frauds during the period.

In addition, from the beginning to 30 June, 2025 total 40 frauds and forgeries were committed in the bank & Tk. 3,685.13 Lac is involved of those cases and total realized amount is Tk. 1,171.66 Lac.

2.30 General

- a) Wherever consider necessary certain accounts of Financial Year 2023-2024 financial statements have been rearranged to confirm to the current presentation.
- b) Figures appearing in these accounts have been rounded off to the nearest Taka.



3.0 Cash

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Cash in Hand (Including Foreign Currencies)	3.1	4,579,429,367	4,178,234,376
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	26,034,934,927	26,731,313,135
Total:		30,614,364,293	30,909,547,511

3.1 Cash in Hand (Including Foreign Currencies)

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Local Currency		4,526,899,958	4,134,990,562
Foreign Currency	3.1.1	30,029,057	5,891,982
Q-Cash (ATM)		2,324,000	3,500,000
Electronic Money	3.1.2	573,167	624,228
ATM cash account (ICT, card section)		19,602,685	33,227,605
CRM Cash Account		500	-
Total:		4,579,429,367	4,178,234,376

3.01.1 Currency-wise Grouping

Currencies	Amt in FC (30.06.25)	Exchange Rate	Amount in Taka
USD	245,145	122.4950	30,029,057
			30,029,057

3.1.2 Electronic Money:

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
DBBL mobile banking	41,948	41,948
Bkash mobile banking	531,219	582,280
Total:	573,167	624,228

3.2 Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Bangladesh Bank:			
In Local Currency	3.2.1	21,749,161,122	20,517,227,410
In Foreign Currency (Clearing Account)	3.2.2	1,525,920,938	2,121,413,952
		23,275,082,060	22,638,641,362
Sonali Bank		2,759,852,866	4,092,671,773
Total:		26,034,934,927	26,731,313,135

3.2.1 Local Currency in Bangladesh Bank

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Motijheel Office	21,714,774,283	20,487,986,582
Chittagong Office	10,329,272	17,622,078
Sylhet Office	22,543,390	10,883,432
Barisal Office	462,011	183,298
Khulna Office	1,052,166	552,019
Total:	21,749,161,122	20,517,227,410

3.2.2 Currency-wise Grouping in clearing account of BB

Currencies	Amt in FC (30.06.25)	Exchange Rate	Amount in Taka
USD	11,534,897	122.4950	1,412,967,244
GBP	149,318	169.1513	25,257,401
EURO	602,761	145.4909	87,696,293
Total:			1,525,920,938



3.3 Disclosures Regarding Maintenance of CRR & SLR

3.3.1 Cash Reserve Requirement (CRR)

Cash Reserve Requirement (CRR) have been calculated and maintained in accordance with section 33 of Bank Company Act 1991 (amended to date) and MPD circular no.3 dated 09 April 2020.

As per Monetary Policy Department (MPD) circular No. 03 dated 09 April 2020 of Bangladesh Bank (effective from 15 April 2020), all scheduled banks are required to maintain CRR of minimum 3.0% on daily basis and 4.0% on weekly basis based on weekly average demand and time liabilities of two months prior to current month. Bangladesh Krishi Bank (BKB) has been maintaining its CRR according to the BB policy. The CRR maintained and requirement are as follows:

Particulars	Percentage	Amount in Taka	
		30 June 2025	30 June 2024
Average Time & Demand Liabilities		497,392,978,830	429,724,231,580
Required Reserve(4.00%)	4.0%	19,895,719,153	17,188,969,263
Actual reserve Maintained	4.3%	21,400,286,405	18,395,491,527
Surplus/(Deficit)	0.3%	1,504,567,252	1,206,522,264

*As per Bangladesh Bank statements

3.3.2 Statutory Liquidity Ratio (SLR)

As per MPD circular No. 02 dated 10 December 2013 and Department of Offsite Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank (Effective from 01 February 2014), all scheduled banks are required to maintain SLR at minimum 13% on daily basis based on weekly average demand and time liabilities of two months prior to current month. But the specialised banks continued to remain exempt from maintaining SLR. Bangladesh Krishi Bank is a specialised bank of the government, hence the bank has been exempt from this compliance requirement of Bangladesh Bank.

4.0 Balance With Other Banks and Financial Institutions

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
In Bangladesh	4.1	3,451,600,858	557,416,005
Outside Bangladesh	4.2	5,146,294,104	14,501,757,056
Total:		8,597,894,962	15,059,173,061

4.1 In Bangladesh

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Current Deposits	4.1.1	430,152,086	345,264,010
Short Term Deposits	4.1.2	220,067,318	116,427,953
Fixed Deposits	4.1.3	1,576,431,454	95,724,041
Foreign currency Deposit	4.1.4	1,224,950,000	-
Total:		3,451,600,858	557,416,005

4.1.1 In Current Deposits

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Janata Bank PLC	70,525,863	49,428,554
Rupali Bank PLC	45,894,750	20,958,557
Agrani Bank PLC	84,070,975	109,817,001
Pubali Bank PLC	13,849,196	4,662,125
Trust bank (ATM)	196,505,899	153,668,075
Islami Bank Bangladesh PLC	16,038,006	3,661,872
National Bank PLC	3,267,397	3,067,827
Total:	430,152,086	345,264,010

4.1.2 In Short Term Deposits

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Janata Bank PLC	170,156,758	89,819,596
Rupali Bank PLC	13,058,699	13,726,834
Shahjalal Islami Bank PLC	5,915,623	4,849,732
Mutual Trust Bank PLC	4,315,266	3,565,886
Standard Bank PLC	417,450	411,272
Social Islami Bank PLC	5,058	85,346
Jamuna Bank PLC	10,836,657	3,969,288
IFIC Bank PLC	15,361,808	-
Total:	220,067,318	116,427,953



4.1.3 In Fixed Deposits

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
ICB Islami Bank Ltd.	76,431,454	76,484,914
IFIC Bank PLC	-	19,239,127
Marcentile Bank PLC	1,000,000,000	-
Standard Bank PLC	500,000,000	-
Total:	1,576,431,454	95,724,041

4.1.4 In Foreign currency Deposit

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Marcentile Bank PLC	1,224,950,000	-
Total:	1,224,950,000	-

4.2 Outside Bangladesh (Debit balance with NOSTRO Accounts)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Balance with NOSTRO Accounts are as follows:		
US Dollar (USD)	4,196,974,801	9,535,511,146
Asian Currency Union Dollar (ACUD)	297,200,875	391,521,144
Great Britain Pound (GBP)	40,180,029	271,912,357
Euro (EUR)	103,570,549	4,302,162,679
Japanese Yen (JPY)	14,277,059	649,730
UAE Dirham (AED)	494,090,791	-
Total:	5,146,294,104	14,501,757,056

4.2.1 Balance held with Foreign Bank

Particulars	As at 30 June 2025			
	Foreign Currency	FC amount	Exchange rate	Amount in Taka
MASHREQ BANK, NYK (USD)	USD	5,136,064	122.4950	629,142,144
HABIB AMERICAN BANK, NYK(USD)	USD	28,335,879	122.4950	3,471,003,448
KB KOOKMIN BANK (USD)	USD	758,475	122.4950	92,909,369
SONALI BANK (UK) LIMITED LONDON	USD	32,000	122.4950	3,919,840
SONALI BANK, KOLKATA	ACU	295,209	122.4950	36,161,631
ICICI BANK, MUMBAI	ACU	671,717	122.4950	82,282,019
AB BANK, MUMBAI	ACU	490,543	122.4950	60,089,015
SCB, MUMBAI	ACU	43,400	122.4950	5,316,283
RASTRYA BANIJAY BANK, NEPAL	ACU	15,456	122.4950	1,893,288
SUMMIT BANK LTD, KARACHI	ACU	46,115	122.4950	5,648,863
HABIB METRO, KARACHI	ACU	16,468	122.4950	2,017,272
AXIS BANK LIMITED	ACU	847,320	122.4950	103,792,504
KB KOOKMIN BANK,GBP	GBP	230,564	169.1513	39,000,199
AKTIF BANK	GBP	6,975	169.1513	1,179,830
KB KOOKMIN BANK, EURO	EURO	711,870	145.4909	103,570,549
BANK OF TOKYO, JAPAN	JPY	16,733,543	0.8532	14,277,059
MASHREQ BANK, UAE	AED	14,816,560	33.3472	494,090,791
Total Debit Balance		69,188,158		5,146,294,104

4.2.2 Currency-wise Grouping

Currencies	Amt in FC (30.06.25)	Exchange Rate	Amount in Taka
USD	36,688,646	122.4950	4,494,175,676
GBP	237,539	169.1513	40,180,029
EURO	711,870	145.4909	103,570,549
AED	14,816,560	33.3472	494,090,791
JPH	16,733,543	0.8532	14,277,059
Total:	69,188,158		5,146,294,104

4.3 Balance with Other Banks and Financial Institutions:

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
On demand	5,576,446,189	14,847,021,067
Not more than one month	2,945,017,318	116,427,953
More than 1 months but less than 3 months	-	-
More than 3 months but less than 1 year	-	-
More than 1 year but less than 5 years	-	19,239,127
More than 5 years	76,431,454	76,484,914
Total:	8,597,894,962	15,059,173,061



4.4 Provision for Investment in FDR

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
FDR held in ICB Islamim Bank		
i) Provision required for Investment in FDR	76,431,454	-
ii) Last year provision	-	-
iii) Provision made during the year	76,431,454	-
Total Provision Held	76,431,454	-
iv) Provision excess/(shortfall)	-	-

5.0 Money at call and short notice

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
In Bangladesh	5.1	10,100,000,000	700,000,000
Total:		10,100,000,000	700,000,000

5.1 In Bangladesh

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Islami Bank Bangladesh PLC	-	700,000,000
The Premier Bank PLC	3,000,000,000	-
Janata Bank PLC	3,000,000,000	-
Brac Bank PLC	2,000,000,000	-
Pubali Bank PLC	1,000,000,000	-
Jamuna Bank PLC	600,000,000	-
NRB Commercial Bank PLC	500,000,000	-
Total:	10,100,000,000	700,000,000

6.0 Investments

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Government securities	6.1	13,700,869,700	6,230,223,500
Other investments	6.2	61,689,000	61,689,000
Total:		13,762,558,700	6,291,912,500

6.1 Government securities

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
i) Treasury bill		-	-
ii) National Investment Bond		-	-
iii) Bangladesh Bank Bill		-	-
iv) Government Notes/Bonds/Other securities	6.1.1	13,692,475,000	6,225,189,000
v) Prize Bond		8,394,700	5,034,500
vi) Others		-	-
v) Repo		-	-
Total:		13,700,869,700	6,230,223,500

6.1.1 Government Notes/Bonds/Other securities

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
3 years Treasury Bond-2022	42,278,000	42,278,000
9 years Bangladesh Govt. Special Purpose Bond (BGSTB)	2,822,995,000	2,822,995,000
10 years Bangladesh Govt. Special Purpose Bond (BGSTB)	3,239,889,000	3,239,889,000
10 years Bangladesh Govt. Special Purpose Bond (BGSTB)	120,027,000	120,027,000
10 years Bangladesh Govt. Special Purpose Bond (BGSTB)	7,467,286,000	-
Total:	13,692,475,000	6,225,189,000

6.2 Investment in Shares:

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Quoted	6.2.1	31,439,000	31,439,000
Unquoted	6.2.2	30,250,000	30,250,000
Total:		61,689,000	61,689,000

6.2.1 Quoted Shares

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
ICB Islami bank ltd (3,143,900 @10Tk.)	31,439,000	31,439,000
Total:	31,439,000	31,439,000

* Investment in quoted shares has been valued at fair value as on the reporting date. As per Bangladesh Bank DOS circular No. 04 dated 24 November 2011, provisions for diminution value of shares will be made on the difference of cost and market price, details of which are provided in "Annexure - A".



6.2.2 Unquoted Shares

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Grameen Bank*	3,000,000	3,000,000
Bangladesh Data Center and Disaster Recovery Site Ltd**	27,250,000	27,250,000
Total:	30,250,000	30,250,000

*As per DOS Circular # 01 dated May 24, 2023 of Bangladesh Bank, In case of investments in unlisted companies, investment in equity shares- the bank shall make provisions for decline in Net worth (Net worth = Assets-Liabilities) of the invested company proportionate to the bank's investment in the entity. As Bangladesh Krishi Bank has received 30% dividend in this FY so Bangladesh Krishi Bank has not made any provisions against equity share of Grameen Bank.

* **Grameen Bank** : Bangladesh Krishi Bank is the registered shareholder of Grameen Bank by carrying 30,000 (Thirty thousand) fully paid up shares @ Tk 100 each (Book value Tk 30,00,000) which is issued by Grameen Bank on 1st September 1987. In this financial year 2022-2023, Bangladesh Krishi Bank has received 30% dividend which is Tk 9.00 lac excluding tax deducted at source (Note: 21) from Grameen Bank.

** **Bangladesh Data Center and Disaster Recovery Site Ltd** : As a joint venture of state-owned banks and financial institutions, Bangladesh Krishi Bank has been proposed to participate in a self-sufficient funded company named *Bangladesh Data Center and Disaster Recovery Site*, which is situated at Software Technology Park in Jessore. As a stakeholder Member, Bangladesh Krishi Bank acquired 5% shares i.e. Tk. 25 Crore (Twenty five) of the company. It is noted that the consent of the Financial Institutions Department under Ministry of Finance had been attained for participating in the stated investment activities. The investment activities are continuing in this project.

6.3 Maturity grouping of Investments

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Upto 3 months	8,394,700	5,034,500
Over 3 months but below 1 year	-	-
Over 1 year but below 5 years	42,278,000	42,278,000
Over 5 years	13,711,886,000	6,244,600,000
Total:	13,762,558,700	6,291,912,500

6.4 Provision for Investment in shares

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Ordinary Shares		
i) Provision required for diminution in value of Investment	22,636,080	21,064,130
ii) Last year provision	22,636,080	22,636,080
iii) Provision made during the year	-	-
Total Provision Held	22,636,080	22,636,080
iv) Provision excess/(shortfall)	-	1,571,950
Ordinary Shares (Non-listed Companies)*- Bangladesh Data Center and Disaster Recovery Site Ltd.		
i) Provision required for diminution in value of Investment	27,250,000	-
ii) Last year provision	-	-
iii) Provision made during the year	27,250,000	-
Total Provision Held	27,250,000	-
iv) Provision excess/(shortfall)	-	-
Total Provision Required For Investment	49,886,080	21,064,130

As per DOS Circular No. 01 dated May 24, 2023, issued by Bangladesh Bank, in the case of investments in unlisted companies—specifically investments in equity shares—the bank is required to maintain provisions for any decline in the net worth of the investee company, proportionate to the bank's investment in that entity. Net worth is defined as total assets minus total liabilities. However, where the investee company has no legal existence, has ceased operations, or no visible business activities are observed, the bank shall maintain a provision equivalent to the total amount of the investment.

6.5 Net Investment in share

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Gross investment	61,689,000	61,689,000
Less: provision for investment	49,886,080	22,636,080
Total:	11,802,920	39,052,920

7.0 Loans and Advances

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Loans, Cash Credits, Overdrafts etc.	7.1	380,695,198,931	360,280,339,795
Bills Purchased and Discounted	7.2	5,618,980,801	5,720,889,045
		386,314,179,732	366,001,228,840



7.1 Loans, Cash Credits, Overdrafts etc.

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Loans	309,671,642,786	297,935,003,382
Cash Credit	71,023,556,145	62,345,336,413
	380,695,198,931	360,280,339,795

7.2 Bills Purchased and Discounted

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Bills Purchased & discounted	5,618,980,801	5,720,889,045
	5,618,980,801	5,720,889,045

7.3 Maturity Grouping of Loans and Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Loans and advances are repayable :		
Receivable on demand	15,452,567,189	5,490,018,433
With in 3 months	38,631,417,973	18,300,061,442
With in 3 months to 12 months	77,262,835,946	91,500,307,210
With in 1 year to 5 years	193,157,089,866	183,000,614,420
More than 5 years	61,810,268,757	67,710,227,335
Total:	386,314,179,732	366,001,228,840

7.4 Loans, Cash Credit and Overdraft etc. (including bills purchased and discounted)

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
In Bangladesh	7.4.1	386,314,179,732	366,001,228,840
Outside Bangladesh	7.4.2	-	-
Total:		386,314,179,732	366,001,228,840

7.4.1 In Bangladesh

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Loans	309,671,642,786	297,935,003,382
Cash Credit	71,023,556,145	62,345,336,413
Overdrafts	-	-
Bills Purchased & discounted	5,618,980,801	5,720,889,045
Total:	386,314,179,732	366,001,228,840

7.4.2 Outside Bangladesh

Bangladesh Krishi Bank does not sanction any loans & advances outside the country.

7.5 "Loans, Cash credit and overdraft including bills purchased and discounted (loan category wise)"

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Loans	7.5.1	309,671,642,786	297,935,003,382
Cash Credit	7.5.2	71,023,556,145	62,345,336,413
Bills Purchased & discounted	7.5.3	5,618,980,801	5,720,889,045
Total:		386,314,179,732	366,001,228,840

7.5.1 Head-wise Loans

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Crop loan	156,473,500,000	159,106,030,568
Fishery loan	22,600,300,000	21,912,790,437
Livestock	35,201,000,000	32,021,686,026
Irrigation Equipment	1,950,400,000	1,896,099,173
Agro based industries	15,659,600,000	9,731,595,753
Socio Economic Activities	7,346,100,000	6,864,897,004
Staff Loans	31,576,677,062	25,543,777,413
Ready Made Garments (RMG)	10,372,000,000	10,437,000,000
Textiles	11,799,700,000	10,308,000,000
Transport, storage & communication	4,408,800,000	6,108,000,000
SME Finance	1,906,900,000	1,006,399,561
Others	10,376,665,724	12,998,727,447
Total:	309,671,642,786	297,935,003,382



7.5.2 Cash Credit

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Demand	8,058,500,000	9,234,895,970
SME Trading	30,335,400,000	26,886,188,267
SME Service	3,293,300,000	3,519,198,464
SME Manufacturing	29,336,356,145	22,132,490,342
Others	-	572,563,370
Total:	71,023,556,145	62,345,336,413

7.5.3 Bills Purchased & Discounted

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Local bill purchased		-	-
Inland bill purchased		-	-
Bill of Exchange		5,008,597,270	5,126,798,720
Foreign documentary bill purchased	7.5.3.1	610,383,532	594,090,325
Total:		5,618,980,801	5,720,889,045

7.5.3.1 Foreign documentary bill purchased

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
In Bangladesh	610,383,532	594,090,325
Outside Bangladesh	-	-
Total:	610,383,532	594,090,325

7.5.3.2 Maturity Grouping of Bills Purchased & Discounted

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Payable within 1 month	5,618,980,801	5,720,889,045
Over 1 month but less than 3 months	-	-
Over 3 months but less than 6 months	-	-
6 months or more	-	-
Total:	5,618,980,801	5,720,889,045

7.6 Loans and Advances On The Basis Of Significant Concentration

7.6.1 Loans and advances to Directors, Executive and customers group (loan amount more than 10% of bank's total paid-up capital)

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
i) Advances to allied concern of directors		-	-
ii) Advances to Chief Executive and other Senior Executive		-	-
iii) Advances to customers (loan amount more than 10% of bank's total paid-up capital):			
10% of paid up capital		1,550,000,000	1,550,000,000
Number of client		5	4
Loan amount	7.6.2	27,890,200,000	28,192,900,000
Classified loan therein:			
Sub Standard (SS)		-	-
Doubtful (DF)		-	-
Bad/Loss (BL)		7,209,300,000	2,707,300,000
Total:		7,209,300,000	2,707,300,000

Measures taken for recovery of classified loan:

Bank as a whole takes following steps to recover its classified loans and advances:

- Sending letters and reminder to the customer.
- Recovery cell including top management level holds discussion with the clients to recover the loans.
- Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
- Legal proceedings and quick settlement.
- Providing incentives to employee for cash recovery from classified and written-off loans



7.6.2 Large Loans details including loan amount more than 10% of bank's total paid up capital):

Name of borrower	Outs. in crore	Limit	Status	Outstanding as % of Total Loan
Bangladesh Chemical Industries Corp.	1644.89	1665.75	UC	4.26%
National Tea Co. Ltd.	423.20	491.58	UC	1.10%
Fair Yarn Processing Ltd.	295.73	837.80	BL	0.77%
M/S Padma Bleaching and Dyeing Ltd.	237.05	171.00	BL	0.61%
Mono Group	188.15	71.16	BL	0.49%
M/S Mono Packaging Ltd.	143.43	19.00	BL	0.37%
Feaz Group	108.76	107.79	BL	0.28%
Afil Group	104.04	100.14	UC	0.27%
Hossain Enterprise	100.01	104.84	SMA	0.26%
Anika Enterprise	96.76	101.59	BL	0.25%
Total:	3342.02	3670.65		

7.6.3 Industry Wise Distribution of Loans and Advances(Excluding Staff Loans):

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Textiles	11,799,700,000	10,308,000,000
Transport, storage & communication	4,408,800,000	6,108,000,000
Food (Industry & Mfg)	104,746,525	3,352,374,794
SME Finance, Trading, Service and manufacturing	64,871,956,145	53,544,276,634
Rural credit	263,180,300,000	256,707,800,000
Ready Made Garments (RMG)	10,372,000,000	10,437,000,000
Total:	354,737,502,670	340,457,451,427

7.6.4 Geographical Area Wise Loans and Advances (Excluding Staff Loans)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Dhaka	121,649,223,670	120,109,398,427
Chittagong	62,531,185,000	59,613,137,000
Sylhet	21,593,241,000	19,615,283,000
Khulna	60,343,380,000	57,395,195,000
Barisal	35,421,733,000	33,300,580,000
Mymensingh	53,198,740,000	50,423,858,000
Total:	354,737,502,670	340,457,451,427

7.7 Classification Status of Loans & Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Unclassified		
i) Standard (including staff loans)	198,151,413,603	221,891,852,369
ii) Special Mention Account (SMA)	7,925,068,524	2,634,679,534
Sub-total	206,076,482,127	224,526,531,903
Classified		
i) Sub-Standard	11,246,539,634	32,556,315,542
ii) Doubtful	23,490,525,146	18,376,346,109
iii) Bad	145,500,632,825	90,542,035,286
Sub-Total:	180,237,697,605	141,474,696,937
Grand Total	386,314,179,732	366,001,228,840

7.8 Movement of classified Loans & Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening classified loans & advances	141,474,696,937	65,008,816,046
Less:		
Cash recovery & adjustment	10,919,700,000	6,894,100,000
Write off	2,770,132	-
Interest waiver	96,573,132	19,846,480
Re-scheduling	3,837,900,000	11,715,100,000
Sub-Total:	14,856,943,264	18,629,046,480
Add:		
Newly classified loans & advances during the year	53,619,943,932	95,094,927,371
Closing balance of classified loans & advances	180,237,697,605	141,474,696,937

7.9 Details of Provision required and held for loans and advances

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Provision required:			
For unclassified loan			
Standard		1,666,425,427	2,496,279,532
SMA		396,248,246	9,244,695
Sub-Total:		2,062,673,673	2,505,524,227
For classified loan			
Substandard		1,727,375,562	1,555,125,045
Doubtful		9,867,169,255	955,130,641
Bad/loss		117,736,785,455	68,265,465,955
Sub-Total:		129,331,330,272	70,775,721,640
For Staff loan:			
Substandard		212,956	-
Doubtful		331,215	-
Bad/loss		78,379,482	3,762,394
Sub-Total:		78,923,653	3,762,394
Total:		131,472,927,598	73,285,008,261
Provision maintained/held:			
For unclassified loan	13.3.1	2,062,673,673	2,505,524,227
For classified loan	13.3.2	129,331,330,272	70,775,721,640
For Staff loan	13.3.3	78,923,653	3,900,000
Total:		131,472,927,598	73,285,145,867
Provision excess/(shortfall)		-	137,606

7.10 Net Loans and Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Gross loans & advances	386,314,179,732	366,001,228,840
Less: interest suspense	19,887,289,174	19,731,715,602
Less: Total provision held	131,472,927,598	73,285,145,867
	234,953,962,959	272,984,367,371

7.11 Particulars of Loans and Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
1. Debts considered good in respect which the banking company is fully secured	143,391,552,587	134,613,973,325
2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee	211,345,950,083	205,843,478,102
3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's	31,576,677,062	25,543,777,413
4. Debts considered bad or doubtful not provided for (Total classified loans and advances less provision)	-	-
5. Debts due by directors or officers of the banking company or any of these either separately or jointly with any other person	-	-
6. Debts due by companies or firms in which the directors of Banking company have interests as directors, partners or managing agents or, in the case of private companies as members	-	-
7. Maximum total amount of advances including temporary advances 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.	-	-
8. Maximum total amount of advances including temporary advances granted during the year to the companies or firms in whom the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members	-	-
9. Due from banking companies	-	-
10. Amount of classified loan on which interest has not been charged	180,237,697,605	141,474,696,937
11. Amount written off during the year	2,770,132	-
12. Total written off Loan from beginning to the end	3,694,934,132	3,692,164,000
13. Amount realized/adjusted against previous written off	66,400,000	25,900,000
14. 30.06.25 Balance of written off loan	1,769,778,956	1,867,500,000
15. The amount of written off loan for which law suit has been filed	1,769,778,956	1,867,500,000



8.0 Fixed Assets including premises, furniture & fixtures

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Land	6,344,320,000	6,344,320,000
Building	508,391,514	542,797,506
Capital Work in Progress (Building)	9,517,075	-
Motor Vehicles	22,322,516	42,058,443
Furniture & Fixtures	204,459,674	179,358,752
Office Equipments	74,771,316	74,675,629
Office Machineries	252,888,296	278,070,715
Electrical Equipments	95,975,555	105,129,713
Computer Hardware	256,223,250	151,743,440
Computer Software	81,858,624	115,008,748
Total:	7,850,727,819	7,833,162,947

Fixed assets schedule detail in Annexure - B.

9.0 Other Assets

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Income generating	-	-
Non income generating	20,453,340,563	14,437,386,081
Total:	20,453,340,563	14,437,386,081

9.1 Ageing of Other Assets

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Less than 3 months		6,408,298,171	(224,424,741)
More than 3 months but less than 6 months		1,602,074,543	52,587,096
More than 6 months but less than 12 months		47,721,916	121,107,111
More than 12 months but less than 2 years		66,401,800	230,219,642
2 years & above		12,328,844,133	14,257,896,973
Total:		20,453,340,563	14,437,386,081

Income Generating

Bangladesh Krishi Bank has no subsidiary company. So no investment is made therein.

Non Income Generating

Stamps		22,500,950	20,020,645
Stationery		140,035,505	168,752,518
Advance, Deposit & Pre-Payments	9.2	60,247,083	55,202,044
Sundry debtors (Accounts Receivable)	9.3	13,086,779,866	15,259,862,887
Suspense Account	9.4	7,143,777,159	(1,066,452,014)
		20,453,340,563	14,437,386,081

9.2 Advance, Deposit & Pre-Payments

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Traveling Advance	657,405	921,112
Advance against Salary	281,908	373,717
Other Advances to Staff	14,020	103,285
Advance against Supply	91,224	87,925
Security Deposits	8,365,832	8,166,479
Prepaid Expenses	50,754,981	45,467,813
Advance against Foreign Loan	81,713	81,713
Total:	60,247,083	55,202,044

9.3 Sundry debtors (Accounts Receivable)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Remissioned Interest of loan account which disbursed upto 30.06.90	19,724,236	19,724,236
Provision for Others Expenditure	693,000	38,277,618
Wage Earners bond	6,961,384	6,647,986
Remitted Agri.loan upto Tk.5000/-	9,378,411	9,378,411
Remissionable Interest Against Industrial & Commercial Loan	424,730,869	424,478,241
Remission of Agricultural Loan upto taka 5000/-	63,192,286	63,192,286
Interest Remitted on Weavers Credit in 1988	54,607,760	54,693,983
Interest Remitted on Crop Loans	949,047	949,047
Interest Remitted on Pre-Liberation Agri. Loans & Advances	39,976,028	39,976,028
Govt. Subsidy Against S.T.W.	791,432	788,702
CBL Money Transfer SDN BHD	9,065,709	246,415
Receivable from RAKUB	1,281,742,469	1,281,745,401
Receivable against Tractional Power	5,000	5,000
SIDOR Affected Agricultural Loan	28,630,441	28,790,822
Legal Charges against Written off Loan	4,966,233	5,150,148
Interest Remission up to Tk.5000	350,629,847	350,629,847
40% interest Receivable from Govt. against Sick Freezing Food Industry	32,880,724	32,880,724
20% Interest Remission of Classified Loan for Four Years	67,276,022	67,289,333
Prize against Classified Loan Recovery under MIRACLE Prog.	4,755,824	5,490,157
Loom Board Credit	1,116,922	1,117,817
Benevolent Grant after Death	-	1,988,729
Protested Bill	197,613,778	189,070,027
Pension Paid Account for BKB Staff	160,642	426,673
Remissionable Interest on Weavers Credit in 1995	75,732,766	75,738,913
Remissionable Interest on Swanirvar Credit Program	4,981,246	4,990,726
Losses against Remissioned of Interest and Others	573,737,732	573,737,732
Remissionable Interest of Agricultural Loan	133,479,418	133,563,418
Remissionable Loan Account	306,322,813	306,326,692
Retired Army Pension	526,911,595	607,087,215
Food Procurement Program	505,355,799	204,339,082
Miscellaneous	767,176,532	1,488,182,576
Advance against Superannuation fund	3,300,000,000	4,950,000,000
Reconstruction of Accounts	3,953,700	3,953,700
Intt. Receivable from Investment in Term Money	(97,520)	(97,520)
D.D for Realisation Account	151	151
Receivable from Government(note:9.3.1)	4,289,377,570	4,289,102,570
Total:	13,086,779,866	15,259,862,887

* **Advance against Superannuation fund:** From this Financial Year 2022-2023, Advance against Superannuation fund has been separated from Miscellaneous under Account Receivable. In 829th Board of Director's Meeting dated 15.03.2023, decision has been taken that- the accumulated Advance against Superannuation fund upto FY 2021-2022, tk. 8,316,000,000 will be adjusted within next 5(five) years proportionately. According to the decision tk. 1,716,000,000 has been adjusted in FY 2022-2023, tk. 1,650,000,000 has been adjusted in FY 2023-2024 and tk. 1,650,000,000 has been adjusted in FY 2024-2025.

9.3.1 Receivable from Government

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Income Tax Refundable (Annexure -'G')	979,811,362	979,536,362
Receivable against Excess Interest of double amount of the principal loan	3,309,566,208	3,309,566,208
Total:	4,289,377,570	4,289,102,570

9.4 Details of Suspense Account

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Aquaculture Development ADB 3rd Credit		270,968	270,968
Farm Machineries Credit Program		624,153	624,153
Central Godown A/C (Maintenance)		367,228	370,341
Grameen Bank		9,505	9,505
D D paid Suspense Accounts		185,730,178	186,683,176
Western Union Remittance		99,890,392	51,535,564
Ex-advice Foreign DD suspense		907,033	944,089
Xpress Money		4,415,623	4,563,491
IME		(12,209)	37,812
Trans Fast Remittance		26,867,553	23,632,122
Electronic money (bkash mobile banking)		6,000	6,000
Electronic money (DBBL)		(200,000)	(200,000)

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Sanchay patra		12,247,050	206,439,079
Miscellaneous Sanchay patra		15,704,386	210,730,239
Ex-Advice Payment for BEFT		23,783,285	24,097,487
RIA Money Transfer (USA)		14,625,785	10,187,591
AL Ansari Exchange(Cash Express)		-	318,198
NBL Money Transfer Spot Cash		31,164,746	8,666,271
Marchantrade, SPOT CASH		8,721,530	38,534,783
Provu Money Transfer Spot Cash		(159,776)	811,711
Interest reMax Money Sdn. Bhd, Malaysia		103,264	103,264
Placid NK Corporation(Placid Express), USA		233,894	447,323
Agrani Remittance House Pvt. Ltd. Singapore		4,560,211	4,147,378
Instant Cash		3,294,426	3,332,548
Money Gram		49,233,978	18,748,096
First Security Islami Exchange Itali S.R.I.		-	91,400
Remitix Limited(Mukuru) UK		-	43,730
Aftab Currency Exchange Ltd UK		2,077,059	2,537,215
Daytona Capital Management Ltd(Hello Paisa)		4,526,566	22,164,202
IBP (Inland Bill Purchase)		(2,717)	-
EFTN Net Settlement Account		(1,827,802)	(19,601,108)
Clearing Net Settlement Account		1,522,599	1,579,079
Cash Incentive on Wage Earner's Remittance		26,444,289	162,190,138
Southeast Exchange Co.(S. Africa Proprietary Ltd)		1,613	3,526
COVID-19 Blocked Account		37,138	38,063
COVID-19 Interest-Reimbursement Account		20,326,486	59,165,908
Receivable from Remaining Amount of Interest Blocked a/c		19,740,551	23,589,290
Interest Receivable on Loans		3,309,093	4,139,252
Int. Rec. on Past Due Refinancing Scheme for Covid 19		(55,096)	(39,252)
U Remit International Corp. Canada		505,759	762,927
NEC Money Transfer Limited, UK		285,526	441,277
EzRemit		3,534,315	5,079,618
GCC Exchange UK Limited		1,059,097	1,400,461
Home Remitt(Pty) Limited		126,326,658	245,463,688
Remittance Incentive Receivable from Bangladesh Bank		4,110,000,000	1,300,000,000
Waived Unapplied Interest for Rescheduled Term Loan		447,960	-
IBFT Settlement A/C- Qcash (Inward)		28,279,385	-
IBFT Settlement A/C- NPSB (Inward)		372,010,011	-
NPSB Remittance Settlement Account-Trust Bank		206,084,337	-
Balance of Inter Branch Transaction Accounts	9.4.1	1,736,755,130	(3,670,542,618)
Total:		7,143,777,159	(1,066,452,014)

9.4.1 Branch Adjustment

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Debit Balance		
117-BKB General Account (block)	1,467,537	-
118-BKB Exchange House General Account (block)	90,734	165,042
115-BKB Regional General A/C	2,714,649	(1,335,074)
116-BKB Divisional General A/C	637,550	(32,592)
1112-Mobile Banking BKB General Account (DBBL)	3,466,978	3,466,978
1114-BKB General Account	2,014,954,060	(3,090,048,028)
	2,023,331,508	(3,087,783,674)
Less: Credit Balance		
119-BKB General Account (block)	(943,658)	140,000
1111-BKB Exchange House General Account	(235,821,030)	(537,483,687)
1116-BKASH Regional General Account	(17,444)	(20,308)
1118-BKB IBTA for Cash Incentive on wage earner's remittance	(49,794,246)	(45,394,949)
	(286,576,378)	(582,758,944)
Total:	1,736,755,130	(3,670,542,618)

Branch Adjustment Accounts detailed in "Annexure -D"

The above figures represent the accumulated balance of all branches including head office of BKB.



9.5 Classification of other assets, Non-Banking asset and provision therein

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Amount classified		9,607,061,000	6,582,836,603
Provision required for other asset		9,299,337,000	6,275,536,603
Provision required for Non-banking asset		307,724,000	307,300,000
Less : Exemption		-	-
		9,607,061,000	6,582,836,603
Provision held	13.5	9,607,061,000	6,582,836,603
Provision excess/(shortfall)		-	-

10.0 Non-Banking Assets

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Income generating		-	-
Non income generating	10.1	333,824,497	333,773,730
Total:		333,824,497	333,773,730

10.1 Non income generating

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
*Assets acquired in settlement loans & advances		333,824,497	333,773,730
		333,824,497	333,773,730

10.2 * Bank acquired the land & building in settlement of mortgage loans & advances.

Particulars		Amount in Taka	
		30 June 2025	30 June 2024
Upto 6 months		26,100,000	26,100,000
More than 6 months but less than 1 year		-	-
More than 1 year but less than 2 years		79,664,679	79,613,912
More than 2 years but less than 3 years		228,059,818	228,059,818
More than 3 years		-	-
Total:		333,824,497	333,773,730

11.0 Borrowing from Other Banks, Financial Institutions & Agents

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
In Bangladesh	11.1	69,200,694,417	66,502,238,229
Outside Bangladesh	11.2	233,007,135	233,007,135
Total:		69,433,701,552	66,735,245,364

11.1 Borrowing in Bangladesh

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
From Government	11.1.1	2,224,870,639	2,183,691,103
From Bangladesh Bank	11.1.2	66,975,823,778	64,318,547,126
Total:		69,200,694,417	66,502,238,229

11.1.1 Borrowings from Government

Particulars		Amount in Taka	
		30 June 2025	30 June 2024
Before Liberation		32,652,959	32,652,959
After Liberation:			
Fund for Thana Bonayan Kormosuchi		1,815,000	1,815,000
Sigma Consortium Loan (Fund for sick industries)		20,400,000	20,400,000
Gharre Fera		50,000,000	50,000,000
SME Foundation		122,239,237	81,059,701
Fund for Disbursement under Agro Based Industries		1,186,998,000	1,186,998,000
Revolving fund of Agro Based Industrial Loans		810,765,443	810,765,443
Total:		2,224,870,639	2,183,691,103



11.1.2 Borrowings from Bangladesh Bank

From the beginning Bangladesh Krishi Bank borrows from Bangladesh Bank as re-finance for disbursement of agricultural loans provided to farmers.

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Short Term Loan	11.1.2.1	14,921,194,633	21,147,736,674
* Re-finance (block)	11.1.2.2	11,524,459,145	13,170,810,452
Demand Loan		27,000,000,000	30,000,000,000
Borrowings against Security ((BGSTB))	11.1.2.3	13,530,170,000	-
Total:		66,975,823,778	64,318,547,126

11.1.2.1 Break up of Short Term Loan

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
ACD1	-	146,786,500
CMSME	2,243,693,479	3,137,859,665
Working capital	-	919,898,274
Low-Income Farmer and Marginal Small Business	15,949,695	80,902,361
Re-finance under 10/50/100 taka a/c holder	1,941,698,684	1,451,285,868
Covid Ghore Fera	1,541,446,000	1,779,058,500
SMESPD(CECRFD)	-	37,575,000
Wheat & Maize	95,720,500	151,580,100
Food Safety	8,486,529,800	12,331,728,400
Women Entrepreneurs	581,182,881	500,000
Special Economic Zone (SEZ)	-	1,110,562,005
Green finance	14,973,594	-
Total:	14,921,194,633	21,147,736,674

11.1.2.2 * Re-finance (block): Refinance overdues as on the dated 22-10-2017 principal amount of taka 1812,62,60,697.31 and interest amount of taka 656,90,08,898.67 are transferred to block accounts as per decision of Bangladesh Bank. These amounts that Will be paid by 30th semi annual installments from dec/2017 to jun/2032. Each installment amount is taka 82,31,75,653.20 which is contained by principal amount of taka 60,42,08,689.91 and interest amount of taka 21,89,66,963.29.

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening (Principal)	9,667,339,039	10,875,756,418
Opening (Interest)	3,503,471,413	3,941,405,340
Total	13,170,810,451	14,817,161,758
Payment during the year	1,646,351,306	1,646,351,306
Outstanding at the end of the year	11,524,459,145	13,170,810,452

11.1.2.3 Borrowings against Security ((BGSTB))

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Borrowings against Security ((BGSTB))	13,530,170,000	-
Total:	13,530,170,000	-

11.2 Outside Bangladesh

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Borrowings from International Financial Institutions (IFI)	11.2.1	233,007,135	233,007,135
Total:		233,007,135	233,007,135

11.2.1 Borrowings from International Financial Institutions:

Bangladesh Krishi Bank receives funds from International Financial Institutions (IFIs) through Ministry of Finance for lending to lesser/under developed economic sectors.

ADB - 1067	233,007,135	233,007,135
Total:	233,007,135	233,007,135

11.2.2 Security wise grouping

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Secured by Government	233,007,135	233,007,135
Unsecured	-	-
Total:	233,007,135	233,007,135



11.2.3 Maturity wise grouping

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Repayable on demand	-	-
others	233,007,135	233,007,135
Total:	233,007,135	233,007,135

12.0 Deposits & others accounts

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Current & other accounts	12.1	30,998,264,786	33,822,689,237
Bills Payable	12.2	2,227,432,008	1,048,744,724
Savings deposit	12.3	108,343,497,286	98,359,799,901
Fixed Deposit	12.4	362,689,639,674	319,697,737,080
Total:		504,258,833,753	452,928,970,942

12.1 Current & other accounts

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Current Deposits	10,270,486,661	10,540,200,272
Haji deposit	8,885,254	8,884,854
ODA Revolving Fund	53,402,688	53,402,688
Call Deposits	-	326,580
Dormant Accounts	131,714,825	134,911,055
Guarantee Account Cash Collateral(current)	648,088	648,088
Guarantee Account Cash Collateral(savings)	939,137	1,035,287
Special Deposits	33,154,626	33,218,707
Employees provident fund	466,155	701,193
Special Blocked Account	4,230	4,230
SND (Special Notice Deposit)	15,678,669,439	14,840,145,842
Marginal Deposit Account	2,628,876,820	5,948,307,670
Customers F.C A/C	9,326,584	17,559,792
Exporters F.C. A/C	71,438,694	76,711,590
Account of U.A.E Exchange Co.	1,777,472,786	2,015,693,026
Employees Security Deposits	16,414,460	15,806,592
Cash Incentive on wage earner's remittance	49,059,223	(55,106,659)
Student Savings Account	204,884,817	171,624,978
Sundry Deposit	62,268,428	18,613,451
Employee Salary Tax	151,871	-
Total:	30,998,264,786	33,822,689,237

12.2 Bills Payable

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Payment Orders Outstanding	1,804,097,612	627,247,637
Demand Draft Payable	469,111,266	469,783,557
Telegraphic transfer payable	(46,696,059)	(49,205,659)
Mail Transfer Payable	769,389	769,389
Demand Draft Payable on Ex-advice	149,800	149,800
Total:	2,227,432,008	1,048,744,724

12.3 Savings bank deposits

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Savings deposits	108,343,497,286	98,359,799,901
Total:	108,343,497,286	98,359,799,901

12.4 Fixed deposits & deposit schemes

12.4.1 Term-wise breakdown of fixed deposits is as follows:

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Less than 3 months	10,100,855,740	16,906,975,000
More than 3 months but less than 6 months	70,426,044,700	64,490,588,000
More than 6 months but less than 1 year	30,861,074,510	24,197,806,000
More than 1 year but less than 2 years	149,287,271,240	120,005,102,000
More than 2 years *	18,561,729,275	18,355,241,919
Total:	279,236,975,465	243,955,712,919



- 12.4.2 Some deposit schemes are adopted by BKB for motivation of savings to the people of various economic sectors specially rural areas. Such as :

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Deposit Pension Scheme	5,901,843	5,998,224
BKB Savings Pension Scheme	6,467,510	6,465,147
Teacher Savings Scheme	222,365	222,365
Small Savings scheme	2,649,721	2,707,999
Hajj Savings Scheme	8,896,359	9,637,245
Education Savings Scheme	2,037,711	1,795,749
BKB Deposit Scheme	75,164,520	119,330,317
Krishion-Krishani Deposit Scheme	103,397,205	105,138,054
Monthly/ Quarterly benefit Scheme	(42,842,854)	(39,993,904)
BKB Mashik Sanchay Scheme	8,851,771,059	10,304,503,343
BKB Double Benefit Scheme	1,600,045,917	2,581,271,568
BKB Monthly Profit Scheme	47,281,300	65,219,733
BKB Retired Saving Scheme	93,293,352	120,134,934
Quarterly Profit Savings Scheme	9,447,066,261	14,488,208,280
BKB Double Profit Scheme	10,391,069,653	10,457,340,055
BKB Mashik Munafa Prokolpo	4,841,330,655	5,269,567,410
BKB Probashi Monthly Profit Scheme	120,473,850	128,977,000
BKB Probashi Quarterly Profit Scheme	290,927,414	333,030,050
BKB Probashi Fixed Deposit Scheme	779,366,116	980,252,100
BKB Probashi Double Profit Scheme	1,028,253,129	899,834,462
Krishi Bank Double Profit Scheme	3,970,509,235	922,558,145
Krishi Bank Troimashik Munafa Scheme	1,683,534,705	390,302,000
Krishi Bank Mashik Munafa Scheme	1,384,254,012	341,745,000
Joyee Scheme	5,683,121,398	1,248,548,500
BKB Millionaire Scheme	10,504,382,125	9,410,528,134
BKB Monthly Deposit Scheme	16,930,311,787	15,918,266,356
BKB Lakhapathi scheme	1,608,719,497	1,315,354,363
BKB Probashi Deposit Scheme	381,527,865	162,775,204
Krishi Bank Millionaire Scheme	1,216,199,981	65,138,963
Krishi Bank Mashik Deposit Scheme	945,788,997	51,477,989
Krishi Bank Lakhpoti Scheme	172,922,700	8,763,245
Oporajito Scheme	17,928,890	1,514,633
Shabolombi Scheme	1,300,689,932	65,411,498
Total:	83,452,664,208	75,742,024,161

12.05 Maturity grouping of deposits & other accounts

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Repayable on demand	5,135,243,330	5,270,100,136
Repayable within 1 month	14,456,314,005	13,428,034,629
Over 1 month but within 3 months	29,508,500,332	27,092,734,094
Over 3 month but within 1 year	133,790,168,396	118,196,333,970
Over 1 year but within 5 years	212,833,726,646	180,350,755,180
Over 5 years	108,403,166,219	108,456,101,879
More than 10 years	131,714,825	134,911,055
Total:	504,258,833,753	452,928,970,942

12.06 List of Top 10(Ten) depositors

Particulars	Amount in crore	
	30 June 2025	30 June 2024
Polli Biddut Somiti	1,850	1,978
Petro Bangla	1,600	1,265
BPDB	1,339	757
Bangladesh Chemical Industries Corporation	829	560
Bangladesh Rural Development Board	769	550
Department of Registration (Registration Directorate)	628	346
Dhaka WASA	599	667
Bangladesh National University	550	634
Aortho Paridapter Bohi Aortho Shaka	393	-
Bangladesh Inland Water Transport Corporation	382	429
Chittagong Port Authority	-	443
Total:	8,938	7,630



13.0 Other Liabilities

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Interest Payable on Fixed Deposits		10,046,508,918	7,948,792,476
Security Deposits of contractors		6,458,473	8,524,448
Outstanding loan from Rupali Bank		131,284,800	131,285,445
Payable accounts	13.1	4,701,132,946	5,296,728,275
Interest suspense account	13.2	19,887,289,174	19,731,715,602
Provision for loans & advances	13.3	131,472,927,598	73,285,145,867
Provision for Diminution in Value of Investments in Share and FDR	13.4	126,317,534	22,636,080
Provision for other assets	13.5	9,607,061,000	6,582,836,603
Provision for off balance sheet items	13.6	1,827,059,815	338,985,559
Provision for Unreconciled amount of Nostro Accounts	13.7	21,411,252	19,695,042
Provision for Income Tax (Annexure 'F')	13.8	1,306,688,277	991,235,947
Provision for Deferred Tax (Annexure 'H')	13.9	120,059,997	46,519,651
Total:		179,254,199,784	114,404,100,995

13.1 Accounts Payable

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Cash Excess	2,642,084	1,881,004
Deputationists Accounts	130,123	142,177
Undisbursed Emoluments to Staff	4,444,298	3,302,277
Reconstruction on Loan Accounts	7,450,562	7,496,884
Recovery of BRRFC Loans	22,526	24,563
Recovery of BRRFC Staff Loans	62,439	64,279
Miscellaneous	2,025,804,527	1,962,512,378
Treasury Parking Head	201,036,570	109,908,518
EFT Outward, FRMD	(1,451,707,750)	1,343,480,941
EFT inward, FRMD	92,680,655	16,345,411
Automated Challan System-ACS	1,113,723,294	107,440,587
Income Tax Deducted from the Contractors	(2,731,307)	2,445,100
Cost of Revenue Stamp Realised	2,295,897	6,852,298
Misc (Foreign Exchange)	127,519,073	155,570,732
Deduction of Levey on deposit Interest	721,028	739,364
Development Levey (4%) Flood	34,320	35,279
Deduction at source tax	(2,202,605)	59,204,879
Outstanding DD/TT/PO	15,523	15,518
Payable pension fund	(107,185)	57,860
Excise Duty (old head)	(1,403,475)	2,740,682
Excise Duty (new head)	143,000	-
Financial Benefit for Transport in Dairy Farm	19,842,072	19,861,760
Subscription for Benevolent fund	32,863	55,586
Service charge deduction from Swanirvar Programme	6,490,104	6,523,164
Deposit of check/payorder from outsider trainee	26,715	25,631
Provision for others expenditures	3,801,450	41,573,505
ODA Revolving fund	(35,793,736)	(35,793,406)
Hand Loom Board Credit.	2,968,852	2,791,248
E.E.C Revolving Fund	39,357,852	43,466,906
E.C. Revolving fund	54,704,613	54,704,613
Payable intt. on E.C Revolving Fund.	14,365,787	14,365,787
Payable intt. on E.E.C Revolving Fund	1,841,577	1,902,533
Amt. of Rent/Lease/Sale of asset Acquired Unsettled	9,022,009	9,085,085
Service charge on CIB online	72,064,653	67,357,699
Parking Head for CIB VAT	1,141,838	-
Western Union Common Marketing	7,930,974	8,729,808
Realised VAT from BACH	2,184,259	5,351,253
Realised VAT & commission for BB	35,147	69,130
Sanchay patra	74,186,552	120,568,952
SWIFT charges	53,554	38,404
Security Money (Foreign Exchange)	675,549	1,127,258
Income tax deduction from staff	641,813	5,598,432
Income Tax realised from staff (for the year:2011-12 & 2012-13)	45,566,436	45,845,812
Tax deduction from fees for Profe. & Tech. services	127,201	141,680
Foreign Exchange back to back L/c	188,035,870	284,005,207
Taxes of office rent	(8,900)	429,716
Instant Cash	899,190	851,760
VAT deduction from fees for Profe. & Tech. services	-	4,155
Tax deduction from the Certain services	3,679	99,162

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
VAT deduction from the Certain services	(102,539)	203,982
Tax deduction from L/C	2,273	3,928
Vat deduction from L/C	275	3,667
VAT of office rent	260,049	1,261,100
Contribution to national Exchequer	(1,746,912)	(1,746,912)
Fund for issuing DD infavour of American Exp bank	459,764	454,356
Deduction levy from intt. on Saving & FD	2,621	2,621
Supervised Credit Project	65,521	59,914
Post Charge (Foreign Exchange)	83,134	113,254
RIA	586,473	586,473
Money Gram	1,276,031	579,801
Xpress Money	628,076	628,076
Security Deposit from Suppliers(HO)	107,580,384	115,166,638
Risk Fund of Consumer Credit	2,418,018	2,441,653
Int. payable on Quaterly Profit Savings Scheme	245,390,303	284,175,845
Int. payable on BKB Millionaire Scheme	(336,045)	(88,747)
Int. payable on BKB Double Profit Scheme	(192,085)	(132,351)
Int. payable on BKB Monthly Deposit Scheme	(415,696)	(365,175)
Int. payable on BKB Lakhpathi scheme	(19,424)	(16,937)
Int. payable on BKB Probashi Monthly profit Scheme	503,398	530,797
Int. payable on BKB Probashi Quarterly profit Scheme	3,007,987	3,341,530
Int. payable on BKB Probashi Fixed Deposit Scheme	40,489,870	51,443,138
Int. payable on BKB Probashi Double profit Scheme	750	(20,833)
Int. payable on BKB Probashi Deposit Scheme	(16,306)	(1,642)
Int. payable on Special Rate FDR for Women	365,666,367	70,861,540
Int. payable on Special Rate FDR for 60 Year or above Men	100,176,398	22,354,173
Int. payable on Krishi Bank Troimashik Munafa Scheme	19,407,844	4,142,850
Int. payable on Krishi Bank Mashik Munafa Scheme	5,664,817	1,366,262
Int. payable on Joyee Scheme	72,143,121	15,082,873
Inoperative Deposit Accounts	40,652	40,314
Intt. Payable on Savings(Urban & Rural)	235,698	12,692
Interest Payable Special Rate Savings Account for Women (Rural)	447	-
Interest Payable on Krishi Bank Double Profit Scheme	(8,678)	-
Intt. Payable On Krishi Bank Millionaire Scheme	(22,089)	-
Interest Payable On Krishi Bank Mashik Deposit Scheme	(11,516)	-
Intt. Payable On Krishi Bank Lakhpoti Scheme	(1,606)	-
Intt. Payable On Oporajito Scheme	(4,404)	-
Intt. Payable On Shabolombi Scheme	(9,821)	-
Payable on NPSB (BKB ATM)	213,406,820	(43,895,505)
Accounts Payable F.C (WES)	51,315	51,315
Clearing Adjustment	1,989,727	9,484,703
SMS Transaction Notification Charges	18,170,801	10,140,765
Premium due for EFAS	970,697	969,897
Int. payable on BKB Monthly Profit earning Project	17,660,060	18,921,752
Int. payable on Savings deposit(VGD)	281,459	281,459
Fund Received from NORAD	1,132,390	1,132,496
IBFT(Internet Banking Fund Transfer)	34,734,275	(9,135,027)
Blocked Int. for April-May/20	350,161	380,071
Interest Suspense against Non Banking Asset	7,397,432	6,462,453
Interest payable for ODA Revolving fund	407,445	407,445
VAT On Account Maintenance Fee	957	-
Legal Charge for Rescheduled Term Loan	3,580	-
Parking Head for Spot Cash Remittance Settlement	170,486,842	-
VAT of Polli Bidyut Bill	23,408,908	-
Parking Head for Employee Salary Tax(HO)	6,351,849	-
BEFTN Outward	15,457,965	-
BEFTN Outward Return	(16,753,022)	-
Parking Head For VAT/TAX/Excise Duty	111,648,568	-
Provision for Incentive/Ex-gratia	500,000,000	250,000,000
Total:	4,701,132,946	5,296,728,275



13.2 Interest suspense account

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	19,731,715,602	16,719,755,315
Add : Transferred during the year	4,900,273,573	7,139,210,287
Less: Realized during the year	4,653,200,000	4,122,450,000
Less : Adjustment during the year	91,500,000	4,800,000
Closing Balance	19,887,289,174	19,731,715,602

13.3 Provision for Loans and Advances

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
General provision (for unclassified)	13.3.1	2,062,673,673	2,505,524,227
Specific provision (for classified)	13.3.2	129,331,330,272	70,775,721,640
Staff loans and advances	13.3.3	78,923,653	3,900,000
Total provision held		131,472,927,598	73,285,145,867

Required provision 131,472,927,598 73,285,008,261

Provision excess/(shortfall) - 137,606

As per BRPD Circular # 15 dated November 27,2024 of Bangladesh Bank, Bangladesh krishi bank has maintained as required the provision against loans & advances. For details calculation, please refer to Annexure -'E'

13.3.1 a) General Provision (for unclassified)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	1,673,930,368	2,410,481,711
Provision made during the year	228,577,563	-
Transfer to specific provision for loans & advances	(671,428,117)	(719,320,260)
Adjustment to remission of interest	-	(17,231,083)
Transfer from Special General provision-COVID-19	831,593,859	-
Transfer to Profit & Loss account	-	-
Provision held	2,062,673,673	1,673,930,368
Required provision	2,062,673,673	1,673,930,368
Provision excess/(shortfall)	-	-

b) Special General Provision-COVID-19

Opening balance	831,593,859	-
Provision made during the year	-	831,593,859
Transfer to General Provision for unclassified loan	(831,593,859)	-
Provision held	-	831,593,859
Required provision	-	831,593,859
Provision excess/(shortfall)	-	-
Total provision held for unclassified loans and advances (a+b)	2,062,673,673	2,505,524,227

Special General Provision has been transferred to General provision (for unclassified) as per BRPD Circular no-58 dated 31 December 2024. Special General Provision maintained as per BRPD Circular no-56 dated 10 December 2020 and BRPD Circular no-50 dated 14 December 2021. This amount was included with the total provision of Un-classified loans and advances under note-13.3.1 (b) till financial year 2023-2024.



13.3.2 Specific Provision (for classified)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	70,775,721,640	22,766,716,394
Provision made during the year	57,923,877,678	47,420,838,830
Transfer to Off-balance Sheet Exposures	-	(131,153,844)
Transfer from general provision for loans & advances	671,428,117.00	719,320,260
Adjustment to remission of interest	(38,335,337)	-
Adjustment of the written off loan amount	(1,361,827)	-
Transfer to Profit & Loss account	-	-
Provision held	129,331,330,272	70,775,721,640
Required provision	129,331,330,272	70,775,721,640
Provision excess/(shortfall)	-	-

13.3.3 Provision for Staff Loans and Advances

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	3,900,000	3,900,000
Provision made during the year	75,023,653	-
Transfer from specific provision for loans & advances	-	-
Provision held	78,923,653	3,900,000
Required provision	78,923,653	3,762,394
Provision excess/(shortfall)	-	137,606

13.4 Provision for Diminution in Value of Investments in shares and FDR

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	22,636,080	22,636,080
Provision made during the year	103,681,454	-
Adjustment during the year	-	-
Provision at end of the year	126,317,534	22,636,080
Less: Required provision for investment	126,317,534	21,064,130
Provision Excess/(Shortfall)	-	1,571,950

Provisions for diminution in value of investments has been maintained fully in accordance with Bangladesh Bank DOS circular no. 04 dated November 24, 2011 & as per the letter # DOS(SR) 1153/161/2012-427 dated December 30, 2012. (See the Annexure-A)

13.5 Provision Maintained for Other Assets and Non-Banking Asset

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	6,582,836,603	5,706,200,000
Add : Addition during the year	3,025,940,607	880,540,105
Less : Adjustment during the year	-	-
Less : Transfer to Provision for Unreconciled amount of Nostro Accounts	1,716,210	3,903,502
Total provision held	9,607,061,000	6,582,836,603
Less: Required provision	9,607,061,000	6,582,836,603
Provision Excess/(Shortfall)	-	-

*As per BRPD circular # 4, dated 12 April 2022 provision for other assets has been maintained fully.

13.6 Provision for Off-balance Sheet Exposures

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening Balance	338,985,559	207,831,715
Add/(less): provision made/(released) during the year	1,488,074,256	-
Adjustment during the year	-	131,153,844
Provision held	1,827,059,815	338,985,559
Required provision	1,827,059,815	338,985,559
Provision Excess/(Shortfall)	-	-

As per BRPD circular # 14, dated 23 September 2012 provision for off balance sheet items has been maintained fully.



13.7 Provision for Others

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Provision for Unreconciled amount of Nostro Accounts		
Opening Balance	19,695,042	-
Add/(less): provision made/(released) during the year	-	15,791,541
Adjustment during the year	1,716,210	3,903,502
Provision held	21,411,252	19,695,042
Less: Required provision for Unreconciled amount of Nostro Accounts	21,411,252	19,695,042
Provision Excess/(Shortfall)	-	-

13.8 Provision for Income Tax (Annexure 'F')

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening Balance	991,235,947	833,270,765
Provision made during the year	315,452,330	157,965,182
Adjustment during the year	-	-
Total:	1,306,688,277	991,235,947

As per Income Tax Act 2023, section 163 provision has been kept for minimum tax @ 1.00% for turnover or total income earned by the bank for the financial year 2024-25.

13.9 Provision for Deferred Tax (Annexure 'H')

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening Balance	46,519,651	88,922,567
Add/(less): provision made/(released) during the year	73,540,346	(42,402,915)
Provision held	120,059,997	46,519,651

14.0 Share Capital

14.1 Authorised Capital

50,000,000,000	15,000,000,000
50,000,000,000	15,000,000,000

As per Financial Institution Division, Finance Ministry, Reference no: 53.00.0000.321.35.001.22.82, dated 16 October 2024, Bangladesh Krishi Bank's authorised capital has been increased to Tk. 5,000 crore from Tk. 1,500 crore.

14.2 Issued, Subscribed and Paid-up Capital

9,000,000,000	9,000,000,000
9,000,000,000	9,000,000,000

14.3 Re-capitalization

Opening balance
Received during the Year

6,500,000,000	6,500,000,000
-	-
6,500,000,000	6,500,000,000

14.4 Capital Adequacy

Details of the capital requirement & capital surplus/(shortfall) of the Bank as per requirement of Section 13(2) of the Bank Company Act 1991 (amended in 2013) and BRPD circular No. 18 dated 21 December 2014.

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Core Capital (Tier I)	14.4.1 (281,621,184,577)	(199,263,593,288)
Supplementary capital (Tier-II)	14.4.2 3,889,733,488	2,835,265,091
Regulatory capital	(277,731,451,089)	(196,428,328,197)
Required capital (10% of total risk weighted assets)	14.4.3 20,870,280,000	26,691,726,900
Capital surplus/(shortfall)	(298,601,731,089)	(223,120,055,097)
Capital to Risk Weighted Assets(CRAR)/CAR:		
Core capital (Tier-I)	-134.94%	-74.65%
Supplementary capital (Tier-II)	1.86%	1.06%
CRAR/CAR based on Basel-III/(II) Framework	-133.08%	-73.59%



14.4.1 Core Capital (Tire I)

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Paid-up Capital		9,000,000,000	9,000,000,000
Re-capitalization		6,500,000,000	6,500,000,000
Statutory Reserve		232,306,342	232,306,342
General Reserve and other reserve		1,575,300,526	1,423,633,859
Retained Earnings	17.0	(298,857,884,494)	(216,313,140,144)
Sub-Total:		(281,550,277,626)	(199,157,199,942)
Less : Intangible Assets (Software)		70,906,951	106,393,346
Less : Shortfall in Provisions of loan & advances		-	-
Total:		(281,621,184,577)	(199,263,593,288)

* The book value of goodwill and intangible assets like software, brand value etc., will be deducted net of any associated deferred tax liabilities which will be extinguished if the intangible assets become impaired or derecognised under the relevant accounting standard.

14.4.2 Supplementary capital (Tier-II)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
General provision on unclassified loans including OBS items	3,889,733,488	2,835,265,091
	3,889,733,488	2,835,265,091

14.4.3 Minimum Required capital Under Basel III

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Total assets (including Off-balance sheet amount)		558,328,102,977	475,464,740,525
Risk weighted assets	14.4.3.1	208,702,800,000	266,917,269,000
Required capital (10% of risk weighted assets)		20,870,280,000	26,691,726,900

14.4.3.1 Break up of Risk weighted assets

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Credit risk:		
On-Balance Sheet	185,699,400,000	245,144,400,000
Off-balance sheet	9,352,100,000	3,057,400,000
	195,051,500,000	248,201,800,000
Market risk	10,911,800,000	15,976,019,000
Operation risk	2,739,500,000	2,739,450,000
	208,702,800,000	266,917,269,000

14.4 Ratio (As per Base III requirement)

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Capital Related Ratio		
CRAR	-133.08%	-73.59%
Leverage Ratio	-77.94%	-53.90%
Liquidity Related Ratio:		
Liquidity Coverage Ratio	612.32%	383.47%
Net Stable Funding Ratio	75.53%	86.70%

14.04.1 Details About Ratio

a) Capital to Risk-Weighted Asset Ratio

$$\text{CRAR} = \frac{\text{Total Eligible capital}}{\text{Credit RWA} + \text{Market RWA} + \text{Operational RWA}}$$

$$= \frac{(277,731,451,089)}{208,702,800,000}$$

$$= -133.08\%$$

b) Leverage Ratio

$$= \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deduction)}}$$

$$= \frac{(281,621,184,577)}{361,315,740,000}$$

$$= -77.94\%$$



c) Liquidity Coverage Ratio

$$\text{LCR} = \frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}}$$

$$= \frac{20,011,200,000}{3,268,095,114}$$

$$= 612.32\%$$

d) Net Stable Funding Ratio

$$\text{NSFR} = \frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}}$$

$$= \frac{270,275,201}{357,825,846}$$

$$= 75.53\%$$

15.0 Statutory Reserve

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance	232,306,342	232,306,342
Add: Transfer from current year	-	-
	<u>232,306,342</u>	<u>232,306,342</u>

16.0 Other Reserves

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
General Reserve		495,133,859	495,133,859
General Reserve for Demand Loan from BB		493,583,333	417,750,000
Contingency Reserve		90,000,000	90,000,000
Risk Mitigation fund		493,583,333	417,750,000.00
Exchange Rate Fluctuation		3,000,000	3,000,000
Asset Revaluation Reserve	16.1	6,630,433,103	6,655,067,311
Total:		<u>8,205,733,629</u>	<u>8,078,701,170</u>

16.1 Assets Revaluation Reserve

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening balance carried forward	6,655,067,311	6,680,080,411
Addition during the year	-	-
Adjustment during the period	-	-
Tr. To Prior year adjustment	-	-
Transferred to retained earnings	(24,634,208)	(25,013,100)
Closing balance	<u>6,630,433,103</u>	<u>6,655,067,311</u>

17.0 Retained earnings Account

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Balance carried forward		(216,313,140,144)	(151,150,598,548)
Prior year adjustment	17.1	-	(53,696,139)
Re-stated opening balance		<u>(216,313,140,144)</u>	<u>(151,204,294,686)</u>
Profit/(Loss) generated during the year		(82,569,378,558)	(65,133,858,558)
Adjustment on Depreciation on Asset Revaluation		24,634,208	25,013,100
Total:		<u>(298,857,884,494)</u>	<u>(216,313,140,144)</u>

17.1 Prior year adjustment:

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Interest charged on Inter Bank Transaction Account (IBTA)	-	(53,696,139)
Reverse of prior years provision for Revenue expenses	-	-
	<u>-</u>	<u>(53,696,139)</u>



18.0 Contingent Liabilities

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Letters of Guarantee	18.1	134,981,404	177,366,435
Irrevocable letters of credit		80,009,050,127	33,491,799,010
Bills of collection		157,180,880	229,390,411
Total:		80,301,212,411	33,898,555,856

18.1 Letters of Guarantee

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Claims lodged with the bank company, which is not recognized as loan	-	-
Money for which the bank is contingently liable in respect of guarantee issued favoring:	-	-
Director	-	-
Government	-	-
Bank & other financial institutions	134,981,404	177,366,435
Others	-	-
Total:	134,981,404	177,366,435

19.0 Interest Income

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Interest on Loans & advances(excluding staff loans & advances)	24,920,521,302	21,283,103,549
Recovery from written off loans & advances	66,400,000	25,900,000
Interest on Deposits to other banks	16,436,272	102,611,194
Interest on Foreign Currency Deposit	110,812,682	22,387,496
Interest received on Nostro Accounts	695,443,382	397,748,350
Interest on staff loans & advances	924,328,313	805,009,844
Interest On Credit Card	319,198	-
Interest on Investment in Call Money	159,186,816	297,071,375
Interest on Investment in Notice Money (Placement)	77,027,349	301,855,417
Interest on Investment in Term Money	-	21,422,945
Interest Received on Personal Loan for BKB Employees	23,875	-
Total:	26,970,499,189	23,257,110,170

20.0 Interest expense on Deposits & Borrowings

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Deposit Pension Scheme (DPS)	207,086	204,369
Intt. Paid on STD (NORAD)	2,851,101	-
BKB-Double Benefit Scheme	129,687,301	253,631,558
Student Savings Account	8,472,828	6,968,277
Farmer Savings Account	7,780,139	5,760,384
Matikata Savings Account	1,675,993	1,153,935
Monthly /Quarterly Benefit Scheme	324,463	2,718,074
Quarterly Profit Savings Scheme	755,347,680	1,098,139,961
BKB Millionaire Scheme	659,740,387	572,053,223
BKB Double Profit Scheme	785,788,512	874,644,430
Quarterly Profit Savings Scheme	993,343,342	878,760,325
BKB Lakhpathi scheme	99,505,626	79,026,628
BKB Monthly Profit earning Project	356,960,589	366,219,502
Savings Deposit (Ayla)	84,964	63,033
Savings deposit(VGD)	2,325,201	850,759
BKB Probashi Monthly Profit Scheme	10,441,092	7,189,385
BKB Probashi Quarterly Profit Scheme	22,974,575	16,607,932
BKB Probashi Fixed Deposit Scheme	68,864,850	51,800,495
BKB-Probashi Double profit scheme	91,061,663	51,767,971
BKB Probashi Deposit Scheme	22,268,535	5,170,415
Special Rate FDR for Women	792,551,539	87,740,845
Special Rate FDR for 60 Year or above Men	232,926,691	28,062,506
Special Rate Savings Account for Wpmen(Urban)	1,569,424	134,446
Special Rate Savings Account for 60 Year or above men (Urban)	168,538	26,973
Special Rate Savings Account for Women (Rural)	1,613,186	194,428
Special Rate Savings Account for 60 Year or above men (Rural)	180,286	30,505
Krishi Bank Double Profit Scheme	239,280,446	14,380,835
Krishi Bank Millionaire Scheme	48,808,800	819,187
Krishi Bank Mashik Deposit Scheme	35,353,149	601,663
Krishi Bank Lakhpoti Scheme	6,883,301	110,169

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Krishi Bank Troimashik Munafa Scheme	91,517,291	4,142,850
Krishi Bank Mashik Munafa Scheme	81,542,990	4,264,917
Oporajito Scheme	900,942	22,174
Shabolombi Scheme	54,363,226	868,170
Joyee Scheme	345,419,689	15,088,396
Interest Paid on BRDB Student Savings Account	248,993	
BRDB Member Savings Account	33,401	276
BKB Savings Pension Scheme	67,305	(89,923)
Small Savings Scheme	18,231	90,674
Education Deposit Scheme	43,522	38,224
BKB Sanchay Scheme	5,740,778	7,640,051
Krishan Krishani Sanchay Scheme	4,404,029	4,299,904
BKB Monthly/Quarterly Profit Scheme	11,889,718	13,790,807
BKB Monthly Profit Scheme	2,038,634	3,737,076
BKB-MSS	819,809,939	1,049,076,429
Fixed Deposit(FDR)	23,392,914,841	17,107,149,171
Short Notice Deposit(SND)	395,778,299	323,847,344
Savings Deposit (Urban)	1,181,744,054	1,016,392,075
Excess interest paid for fixed deposits on PF fund	119,308,750	310,986,250
Employees Security Deposit	981,513	988,785
Intt. Paid on Export FC Account (US Dollar)	2,971,856	-
Savings Deposit (Rural)	2,062,138,919	1,756,154,206
Bangladesh Bank Refinance	1,461,397,860	1,469,993,027
Interst paid to BB (Special Repo)	1,003,363,447	-
Other bank & FI	121,972,787	2,154,270
Bayaska Bhata Savings Account	13,673,943	10,378,722
Bidhoba Bhata Account	4,592,898	3,500,687
Protibondhi Bhata Account	4,020,462	3,166,625
Muktijoddha Bhata Account	30,037	15,506
Matri Pitri Hin Shisu	34,839	26,312
Matriro Bhata (DSF)	672,004	425,158
BKB Deposit Scheme	349,827	(96,178)
Total:	36,563,026,308	27,512,884,196

21.0 Income from investment

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Dividend received from Grameen Bank	900,000	900,000
Income From Investment in Bond	1,098,178,936	91,072,709
Total:	1,099,078,936	91,972,709

22.0 Commission, Exchange & Brokerage

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Commission and Exchange	101,407,081	75,540,065
Commission on L/C	626,207,310	408,301,277
Inter branch online commission	6,940	8,043
Commission on RTGS	20	-
SMS Service charge	208,213,914	89,724,889
Commission on ATM	4,697,136	2,956,554
Commission on Bach	278,190	291,143
Automated Challan System-ACS Commission	7,121,273	3,175,789
IBFT Commission	109,724	-
Total:	948,041,589	579,997,760

23.0 Other Receipts

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Fees and Other Charges	11,790,432	27,254,443
Search Fees	68,698,449	78,920,656
Appraisals Fees	1,475,471	959,067
Sale Proceeds of Forms	37,957,051	39,654,889
Rent Received	2,206,788	1,585,679
Income from Sales of other Assets	3,043,138	172,193
Miscellaneous income	135,553,196	141,542,419
Gain from Foreign Exchange Transaction	2,003,336,945	1,861,054,347
Income from Swift machine	-	-
Accounts maintenance Fee	261,916,481	246,911,631
Service Charge	559,067	351,273
Other Charge for Rescheduled Term Loan	11,450	6,000
Loan Early Settlement Fee	313,296	37,117

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Loan Supervision Fee	145,429	-
Miscellaneous Fees-Credit Card	800	-
Loan Partial Payment Fee	617	-
Credit Card Issue/Renewal/Annual Fees	95,300	-
Credit Card Cash Advance Fee	68,048	-
SMS Charge-Credit Card	38,400	-
Fund Transfer Fee-Credit Card	220,043	-
Treasury Bill/ Bond Fees	93,501	-
Account Statement Fee	89,343	-
Total:	2,527,613,244	2,398,449,714

24.0 Salary & Allowance

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Basic Salary (Grade 2-10)	2,703,400,820	2,621,506,330
Dearness Allowance (Grade 2-10)	136,442,731	130,670,455
Honorarium For Staff College Members	339,472	263,191
Honorarium For Contractual Person	5,275,868	4,960,000
Basic Salary(Grade 11-20)	123,976,827	163,467,321
Dearness Allowance (Grade 11-20)	6,962,219	9,151,909
House Rent Allowance	1,175,945,232	1,156,214,514
House Rent Cleaning	290,072	434,775
Overtime Allowance	14,776,272	13,832,202
Other Allowance	47,301,051	83,438,999
Encashment of Earned Leave	222,635,091	248,027,453
Lunch Subsidy	542,919,209	369,734,951
Recreation Allowance	83,185,189	59,937,707
Medical Allowance	155,382,527	155,739,352
Education Allowance	19,916,345	16,653,831
Expenses on borrowed staff	60,786	75,737
Outsourcing (Security/Cleaner/Lift Operator)	452,381,191	327,069,793
Festival Bonus	464,973,573	473,200,600
Incentive/Exgratia	470,439,769	484,541,159
Boishakhi Allowance	40,609,108	34,746,534
Contribution to Superannuation Fund	5,750,123,116	6,650,119,847
BKB Research & Innovation	336,800	512,685
Total:	12,417,673,270	13,004,299,347

Salary & Allowance is included taka 1,250,500 of Pay & Allowances of Managing Director.

25.0 Rent, Tax and Insurance

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Electricity and Water Charges	81,796,203	70,302,394
Rentals	273,272,569	261,081,231
Rate & taxes	6,139,685	5,869,472
Insurance	1,663,609	2,685,226
Deposit Insurance Premium	228,494,578	199,379,498
Rent of Staff Bus	20,047,059	17,982,470
Rent of rental Car	9,162,582	7,589,546
Total:	620,576,285	564,889,836

26.0 Legal Charges

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Legal fees	4,954,233	1,416,609
(Including stamps, power of attorney & notary public expenses)	-	-
Total:	4,954,233	1,416,609



27.0 Postage, Telegram & Stamps

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Postage & Telegram	2,737,341	3,269,229
Telephone (Office)	8,253,482	8,207,586
Telephone (Res)	210,197	214,729
Internet Charge	93,563,872	90,634,410
Total:	104,764,891	102,325,954

28.0 Auditor's Fees

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Statutory audit fee	954,500	954,500
Others	20,000	34,300
Total:	974,500	988,800

29.0 Stationery, Printing & Advertisement

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Printing and Stationery	58,717,336	49,007,695
Stationary and Supplies (Local)	30,742,425	28,392,228
Advertisement and Publicity	32,983,539	24,416,272
Total:	122,443,300	101,816,195

30.0 Pay & Allowances of Managing Director

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Basic salary	936,000	936,000
Allowances	1,280,147	726,120
Total:	2,216,147	1,662,120

31.0 Director's Fees

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Honorarium of board Chairman	500,000	360,000
Board meeting	1,151,500	1,084,600
Executive committee meeting	45,000	118,800
Audit committee meeting	171,000	206,800
	-	136,400
Total:	1,867,500	1,906,600

Remuneration for Chairman & Directors is BDT 10000 per meeting for attendance as per BRPD Circular no-2 dated February 11,2024. No other financial benefits are extended to Board of Directors as per section 18(1) of the Banking Companies Act(Amendment) 2013 excluding above fees.

32.0 Depreciation & Repairs of Bank Property

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Repairs and Renovations (for general)	8,116,977	8,734,079
Repairs and Maintenance cost of Building	21,632,720	31,316,380
Repair of Office Machinery & Electric Installation	17,443,598	10,370,599
Maintenance of Vehicles	12,772,580	9,889,221
Cost of spare parts & materials for motor car	255,694	889,011
Depreciation on Furniture & Fixtures	28,931,162	29,212,120
Depreciation on Office Equipments	11,843,261	10,584,649
Depreciation on Office Machineries	57,669,384	58,724,090
Depreciation on Electrical Equipments	22,751,948	24,804,840
Depreciation on Motor Vehicles	19,431,690	30,166,362
Depreciation on Building	34,405,992	34,855,240
Depreciation of Computer Hardware	57,410,595	35,392,277
Amortization of Computer Software	37,552,580	55,565,805
Total:	330,218,180	340,504,673



33.0 Other Expenditure

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Celebration of National Occassions	425,814	1,124,230
Travelling Allowance	69,116,061	111,805,108
Field Inspection(Loan Disbursement and Recovery)	97,718,970	-
Leverage for Employees	1,555,495	2,359,226
Travelling Allowance - Transfer, Training etc.	38,975,007	26,633,368
Training fee (excluding staff college)	18,736,741	22,382,682
BKB Staff College Expenses	26,548	4,887,485
Seminar/Workshop/conference	5,958,153	7,611,386
Honorarium (DPC/Tender/Staff College Lecture etc)	22,465,400	7,866,970
Conveyance	18,997,963	16,442,077
Fuel for Vehicles	19,226,977	18,988,361
Donation (IBB, BIBM etc.)	412,400	3,100,975
Business Development	44,156,707	43,626,273
Customer Conference	4,915,721	5,508,132
Executives Entertainment Expense	1,014,480	-
Losses on Dead Stock	12,393	102,379
Book Purchased	101,014	148,086
Bank Charges	9,429,969	26,481,030
Generator Fuel	32,008,494	28,796,798
Charges for remit on us (NPSB) for LPO	662,210	407,860
Annual Sub User charge	23,000	23,000
Computer Accessories Purchase	79,937,496	69,125,914
Death Relief Grant	9,720,400	20,947,250
Miscellaneous Expenses	93,822,318	86,385,427
Newspaper & Magazine Bill	13,504,206	13,376,132
Interest Remission	58,237,795	2,615,397
SWIFT expenses	7,000,000	4,960,533
Batch Expenditure for Branch	208,055	238,438
Recruitment expenses	175,906	252,991
Verification of clients NID informations	9,000,000	5,000,000
Special Incentive (Covid-19)	-	98,969
Banking Diploma	19,705,000	12,970,000
Partial Reimb. for Staff House Building Registration Fee	154,665	43,594
Closing/Light Refreshment Allowance	22,992,600	14,839,300
Credit Guarantee Fee	-	24,000
Medical Grant	4,779,000	5,173,000
School Banking Campaign Expense	6,552,058	21,610
Total:	711,729,016	564,367,980

34.0 Closing Cash and Cash Equivalents

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Cash in hand	3.1	4,579,429,367	4,178,234,376
Balance with Bangladesh Bank and Sonali Bank	3.2	26,034,934,926	26,731,313,135
Balance with other bank and financial institution	4.0	8,597,894,962	15,059,173,061
Money at call and short notice	5.0	10,100,000,000	700,000,000
Total:		49,312,259,255	46,668,720,572

35.00 Interest Received in Cash

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Opening uncollected interest	68,159,271,486	63,438,118,316
Add: Interest Charged during the year	26,970,499,189	23,257,110,170
	95,129,770,675	86,695,228,486
Less: Cash received during the year	21,746,399,000	18,422,333,000
Less: Adjusted during the year	258,622,000	113,624,000
Closing uncollected interest	Total: 73,124,749,675	68,159,271,486

36.0 Interest Paid by Cash

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Interest paid on Deposits		34,979,655,662	26,040,736,899
Interest Paid to Bangladesh Bank		1,461,397,860	1,469,993,027
Interest paid on Loans from International financial institutes		121,972,787	2,154,270
		36,563,026,308	27,512,884,196
Less: Increase/(decrease) interest payable on fixed deposits & others	42.0	2,495,475,734	1,664,983,991
Interest Paid by cash/outflow		34,067,550,574	25,847,900,205



37.0 Cash Paid to Suppliers

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Stationery and supplies (Printing)	58,717,336	49,007,695
Stationery and supplies (Local)	30,742,425	28,392,228
	89,459,761	77,399,923

38.0 Cash Paid for Other Operating Activities

Particulars	Notes	Amount in Taka	
		30 June 2025	30 June 2024
Rent, Taxes, Insurance, Lighting etc.	25.0	620,576,285	564,889,836
Legal Charges	26.0	4,954,233	1,416,609
Postage, Telegram, Telephone & Stamps	27.0	104,764,891	102,325,954
Advertisement and Publicity	29.0	32,983,539	24,416,272
Pay & Allowances of Managing Director	30.0	2,216,147	1,662,120
Director's Fees	31.0	1,867,500	1,906,600
Repairs & Maintenances	32.0	60,221,568	61,199,290
Other Expenditure	33.0	711,729,016	564,367,980
Total:		1,539,313,180	1,322,184,661

39.0 Net Cash flow for Loans and Advances to Customers

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Increase/(decrease) during the period	20,312,950,892	45,517,976,305
Less: Uncollected interest included in Loans & Advances	4,965,478,189	4,864,324,036
Less: Increase/(decrease) Accrued Interest on staff loans & advances	353,726,188	185,177,825
Total:	14,993,746,515	40,468,474,444

40.0 Net Cash flow for Other Assets

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Increase/(decrease) during the period	6,016,005,250	(14,002,563,710)
Less: Superannuation advance adjustment	1,650,000,000	-
Total:	4,366,005,250	(14,002,563,710)

41.0 Net Cash flow for Other Liabilities

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Increase/(decrease) during the period		64,850,098,788	49,068,301,819
Less: Provision made during the year	41.1	63,389,741,459	52,276,286,889
Total:		1,460,357,329	(3,207,985,070)

41.1 Provision made during the year

Particulars	Amount in Taka	
	30 June 2025	30 June 2024
Interest suspense	155,573,573	3,011,960,287
Loans & advances	58,227,478,894	48,252,432,689
other Assets	3,025,940,607	880,540,105
Off-Balance Sheet items	1,488,074,256	-
Provision for diminution value of investment in shares & FDR	103,681,454	-
Unreconciled amount of Nostro Accounts	-	15,791,541
Income Tax	315,452,330	157,965,182
Deferred Tax	73,540,346	(42,402,915)
Total:	63,389,741,459	52,276,286,889

42.0 Net Cash flow for Deposits From Customers

Particulars	Note	Amount in Taka	
		30 June 2025	30 June 2024
Increase/(decrease) during the period		51,329,862,810	45,731,290,207
Less: interest charged on deposit on December and June		5,650,714,182	-
		45,679,148,628	45,731,290,207

43.0 Salary & Allowance

Less : Superannuation advance adjustment	24.0	12,417,673,270	13,004,299,347
		1,650,000,000	1,650,000,000
Total:		10,767,673,270	11,354,299,347



44.0 Audit Committee of the Board of Directors:

In compliance to Bangladesh Bank's Circular, The audit committee of the Board of Directors consisted of the following 04(four) members of the Board:

Sl.	Name	Status with the Bank	Status with the Committee
1	Ms. Maksuma Akter Banu	Director	Chairman
2	Mr. Dr. M. Sayedur Rahman	Director	Member
3	Mr. Dr. Md. Idris Miah	Director	Member
4	Mr. K. M. Habib-Un-Nabi	DGM	Member Secretary

During the year 2024-2025, the audit committee of the board conducted 04 (four) meetings in which the following important issues were reviewed/discussed along with others:

- Oversee the financial reporting process & liquidity position of the bank at regular basis.
- Reviewed internal & external auditors findings on the irregularities both major & significance at different branches of the bank and reference those to the Board with appropriate recommendation for decision, reviewed draft & audited financial statements for the year 2024-2025.
- Reviewed performance of internal audit 2024-2025.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to keep it regular.
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2024-2025.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.
- Reviewed Bangladesh Bank's yearly Detailed Inspection Report.

45.0 Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2025 (In Taka)	Share Holding on 30.06.2024(In Taka)
1	Mr. Mohammed Nurul Amin	Chairman	Nil	Nil
2	Ms. Sanchia Binte Ali	Managing Director	Nil	Nil
3	Mr. Anwar Faruque	Director	Nil	Nil
4	Mr. Mohammad Abul Hashem	Director	Nil	Nil
5	Mr. Dr. Md. Idris Miah	Director	Nil	Nil
6	Mr. Maksuma Akter Banu	Director	Nil	Nil
7	Mr. Md. Saiful Islam	Director	Nil	Nil

46.0 Name of Directors and their interest in different entities:

SL.	Name	Designation	Entities where they have interest as the owner/ MD etc.	Share/Guarantee Interest with other Organization
1	Mr. Mohammed Nurul Amin	Chairman	Nil	Nil
2	Ms. Sanchia Binte Ali	Managing Director	Nil	Nil
3	Mr. Anwar Faruque	Director	Nil	Nil
4	Mr. Mohammad Abul Hashem	Director	Nil	Nil
5	Mr. Dr. Md. Idris Miah	Director	Nil	Nil
6	Mr. Maksuma Akter Banu	Director	Nil	Nil
7	Mr. Md. Saiful Islam	Director	Nil	Nil

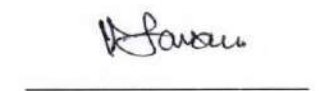
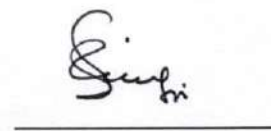
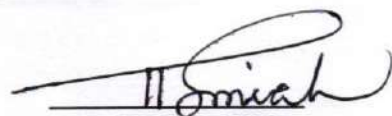
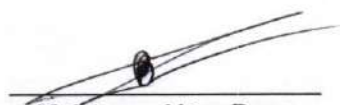
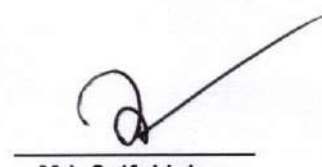
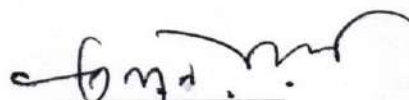
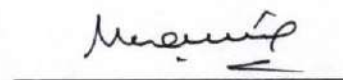


Significant contracts where Bank is a party and wherein Directors have interest:
Shares issued to Directors and Executive without consideration or exercisable at discount:
Lending to related parties is effected as per requirement of section 27(1) of the Bank Companies Act-1991:

Nil
Nil
Nil

Loan and advances to Directors and their related concern:
Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Companies Act-1991:

Nil
Nil


Md. Mostafizur Rahman
General Manager
Mohd. Khaleduzzaman
Deputy Managing Director
Sanchia Binte Ali
Managing Director
Dr. Md. Idris Miah
Director
Maksuma Akter Banu
Director
Md. Saiful Islam
Director
Mohammad Abul Hashem
Director
Anwar Faruque
Director
Mohammed Nurul Amin
Chairman

BANGLADESH KRISHI BANK
Investment in Shares
As at 30 June 2025

Annexure-A

Particulars	Number of Shares	Market Price per Share/Taka	Total market price/Taka	Cost per Share	Total cost/Taka	Surplus(+) /diminution (-)
Shares (quoted)						
ICB Islami Bank Ltd.	3,143,900	2.80	8,802,920	10.00	31,439,000	(22,636,080)
						(22,636,080)
Share (unquoted)						
Bangladesh Data Center and Disaster Recovery Site Ltd	-	-	-	0.00	27,250,000	(27,250,000)
						(27,250,000)
Total:	3,143,900	2.80	8,802,920	-	31,439,000	(49,886,080)



BANGLADESH KRISHI BANK
SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT
FOR THE YEAR ENDED 30 JUNE 2025

Annexure-B

SI no.	Particulars	Cost					% of Depreciation	Depreciation			Annexure-B
		Opening as on 01.07.2024	Addition during the year	Revaluation during the year	Adjustment during the year	Total Cost		Opening Accumulated	Charged during the year	Total Depreciation	Written down value as on 30.06.2025
1	2	3	4	5	6	7	8	9	10	11	12
1	A) Tangible Assets:										
	Land	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	542,797,506	-	-	-	542,797,506	2.5%	534,811,934	34,405,992	569,217,926	508,391,514
	Capital Work in Progress (Building)	-	9,517,075	-	-	9,517,075	-	-	-	-	9,517,075
3	Motor Vehicles	42,058,442	-	-	(304,236)	41,754,206	20%	442,290,398	19,431,690	461,722,088	22,322,516
4	Furniture & Fixtures	179,358,752	54,032,083	-	-	233,390,835	10%	420,582,322	28,931,162	449,513,483	204,459,674
5	Office Equipments	74,675,629	11,938,949	-	-	86,614,577	15%	168,935,664	11,843,261	180,778,925	74,771,316
6	Office Machineries	278,070,715	32,486,965	-	-	310,557,680	20%	976,809,996	57,669,384	1,034,479,380	252,888,296
7	Electrical Equipments	105,129,713	13,597,790	-	-	118,727,503	20%	441,753,961	22,751,948	464,505,909	95,975,555
8	Computer Hardware	151,743,440	161,890,404	-	-	313,633,844	20%	91,503,499	57,410,595	148,914,094	256,223,250
	Sub-Total (A)	7,718,154,197	283,463,266	-	(304,236)	8,001,313,227		3,076,687,774	232,444,031	3,309,131,806	7,768,869,196
	B) Intangible Asset:										
9	Computer Software	115,008,750	4,402,454	-	-	119,411,203	20%	133,550,679	37,552,580	171,103,258	81,858,624
	Sub-Total (B)	115,008,750	4,402,454	-	-	119,411,203		133,550,679	37,552,580	171,103,258	81,858,624
	Total (A+B)	7,833,162,947	287,865,720	-	(304,236)	8,120,724,430		3,210,238,453	269,996,611	3,480,235,064	7,850,727,819



BANGLADESH KRISHI BANK
MATURITY ANALYSIS OF OUTSTANDING ENTRIES OF FOREIGN CURRENCY DEALINGS
AS ON 30-06-2025
AS PER LOCAL BOOK

Annexure- 'C'

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	32	110208040	46	135,131,267	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	1	100	
More than 6 months but less than 9 months	-	-	-	-	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
Total:	32	110,208,040	47	135,131,367	

AS PER CORRESPONDENT 'S BOOK

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	39	65,144,544	64	75,472,494	Provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	5	98,110	
More than 6 months but less than 9 months	-	-	2	18,926	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	2	174,800	-	-	
Total:	41	65,319,344	71	75,589,530	



BANGLADESH KRISHI BANK
SCHEDULE OF BRANCH UNADJUSTMENT ACCOUNT
(AS ON 30.06.2025)

Due to head office (112)

Annexure -D

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
Total:	15	92,074	31	4,430,747	46	4,522,821

BKB General accounts (113)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
Total:	15	1,900,000	23	553,878	38	2,453,878

BKB general accounts (117)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2007	1	13,000	0	-	1	13,000
2009	0	-	2	118,000	2	118,000
2012	1	49,602	0	-	1	49,602
Total:	2	62,602	2	118,000	4	180,602

BKB general accounts (119)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2011	26	1,969,225	12	813,010	38	2,782,234
2012	43	3,348,630	19	1,180,110	62	4,528,739
2013	86	3,549,563	34	1,324,384	120	4,873,947
2014	23	701,984	8	290,474	31	992,458
Total:	178	9,569,402	73	3,607,978	251	13,177,378

BKB general accounts (1114)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	0	-	0	-	0	-
2015	266	11,508,692	3	93,367	269	11,602,059
2016	14	1,415,825	2	744,110	16	2,159,935
2017	647	23,558,562	37	4,687,351	684	28,245,913
2018	216	13,838,689	19	3,591,694	235	17,430,383
2019	513	34,046,660	93	8,471,078	606	42,517,738
2020	214	20,509,249	30	1,428,648	244	21,937,897
2021	81	6,852,250	28	1,086,894	109	7,939,144
2022	218	17,556,033	102	17,240,612	320	34,796,645
2023	1513	90,286,369	1142	45,415,024	2655	135,701,393
2024	2462	160,313,663	1683	147,271,990	4145	307,585,653
2025	2264	503,695,612	1357	418,001,863	3621	921,697,475
Total:	8408	883,581,604	4496	648,032,631	12904	1,531,614,235

BKB general accounts (1118)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2024	48308	144,478,450	50786	167,565,112	99094	312,043,562
2025	357705	597,986,804	319653	493,130,976	677358	1,091,117,780
Total:	406013	742,465,254	370439	660,696,088	776452	1,403,161,342



BKB general accounts (118)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2006	8	209,975	0	-	8	209,975
2007	7	160,547	4	115,033	11	275,580
2008	8	173,436	45	741,543	53	914,979
2009	0	-	26	445,135	26	445,135
2010	6	223,000	11	217,054	17	440,054
2011	7	89,542	218	4,043,501	225	4,133,043
2012	4	132,679	134	2,266,352	138	2,399,031
2013	2	15,019	3	66,000	5	81,019
2014	0	-	36	902,620	36	902,620
Total:	42	1,004,198	477	8,797,238	519	9,801,436

BKB Exchange General A/c (1111)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2019	0	-	0	-		-
2020	0	-	0	-		-
2021	68	3,094,573	5	75,619	73	3,170,192
2022	219	8,021,900	29	504,768	248	8,526,668
2023	111	1,251,235	10	186,053	121	1,437,288
2024	579	4,899,643	196	2,239,731	775	7,139,374
2025	2411	153,649,557	998	61,985,541	3409	215,635,098
Total:	3388	170,916,908	1238	64,991,712	4626	235,908,620

Grand Total:	418061	1,809,592,042	376779	1,391,228,272	794840	3,200,820,312
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BANGLADESH KRISHI BANK
CALCULATION OF REQUIRED PROVISION FOR LOANS AND ADVANCES AS OF 30-06-2025

Sector	Total Outstanding	Un-Classified UC		Classified			Annexure-E Total Classified (CL)
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad/Loss (BL)	
Continuous	78,434,914,650	58,091,278,939	984,508,275	2,348,837,752	4,018,205,830	12,992,083,854	19,359,127,436
Demand loans	26,127,717,945	17,080,751,461	2,381,378	820,741	26,333,255	9,017,431,110	9,044,585,106
Fixed loan	38,828,919,992	14,511,408,355	1,306,918,988	1,217,758,350	1,478,486,632	20,314,347,667	23,010,592,649
STAC & MC	211,345,950,083	76,971,508,089	5,631,156,271	7,678,058,011	17,966,837,000	103,098,390,712	128,743,285,723
Staff Loan	31,576,677,062	31,496,466,759	103,612	1,064,780	662,429	78,379,482	80,106,691
TOTAL 30TH JUNE, 2025	386,314,179,732	198,151,413,603	7,925,068,524	11,246,539,634	23,490,525,146	145,500,632,825	180,237,697,605
TOTAL 30TH JUNE, 2024	366,001,228,840	221,891,852,369	2,634,679,534	32,556,315,542	18,376,346,109	90,542,035,286	141,474,696,937

Sector	Base of Provision				Amount of Provision Required	Amount of Actual Provision	Amount of Interest suspense
	Un-Classified (SMA)	Sub-Standard (SS)	Doubtful (DF)	Bad/Loss (BL)			
Continuous	984,508,275	1,319,495,691	2,188,953,439	6,888,592,737	8,876,982,757	8,876,982,757	1,209,484,750
Demand loans	2,381,378	793,172	26,153,185	7,590,172,293	7,774,334,104	7,774,334,104	1,008,152,574
Fixed loan	1,306,918,988	696,249,055	1,202,318,710	10,172,769,376	11,123,638,576	11,123,638,576	5,107,144,578
STAC & MC	5,631,156,270	6,621,404,669	16,317,575,606	93,084,706,878	103,619,048,508	103,619,048,508	12,562,131,016
Staff Loan	-	1,064,780	662,429	78,379,482	78,923,653	78,923,653	376,256
TOTAL 30TH JUNE, 2025	7,924,964,911	8,639,007,367	19,735,663,369	117,736,241,284	131,472,927,598	131,472,927,598	19,887,289,174
TOTAL 30TH JUNE, 2024	2,582,974,316	30,579,478,021	17,313,652,958	68,265,465,955	73,285,145,867	73,285,008,261	19,731,715,602



BANGLADESH KRISHI BANK
Year wise Income tax provision & assessment are as under:

Annexure - F

Financial year	Assessment Year	Tax provision as per accounts	Assessed Tax as per Tax authority	Present Status	Cash paid/adjusted with AIT	Remarks Profit/Loss as per audited report
1990-91	1991-92	-	(48.84)	refundable	-	-
1991-92	1992-93	-	(16.30)	refundable	-	(144.41)
1992-93	1993-94	-	-	Settled	-	(72.93)
1993-94	1994-95	-	(1.11)	refundable	-	(192.36)
1994-95	1995-96	-	-	Settled	-	(165.07)
1995-96	1996-97	-	-	Settled	-	(238.76)
1996-97	1997-98	-	(3.26)	refundable	-	(157.71)
1997-98	1998-99	-	(2.90)	refundable	-	(206.14)
1998-99	1999-00	-	(2.90)	refundable	-	(227.68)
1999-00	2000-01	-	(2.90)	refundable	-	(264.06)
2000-01	2001-02	-	(2.90)	refundable	-	2.91
2001-02	2002-03	-	(3.55)	refundable	-	(192.07)
2002-03	2003-04	-	(3.12)	refundable	-	(133.28)
2003-04	2004-05	-	(3.77)	refundable	-	(140.76)
2004-05	2005-06	-	(1.69)	refundable	-	(184.40)
2005-06	2006-07	-	-	Settled	2.37(T.T.)	(177.26)
2006-07	2007-08	-	(1.61)	refundable	1.45(T.T.)	(148.77)
2007-08	2008-09	-	(1.61)	refundable	-	(196.64)
2008-09	2009-10	-	(1.49)	refundable	-	nil
2009-10	2010-11	-	-	Settled	-	nil
2010-11	2011-12	-	47.17	Reference Application to Appellate Division	-	(154.28)
2011-2012	2012-2013	-	7.43	Claimed by DCT	-	(140.40)
2012-2013	2013-2014	-	4.03	Claimed by DCT	-	(389.70)
2013-2014	2014-2015	-	2.80	Claimed by DCT	-	(2,991.05)
2014-2015	2015-2016	0.57	121.40	Reference Application to Appellate Division	-	(215.25)
2015-2016	2016-2017	-	7.01	Claimed by DCT	-	(678.74)
2016-2017	2017-2018	-	7.90	Claimed by DCT	-	(565.87)
2017-2018	2018-2019	8.56	7.62	Claimed by DCT	-	(625.85)
2018-2019	2019-2020	8.68	7.16	Claimed by DCT	-	(679.32)
2019-2020	2020-2021	7.65	10.78	Claimed by DCT	-	(1,241.18)
2020-2021	2021-2022	8.37	9.12	Claimed by DCT	-	(1,282.52)
2021-2022	2022-2023	38.74	3.47	Claimed by DCT	-	(1,336.38)
2022-2023	2023-2024	10.77	Return submitted (As per IT 2023, Section-180)	Not yet assessed	-	(2,384.85)
2023-2024	2024-2025	15.80	Return submitted	Not yet assessed	-	(6,513.39)
2024-2025	2025-2026	31.55	Return submitted	Not yet assessed	-	(8,256.94)



BANGLADESH KRISHI BANK
Year wise break up of refundable tax (AIT)

Annexure-G

Si. No	Financial year	Assessment year	30-06-2025	30-06-2024
1	1990-91	1991-92	488,445,155	488,445,155
2	1991-92	1992-93	163,008,161	163,008,161
3	1993-94	1994-95	11,125,000	11,125,000
4	1996-97	1997-98	32,625,000	32,625,000
5	1997-98	1998-99	29,000,000	29,000,000
6	1998-99	1999-00	29,000,000	29,000,000
7	1999-00	2000-01	29,000,000	29,000,000
8	2000-01	2001-02	29,000,000	29,000,000
9	2001-02	2002-03	35,513,600	35,513,600
10	2002-03	2003-04	31,211,779	31,211,779
11	2003-04	2004-05	37,736,662	37,736,662
12	2004-05	2005-06	16,883,290	16,883,290
13	2006-07	2007-08	16,052,905	16,052,905
14	2007-08	2008-09	16,052,865	16,052,865
15	2008-09	2009-10	14,881,945	14,881,945
16	2024-2025	2025-2026	275,000	-
Total:			979,811,362	979,536,362



BANGLADESH KRISHI BANK
DEFERRED TAX CALCULATION
FIXED ASSETS SCHEDULE
FOR THE YEAR ENDED ON 30 JUNE 2025

SI no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2025
		Opening as on 01.07.2024	Addition during the year	Revaluation during the year	Adjustment during the year	Total cost		Opening Accumulated	Charged during the year	Total Depreciation	
1	2	3	4	5	6	7	8	9	10	11	12
1	Land	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	542,797,506	-	-	-	542,797,506	2.5%	534,811,934	34,405,992	569,217,926	508,391,514
3	Capital Work in Progress (Building)	-	9,517,075	-	-	9,517,075	-	-	-	-	9,517,075
4	Motor Vehicles	42,058,442	-	-	(304,236)	41,754,206	20%	442,290,398	19,431,690	461,722,088	22,322,516
5	Furniture & Fixtures	179,358,752	54,032,083	-	-	233,390,835	10%	420,582,322	28,931,162	449,513,483	204,459,674
6	Office Equipments	74,675,629	11,938,949	-	-	86,614,577	15%	168,935,664	11,843,261	180,778,925	74,771,316
7	Office Machineries	278,070,715	32,486,965	-	-	310,557,680	20%	976,809,996	57,669,384	1,034,479,380	252,888,296
8	Electrical Equipments	105,129,713	13,597,790	-	-	118,727,503	20%	441,753,961	22,751,948	464,505,909	95,975,555
9	Computer Hardware	151,743,440	161,890,404	-	-	313,633,844	20%	91,503,499	57,410,595	148,914,094	256,223,250
10	Computer Software	115,008,750	4,402,454	-	-	119,411,203	20%	133,550,679	37,552,580	171,103,258	81,858,624
	Total:	7,833,162,947	287,865,720	-	(304,236)	8,120,724,430		3,210,238,453	269,996,611	3,480,235,064	7,850,727,819

FIXED ASSETS SCHEDULE
FOR THE YEAR ENDED ON 30 JUNE 2024
AS PER TAX BASE 30 JUNE 2022

SI no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2024
		Opening as on 01.07.2023	Addition during the year	Revaluation during the year	Adjustment during the year	Total cost		Opening Accumulated	Charged during the year	Total Depreciation	
1	2	3	4	5	6	7	8	9	10	11	12
1	Land	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	565,855,497	-	-	-	565,855,497	5%	134,587,511	28,292,775	162,880,286	537,562,722
3	Motor Vehicles	57,744,520	-	-	-	57,744,520	20%	50,165,753	11,548,904	61,714,657	46,195,616
4	Furniture & Fixtures	179,748,835	-	-	-	179,748,835	10%	63,336,748	17,974,884	81,311,631	161,773,952
5	Office Equipments	65,414,453	-	-	-	65,414,453	10%	22,530,865	6,541,445	29,072,310	58,873,008
6	Office Machineries	236,607,034	-	-	-	236,607,034	10%	93,873,284	23,660,703	117,533,988	212,946,331
7	Electrical Equipments	158,698,836	-	-	-	158,698,836	10%	52,342,081	15,869,884	68,211,965	142,828,952
8	Computer Hardware	140,351,788	-	-	-	140,351,788	25%	114,556,537	35,087,947	149,644,484	105,263,841
9	Computer Software (if Local)	136,547,256	-	-	-	136,547,256	20%	193,577,256	27,309,451	220,886,707	109,237,805
	Total:	7,885,288,219	-	-	-	7,885,288,219		724,970,035	166,285,993	891,256,028	7,719,002,226

Written Down Value as per Accounting Base (Except Land & Capital Work in Progress (Building))

1,506,407,819

Written Down Value as per Tax Base (Except Land)

1,374,682,226

Temporary Difference

131,725,593

Regular Tax Rate

40.00%

Deferred Tax Assets/Liabilities

52,690,237

Deferred tax ref: (for Land Revaluation)

Deferred tax (asset)/ liability has been recognized and measured as per IAS 12 'Income Taxes' and as per rule 17II clause C of Income Tax Rule 1984 and accordingly capital gain tax has been charged on the Revaluation Reserve of Land and Land Development @ 4.00%.

Land Revaluation (Unrealized gain on Land revaluation)

1,684,244,000

Deferred Tax on Land Revaluation (DTL)

67,369,760

Total Deferred Tax Liabilities

120,059,997

Journal:

Dr. Deferred tax expense

(73,540,346)

Cr. Deferred tax liabilities

(73,540,346)

BANGLADESH KRISHI BANK
Highlights

Sl. No.	Particulars	Amount in Taka	
		2024-25	2023-24
1	Paid up capital	9,000,000,000	9,000,000,000
2	Re-capitalization	6,500,000,000	6,500,000,000
3	Total Capital	(274,919,844,523)	(192,502,132,631)
4	Capital Shortfall	298,601,731,089	223,120,055,097
5	Total Assets	478,026,890,566	441,566,184,670
6	Total Deposits	502,031,401,745	451,880,226,218
7	Total Loans and Advances	386,314,179,732	366,001,228,840
8	Contingent Liabilities and other Commitments	80,301,212,411	33,898,555,856
9	Credit Deposit Ratio	76.95%	81.00%
10	Percentage of classified loans against total loans and advances	46.66%	38.65%
11	Profit/(Loss) after tax and provision	(82,569,378,558)	(65,133,858,558)
12	Amount of classified loan	180,237,697,605	141,474,696,937
13	Provision maintained: i) for loans & advances	131,472,927,598	73,285,145,867
	ii) for diminution of share value	126,317,534	22,636,080
	iii) for OBS items	1,827,059,815	338,985,559
	iv) for other assets	9,607,061,000	6,582,836,603
14	Provision surplus/(shortfall): i) for loans & advances	-	137,606
	ii) for diminution of share value	-	1,571,950
	iii) for OBS items	-	-
	iv) for other assets	-	-
15	Cost of Fund	10.05%	9.15%
16	Interest Earning Assets	206,076,482,127	224,526,531,903
17	Non-Performing Assets	271,950,408,439	217,039,652,766
18	Yield on loans and advances	7.17%	6.59%
19	Return on assets (ROA) after tax	-17.96%	-15.23%
21	Income per share (EPS)	N/A	N/A
22	Earning per share (EPS)	N/A	N/A
23	Return on equity (ROE)	-35.33%	-40.66%

