প্রবাসী কল্যাণ ব্যাংক

দেশে ও প্রবাসে আপনারই পাশে

INDEPENDENT AUDIOR'S REPORT
AND
FINANCIAL STATEMENTS
OF
PROBASHI KALLYAN BANK
As at And For the Financial Year Ended 30 June 2025

Submitted To
The Board of Directors
Probashi Kallyan Bank
Head Office, Dhaka, Bangladesh

Submitted By
Arun & Company
Chartered Accountants and

Mahfel Huq & Co.
Chartered Accountants

Arun & Company
CHARTERED ACCOUNTANTS
Member Firm of K P N G & Co. (India)

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Estd. 1974
Mahfel Huq & Co.
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The first registered accounting firm in independent Bangladesh

Final Audited Accounts

PROBASHI KALLYAN BANK

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 3O JUNE, 2025

Independent Auditor's Report
To the Shareholders'
of
"Probashi Kallyan Bank"

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of **"Probashi Kallyan Bank"** (the Bank), which comprise the Balance Sheet as at 30 June 2025, and Profit & Loss Account, statement 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 Probashi Kallyan 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) and the probasi kallyan bank Act, 2010 and the rules and regulations issued by the Bangladesh Bank and other applicable laws and regulations.

Basis for Qualified Opinion

1. With reference to Note 8.00 to the financial statements, the carrying amount of fixed assets has been reported at BDT 170,710,396. However, the fixed asset register reflects a carrying amount of BDT 173,704,633 resulting in a difference of BDT 2,994,247. Additionally, we could not verify the addition to the fixed assets due to a lack of reliable accounting records. Management was unable to provide adequate and appropriate supporting evidence to satisfactorily explain or reconcile this difference. Consequently, we were unable to obtain sufficient appropriate audit evidence regarding the carrying amount of fixed assets and, accordingly, were unable to determine whether any adjustments to the reported amount were necessary.

2. As disclosed in Note 12.06.02 to the financial statements, discrepancies were identified in the Loan Risk Coverage Scheme balances as at 30 June 2025. The ledger balance amounted to Tk. 136,602,270, whereas Tk. 131,796,731 was recognized in the financial statements, resulting in a difference of Tk. 4,805,539. In addition, payments under the scheme were recorded at Tk. 27,245,005 in the CBS ledger; however, supporting documentation evidenced payments of Tk. 22,582,766, creating a further variance of Tk. 4,662,239.

   During our audit, management identified that certain incorrect entries had been posted by branches and subsequently passed adjustment entries in December 2025 to rectify those errors. However, as our audit period ended on 30 June 2025, we were unable to rely on adjustments made subsequent to the reporting date as sufficient appropriate audit evidence for the balances as at 30 June 2025.

   Accordingly, we were unable to determine whether any adjustments were necessary to the Loan Risk Coverage Scheme balances and related disclosures in accordance with IFRS and applicable Bangladesh Bank regulations.

3. During the course of our audit, we obtained access to the Core Banking System (CBS) and noted that two separate Statements of Affairs could be generated from the system, indicating system-level weaknesses and a high degree of customization within the CBS environment.

   The Statement of Affairs generated under one sequence was made available to the audit team. However, management prepared the financial statements using an alternative sequence of the Statement of Affairs, which appears to have been extensively customized. Consequently, the Statement of Affairs obtained by the auditors from the CBS did not agree with the Statement of Affairs used by management for the preparation of the financial statements.

   This limits the reliability and consistency of system-generated financial information and indicates deficiencies in system controls over financial reporting. While we prepared a summary of differences between the two Statements of Affairs to assess the impact, management was unable to provide sufficient audit evidence to fully reconcile these discrepancies.

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

Emphasis of Matter

1. We draw attention to Note 30 to the financial statements, which describes that the Bank's vehicles are presented at a written-down value of Tk. 1. During the year, vehicle repair and maintenance expenses amounting to Tk. 1,161,483 were charged to the statement of profit or loss. Management was unable to provide adequate technical evaluation or supporting documentation to demonstrate that such expenditures were solely of a routine maintenance nature and did not result in an extension of useful life, enhancement of capacity, or improvement in performance of the related assets as contemplated under IAS 16 Property, Plant and Equipment. Consequently, there is uncertainty as to whether such expenditures should have been capitalized or expensed in the current year, which may have an effect on property, plant and equipment, depreciation expense, profit for the year, and related disclosures. Our opinion is not modified in respect of these matters.

Key Audit Matters

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

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans and advances	

The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions. For the collective analysis, these provisions are processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design implementation. At June 30, 2025 the total loans and advances were significantly higher than in the previous year, along with an increased provision for loans and advances compared to the prior period.	We tested the design and operating is effectiveness of key controls focusing on the following: • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed quarterly classification of loans (CL); Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: •Reviewed the adequacy of the companies general and specific provisions; •Reviewed the adequacy of the companies general and specific provisions; •Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh bank guidelines. Finally, compared the amount of provision requirement as determined by Bangladesh Bank Department of Banking Inspection (DBI) team to the actual amount of provision maintained.

2. Measurement of deferred tax Assets

The Financial statements reports net deferred tax assets amounting to a significant sum as of June 30, 2025. Significant judgment is required in relation to deferred tax Assets as their recoverability is dependent on forecasts of future profitability over a number of years.	We obtained an understanding, evaluated the design, and tested the operational effectiveness of the bank key controls over the recognition and measurement of DTAs and the assumptions used in estimating the Company's future taxable income. We also assessed the completeness and accuracy of the data used for the estimations of future taxable income. We involved tax specialists to assess key assumptions, controls, recognition, and measurement of DTA's. Finally assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.

3. Loan and Advance

A high volume of loan origination and payment activity results in the risk of inaccurate recording, processing errors or fraudulent transactions, which requires special audit consideration because of the likelihood and potential magnitude of misstatements to the completeness, existence and accuracy of loans and advances.	We tested the design and operating effectiveness of key controls focusing on credit appraisal, loan disbursement and documentation process of loans and advances. We have performed procedure to check whether the bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement of loans and advances. In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that are existed at the reporting date. Furthermore, we have assessed the appropriateness of disclosure against Bangladesh Bank guidelines.

4. Interest Income on loans and advances

Recognition of interest income has significant and wide influence on financial statements. Recognition and measurement of interest income have been involvement of complex IT environment. We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the company and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.	We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans and advances. We performed test of operating effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedure 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.

5. 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. 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 the design and operating effectiveness of the Bank IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes 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 of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to us audit. We observed significant weaknesses in the Bank's Core Banking System (CBS), whereby accounting and transactional data can be edited at any time by users without any system-based approval, authorization hierarchy, or audit trail. As a result, the integrity, accuracy, and completeness of accounting records generated from the CBS cannot be reliably ensured.

Reporting on other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditor's 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 inconsistence with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

Management is responsible for the preparation and fair presentation of the financial statements of the Bank and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, international control and risk management function of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

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

Auditors Responsibilities for the Audit of the Financial Statements

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

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

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

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

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

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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's 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 Probashi Kallyan Bank Act, 2010, the Bank Companies Act, 1991, and the regulations issued by Bangladesh Bank, and except for the matters described in the Qualified Opinion section of our report, we further report that:

(i) To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the financial statements and 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.

(ii) Internal audit, Internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate.

(iii) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books;

(iv) Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (other than matters disclosed in these financial statements)

(v) The records and statements submitted by the concerned branches have been properly maintained and incorporated in the financial statements;

(vi) The Bank's balance sheet and profit or loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

(vii) Adequate provisions have been made for loans and other assets which are in our opinion, doubtful of recovery;

(viii) The information and explanations required by us have been received and found satisfactory;

(ix) Based on our work as mentioned above under the auditors' responsibility section, the internal control and compliance of the Bank is satisfactory, and effective measures have been taken to prevent possible materials fraud, forgery and internal policies are being followed appropriately;

(x) We have reviewed over 80% risk weighted assets of the Bank and spent over 2050 person hours for the audit of the books of accounts of the bank;

(xi) The Bank has complied with relevant laws pertaining to capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/leases found satisfactory;

(xii) The Bank complied with Probashi kallyan Bank Act, 2010. The income Tax Act, 2023. the Value Added Tax and Supplementary Duty Act, 2012 and other applicable rules and regulations following the Accrual Basis of Accounting in preparing these financial statements.

Mizanur Rahman, FCA	TUZKhan
Partner	**Tariquzzaman Khan, FCA**
Enrolment Number: 2026	Partner
Arun & Company	Enrolment Number: 0687
Chartered Accountants	**Mahfel Huq &Co.**
DVC: 2606242026[illegible]512103	Chartered Accountants
Place: Dhaka	DVC: 2606240687AS630957
Date: 24 JUN 2026	**Place: Dhaka**
	Date: 22 JUN 2026

PROBASHI KALLYAN BANK
BALANCE SHEET
As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30-Jun-25	30-Jun-24
PROPERTY AND ASSETS			
Cash	3.00	**182,519,505**	**146,819,465**
Cash in Hand (Including foreign currencies)	3.01	5,343,229	4,150,285
Balance with Bangladesh Bank & its agent bank(s) (Including foreign currencies)		177,176,275	142,669,179
Balance with Other Banks & Financial Institutions	4.00	**3,608,171,058**	**2,334,037,134**
In Bangladesh	4.01	3,608,171,058	2,334,037,134
Outside Bangladesh		-	-
Money at Call on Short Notice	5.00	-	-
Investments	6.00	**70,153,300**	**-**
Government		70,153,300	-
Others		-	-
Loans & Advances	7.00	**28,988,123,360**	**24,999,628,464**
Loans, Cash Credit & Overdraft etc.	7.01	28,988,123,360	24,999,628,464
Bills Purchased & Discounted		-	-
Fixed Assets including Premises, Furniture and Fixtures	8.00	**170,719,506**	**78,147,509**
Capital Work-in-Progress	8.01	**211,804,700**	**205,112,160**
Other Assets	9.00	**2,736,109,168**	**1,499,358,710**
Non-Banking Assets		-	-
Total Assets		**35,967,600,598**	**29,263,103,442**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial Institutions and agents	10.00	**14,101,832,619**	**10,029,850,000**
Deposits and other accounts	11.00	**1,867,435,308**	**1,721,118,433**
Current Accounts and other Accounts		7,942,393	8,425,266
Bills Payable		-	-
Savings Bank Deposits		146,431,091	112,045,576
Staff Deposits		26,236,314	24,887,050
Short Notice Deposits		3,017,141	7,301,965
Deposit Pension Scheme		-	-
Fixed Deposits		1,683,808,369	1,568,458,576
Other liabilities	12.00	**6,667,648,540**	**10,792,700,358**
Total Liabilities		**22,636,916,467**	**22,543,668,791**
Capital/Shareholders' Equity			
Paid up Capital	13.00	12,700,000,000	5,000,000,000
Statutory Reserve	14.00	713,476,218	713,476,218
General Reserve	15.00	380,039,537	380,039,537
Special Reserve	16.00	178,937,125	178,937,125
Deficit or Surplus in Profit and Loss Account	17.00	(641,768,748)	446,981,771
Total Shareholders' Equity		**13,330,684,131**	**6,719,434,650**
Total Liabilities and Shareholders' Equity		**35,967,600,598**	**29,263,103,442**

Arun & Company Dhaka Chartered Accountants

Mahfel Huq & Co. Dhaka Estd. 1974 Chartered Accountants

PROBASHI KALLYAN BANK
OFF-BALANCE SHEET ITEMS
As at 30 June 2025

Particulars	Notes	Amount in Taka	
		30-Jun-25	30-Jun-24
Contingent liabilities		-	-
Acceptances and Endorsements		-	-
Letters of Guarantee		-	-
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Other Contingent Liabilities		-	-
Other commitments		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities:		-	-

The annexed notes form 1 to 35 an integral part of these Financial Statements.

Mohammed Fazle Rabbi
Deputy General Manager(CAD)

Md. Mahbubul Eunuse
General Manager (Admin & Accounts)

Md. Jahangir Hossain
Deputy Managing Director

Wahida Begum
Managing Director

K M Ali Azam
Director

Md Mokhtar Ahmed
Chairman

Signed as per our annexed report of even date.

Mizanur Rahman, FCA
Partner
Enrolment Number: 2026
Arun & Company
Chartered Accountants
DVC: 2606242026[illegible]512103
Place: Dhaka
Date: 24 JUN 2026

TOZKhan
Tariquzzaman Khan, FCA
Partner
Enrolment Number: 0687
Mahfel Huq & Co.
Chartered Accountants
DVC: 2606240687AS630957
Place: Dhaka
Date: 22 JUN 2026

Arun & Company Dhaka Chartered Accountants

MAHFEL HUQ & CO. DHAKA ESTD: 1974 Chartered Accountants

PROBASHI KALLYAN BANK
PROFIT & LOSS ACCOUNT
FOR THE YEAR ENDED 30 JUNE, 2025

Particulars	Notes	Amount in Taka	
		30-Jun-25	30-Jun-24
Interest Income	18	2,290,531,892	2,100,993,321
Interest paid on deposits and borrowings etc.	19	(536,006,001)	(422,705,562)
Net interest income		**1,754,525,890**	**1,678,287,759**
Others income		**130,790,565**	**150,364,018**
Commission, exchange and brokerage	20	72,080,678	78,627,247
Other operating income	21	58,709,887	71,736,771
Total operating income		**1,885,316,455**	**1,828,651,778**
Total operating expenses		**641,974,829**	**585,164,681**
Salary and allowances	22	437,270,591	400,388,664
Rent, taxes, insurance, electricity etc.	23	28,511,863	15,451,988
Legal Expenses	24	1,219,795	351,157
Postage, newspaper, stamp, telecommunication etc.	25	12,018,020	9,871,575
Stationery, Printings, Advertisements etc.	26	13,265,367	13,907,755
Directors' fees	27	794,636	1,513,600
Auditors' fees	28	342,000	1,247,378
Depreciation of bank's assets	29	74,741,013	52,026,280
Repair of bank's assets	30	3,351,917	1,421,042
Other expenses	31	70,459,628	88,985,242
Profit or Loss before provision		**1,243,341,627**	**1,243,487,097**
Total provision for Loans and Advances		**2,865,702,139**	**460,034,128**
Provision for loan	32	2,852,202,139	415,884,628
Other Provisions related expenses	33	13,500,000	44,149,500
Total Profit/Loss before taxes		**(1,622,360,512)**	**783,452,969**
Income Tax Expenses/(Income)	34	**(633,075,093)**	**325,762,816**
Current Tax-Expenses		514,929,971	483,880,397
Short Provision for FY 2022-2023		-	13,315,569
Deferred Tax - Expenses/ (Income)		(1,148,005,065)	(171,433,150)
Net Profit after Taxation		**(989,285,419)**	**457,690,153**
Appropriations		**-**	**283,362,342**
Statutory Reserve (20% of Profit before tax)		-	156,690,594
General Reserve (10% of Profit before tax)		-	78,345,297
Special Reserve (5% of Profit before tax)		-	39,172,648
Startup Fund (1% of Profit after tax)		-	4,576,902
Staff Risk/Benevolent Fund (1% of Profit after tax)		-	4,576,902
Retained surplus		**(989,285,419)**	**174,327,811**
Earnings Per Share (EPS) of Tk. 100 each	35	**(7.79)**	**9.15**

The annexed notes form 1 to 35 an integral part of these Financial Statements.

Mohammed Fazle Rabbi
Deputy General Manager(CAD)

Md. Mahbubul Eunuse
General Manager (Admin & Accounts)

Md. Jahangir Hossain
Deputy Managing Director

Wahida Begum
Managing Director

K M Ali Azam
Director

Md Mokhtar Ahmed
Chairman

Signed as per our annexed report of even date.

Mizanur Rahman, FCA
Partner
Enrolment Number: 2026
Arun & Company
Chartered Accountants
DVC: 2606242026[redacted]512103
Date: 24 JUN 2026

Tariquzzaman Khan, FCA
Partner
Enrolment Number: 0687
Mahfel Huq & Co.
Chartered Accountants
DVC: 2606240687AS630957
Date: 22 JUN 2026

Arun & Company Dhaka Chartered Accountants
MAHFEL HUQ & CO. DHAKA ESTD: 1974 Chartered Accountants

PROBASHI KALLYAN BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE, 2025

Particulars	Amount in Taka					
	Share Capital	Statutory Reserve	General Reserve	Special Reserve	Surplus in Profit and Loss Account	Total
Balance as at 30 June, 2024	**5,000,000,000**	**713,476,219**	**380,039,537**	**178,937,125**	**446,981,771**	**6,719,434,652**
Share Issue During the Year	7,700,000,000	-	-	-	-	7,700,000,000
Adjustment of Current Year					(99,465,099)	(99,465,099)
Net Profit for the year	-	-	-	-	(989,285,419)	(989,285,419)
Balance as at 30 June, 2025	**12,700,000,000**	**713,476,219**	**380,039,537**	**178,937,125**	**(641,768,748)**	**13,330,684,131**

FOR THE YEAR ENDED 30 JUNE, 2024

Particulars	Amount in Taka					
	Share Capital	Statutory Reserve	General Reserve	Special Reserve	Surplus in Profit and Loss Account	Total
Balance as at 01 July, 2023	**5,000,000,000**	**556,785,625**	**301,694,239**	**139,764,479**	**367,910,121**	**6,366,154,463**
Dividend	-	-	-	-	(100,000,000)	(100,000,000)
Adjustment for Prior Year Error for GPF	-	-	-	-	4,743,839	4,743,839
Net Profit for the year	-	156,690,594	78,345,297	39,172,648	174,327,811	448,536,350
Balance as at 30 June, 2024	**5,000,000,000**	**713,476,219**	**380,039,537**	**178,937,125**	**446,981,771**	**6,719,434,652**

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Deputy General Manager(CAD)

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Arun & Company • Chartered Accountants • Dhaka

MAHFEL HUQ & CO. ★ Chartered Accountants ★ DHAKA

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PROBASHI KALLYAN BANK

CASH FLOWS STATEMENT
FOR THE YEAR ENDED 30 JUNE, 2025

Particulars	Amount in taka	
	30-Jun-25	30-Jun-24
A. CASH FLOWS FROM OPERATING ACTIVITIES		
Interest Received in Cash	2,212,448,072	2,117,984,891
Fee And Commission Receipts in Cash	72,080,678	78,627,247
Receipts From Other Operating Activities	58,709,887	71,736,771
Interests Payment	(536,006,001)	(422,705,562)
Prior Year Adjustment	-	4,743,839
Lease Payment	(34,972,960)	(41,841,426)
Cash Payment to Employees	(453,485,301)	(442,808,257)
Cash Payment to Suppliers	(25,283,387)	(23,779,330)
Income Tax Paid	(489,527,359)	(458,510,140)
Payment for Other Operating Activities	(93,973,133)	(99,071,211)
Operating profit before changes in operating assets & liabilities	**709,990,496**	**784,376,823**
Increase/ Decrease in operating assets and liabilities	**(3,856,090,295)**	**(6,489,119,918)**
Loans and advances to customer	(3,988,494,896)	(7,206,644,322)
Others assets	(118,148,250)	18,546,860
Deposit from customers	146,316,874	520,125,276
Other liabilities	104,235,977	178,852,269
Net Cash (Used in) / Generated From Operating Activities	**(3,146,099,799)**	**(5,704,743,095)**
B. CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase/sale of property, plant & equipment	(79,893,123)	(63,618,959)
Investments in Treasury Bond	(70,153,300)	
Capital Work-in-Progress	(66,002,434)	(159,062,777)
Net Cash Used in Investing Activities	**(216,048,856)**	**(222,681,736)**
C. CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from issue of Loan, Capital & Debt Security	4,771,982,619	5,029,850,000
Dividends paid	(100,000,000)	-
Net Cash Generated From / (Used In) Financing Activities	**4,671,982,619**	**5,029,850,000**
Net increase / (Decrease) during The Year (A+B+C)	**1,309,833,963**	**(897,574,831)**
Effects of exchange rate changes on cash and cash-equivalent*		
Cash and Cash Equivalents At The Beginning Of The Year	**2,480,856,600**	**3,378,431,430**
Cash and Cash Equivalents At The Ending Of The Year	**3,790,690,563**	**2,480,856,600**
Analysis of cash and cash equivalents at the ending of the year		
Cash	182,519,505	146,819,465
Balance with other banks and financial institutions	3,608,171,058	2,334,037,134
Total Cash and Cash Equivalents	**3,790,690,563**	**2,480,856,600**

Mohammed Fazle Rabbi
Deputy General Manager(CAD)

Md. Mahbubul Eunuse
General Manager (Admin & Accounts)

Md. Jahangir Hossain
Deputy Managing Director

Wahida Begum
Managing Director

K M Ali Azam
Director

Md Mokhtar Ahmed
Chairman

Arun & Company Dhaka Chartered Accountants

MAHFEL HUQ & CO. DHAKA ESTD. 1974 Chartered Accountants

PROBASHI KALLYAN BANK
LIQUIDITY STATEMENT
(ASSET AND LIABILITY MATURITY ANALYSIS)
AS AT 30 JUNE, 2025

Amount in Taka

Particulars	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in Hand	182,519,505	-	-	-	-	182,519,505
Balance with other banks and financial institutions	2,918,332,244	508,589,914	181,248,901	-	-	3,608,171,058
Money at call on short notice	-	-	-	-	-	-
Investment	-	-	-	70,153,300	-	70,153,300
Loans and Advances	-	5,866,086,070	4,221,576,023	14,832,767,983	79,198,388	28,988,123,360
Fixed assets including premises, furniture & fixtures	-	-	-		170,710,396	170,710,396
Capital Work in Progress	-	-	-	-	211,804,700	211,804,700
Other assets	-	-	-	2,736,109,168	-	2,736,109,168
Non-banking assets	-	-	-	-	-	-
Total Assets	**3,100,851,749**	**6,374,675,984**	**4,402,824,923**	**17,639,030,452**	**461,713,484**	**35,967,591,488**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	-	-	-	-	14,101,832,619	14,101,832,619
Deposits & Other accounts	-	180,609,798	3,017,141	1,683,808,369	-	1,867,435,308
Other liabilities	-	-	2,848,041,517	3,819,607,022	-	6,667,648,540
Total Liabilities	**-**	**180,609,798**	**2,851,058,658**	**5,503,415,391**	**14,101,832,619**	**22,636,916,467**
Net Liquidity Gap	**3,100,851,749**	**6,194,066,186**	**1,551,766,265**	**12,135,615,061**	**(13,640,119,135)**	**13,330,675,021**

Mohammed Fazle Rabbi
Deputy General Manager(CAD)

Md. Mahbubul Eunuse
General Manager (Admin & Accounts)

Md. Jahangir Hossain
Deputy Managing Director

Wahida Begum
Managing Director

K M Ali Azam
Director

Md Mokhtar Ahmed
Chairman

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PROBASHI KALLYAN BANK
NOTES TO THE FINANCIAL STATEMENTS
AS AT AND FOR THE YEAR ENDED 30 JUNE, 2025

1.0 Corporate Information of the Reporting Entity:

1.1 Legal Form of the Entity:

Probashi Kallyan Bank (PKB) was established under Govt. gazette notification dated 12 October 2010 under Probashi Kallyan Bank Act 2010 (Act no. 55 of 2010). The requirements of the Banking Companies Act and other prevailing Regulations related to the Banking Companies Act are applicable to the Bank. PKB started functioning on 20 April 2011. The Head Office of the bank is stationed at Dhaka. The branch network comprises of 122 branches at the reporting date.

1.2 Nature of Business Activities:

The Probashi Kallyan Bank is a specialized bank incorporated for the well being of the migrant workers. PKB provide collateral free loan to migrant workers for employment, provide loan to returnees to help them out employment within the country, facilitate sending remittance and encourage the wage-earners to invest in the country related to socio-economic development and poverty alleviation programs.

1.3 Address of Head Office:

The Head office of the entity is:
Probashi Kallyan Bhaban
71-72, Eskaton Garden, Old Elephant Road
Dhaka-1000, Bangladesh.

2.0 Basis of Preparation and Significant Accounting Policies:

2.01 Basis of Preparation

The financial statements of the bank for the period from 1st July 2024 to 30 June 2025 have been prepared under the historical cost convention and in accordance with the Probashi Kallyan Bank Act, 2010, the 'First Schedule' (section no. 38) of the Banking Companies Act, 1991, as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars and other laws and rules applicable in Bangladesh. In case of the requirement of provisions of the Probashi Kallyan Bank Act, 2010 differ with those of other regulatory authorities and accounting standards, the provisions of the Probashi Kallyan Bank Act, 2010 shall prevail.

However, the Bank has departed from some requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

2.1.1 Cash Flow Statement

Cash Flow Statement can be prepared either in direct method or in indirect method. The presentation is selected to present cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, cash flow is a mixture of direct and indirect methods.

2.1.2 Loans and Advance Net of Provision

Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD 14, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

2.02 Functional and Presentation Currency

The financial statements are prepared and presented in Bangladesh Currency (Taka/Tk/BDT), which is the Bank's functional currency. All financial information presented has been rounded off to the nearest Taka except where indicated otherwise.

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2.03 Use of Estimates and Judgments

The preparation of the financial statements of the bank in conformity with BRPD Circular no. 14 dated 25 June 2003 requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

The estimates and underlying assumptions are based on past experience and various other factors that are believed to be reasonable under the circumstances, the result of which form that basis of making judgments about the carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected.

a) Judgments

Information about judgments related to lessee accounting under IFRS 16 made in applying accounting policies that have the most significant effects on the amounts recognized in the financial statements.

b) Assumptions, Estimation and Uncertainties

Information about assumptions, estimation and uncertainties at 30 June, 2025 that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities in the next financial year.

2.04 Books of account

The bank maintains its books of account for main business manually where in some cases maintains through software automation.

2.05 Foreign currency

Foreign currency transaction

The Bank have been awarded limited license to transact foreign currencies and authorized to receive foreign currency directly. The Bank shall have to report the transaction through any AD Branch of Agrani Bank Ltd. Accordingly the Bank have approached to Agrani Bank Ltd., Principal Branch, Dhaka and be able to transact foreign currency very soon.

2.06 Reporting Period

The accounting period of the bank has been determined to be from 1st July to 30 June each year and is followed consistently. These financial statements cover the period from 1st July 2024 to 30 June 2025.

2.07 Statement of Cash Flows (IAS-7)

Cash Flow Statement has been prepared in accordance with International Accounting Standards IAS-7: 'Statement of Cash Flows' and under the guideline of Bangladesh Bank BRPD Circular No.14 dated 25th June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.08 Statement of Changes in Equity

The statement of changes in equity reflects information about increase or decrease in net assets or worth of the Bank. Statement of changes in equity has been prepared in accordance with International Accounting Standards IAS-1: 'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank.

2.09 Liquidity Statement (Assets and Liabilities Maturity Analysis)

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

a Balance with other banks and financial institutions, money at call and on short notice etc. on the basis of their maturity term;

b Loans and advances on the basis of their repayment/maturity schedule;

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c Fixed assets on the basis of their useful lives;
d Other assets on the basis of their adjustment;
e Deposits and other accounts on the basis of their maturity term and behavioral past trend;
f Other long term liability on the basis of their maturity term;
g Provisions and other liabilities on the basis of their settlement.

2.10 Cash and Cash Equivalents

Cash and cash equivalents include notes &coins in hand and balance with other banks & financial institution.

2.11 Investments

No investment has been made by the Bank as yet.

2.12 Loans, Advances and Provisions

i) Loans and Advances

Three types of loans are being disbursed by the bank, such as (1) Migration Loan (2) Reintegration loan and (3) Motor Cycle Loan (Staff Loan) (4) Special Rehabilitation Loan (5) Staff Computer Loan and (6) Ovibasi Brihot Poribar Loan (7) Self Employment Loan (8) Women Migration Loan (9) Women Rehabilitation Loan (10) Staff House Building Loan (11) CMSME Loans And Advances (12) Executive Car Loan Scheme.

ii) Securities Against Loan

Migration loan:
Personal guarantee is considered as the security against the migration loan.

Reintegration loan:
Personal guarantee and collateral both are considered as the security against the reintegration loan.

Motor Cycle Loan:
Employee guarantee is considered as the security against the motor cycle loan.

Special Rehabilitation Loan:
Personal guarantee and collateral both are considered as the security against the Special rehabilitation loan.

Staff Computer Loan
Employee guarantee is considered as the security against the Staff Computer Loan.

Ovibasi Brihot Poribar Loan
Personal guarantee and collateral both are considered as the security against the Ovibasi Brihot Poribar Loan.

iii) Provision for Loans and Advances:

Provision for loans and advances are made on quarterly basis as well as year end review by the management following instructions contained in PKB Circulars. General provision on unclassified loans and advances and specific provision on classified loans and advances are given below:

Rate of Provision:

Particulars		Migration Loan	Reintegration loan
Unclassified	Regular	1%	1%
	SMA	5%	5%
Classified	SS	20%	20%
	DF	50%	50%
	BL	100%	100%

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2.13 Fixed Assets

Fixed assets are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

i) Fixed assets are stated at cost less accumulated depreciation as per International Accounting Standards, IAS-16: 'Property, Plant and Equipment'. Acquisition cost of an asset comprises the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use.

ii) Depreciation is charged at the following rates on all fixed assets on the basis of estimated useful lives as determined by management of the bank. In all cases depreciation is calculated on the Straight Line method.

iii) Depreciation rates used for each type of fixed assets are as follows:

Category of Fixed Assets	Rate of Depreciation
Furniture and fixtures	10%
Office Machineries	20%
Office Equipments	15%
Electrical Equipments	20%
Vehicles	20%
SOFTWARE AND SWIFT SOFTWARE	20%

iv) Repairs and maintenance are charged to Profit and Loss Account as expense when incurred.

v) Depreciation is charged on addition commencing from the date of acquisition and depreciation is charged on disposal item up to the date of disposal.

2.14 Other Assets

Other assets include all other financial assets and include fees and other unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamp etc.

2.15 Receivables

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

2.16 Deposits and Other Accounts

Deposits and other accounts includes savings deposit and fixed deposits.

2.17 Other Liabilities

Other liabilities comprise items such as provision for loans and advances/investments/other assets, taxation and also includes interest payable, accrued expenses etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Act, 2023 and internal policy of the Probashi Kallyan Bank.

2.18 Statutory Reserve

As per section 24 of the Banking Companies Act, 1991 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.

2.19 Taxation

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authority. Income tax expense comprises current and deferred tax. It is recognized in the statement of profit or loss and other comprehensive income except to the extent that it relates to items recognized directly in equity or in other comprehensive income.

(a) Current Tax

Applicable tax rate is 40% as prescribed in the Finance Act, 2025 of the profit made by the Bank considering major taxable allowances and disallowances.

As per section 163 (3) (Minimum Tax) the "Minimum Tax" shall be the higher of (a) TDS or (b) Computed Tax on disclosed income or (c) 0.6% proportionately on Gross Receipts. In this instance case, the TDS appears to be higher than the Tax calculated under (b) and (c) above.

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(b) Deferred Tax

As per International Accounting Standards (IAS)-12, Deferred Tax is calculated using the carrying amount and tax base of assets and liabilities. Deferred tax arises due to temporary difference deductible or taxable for the events or transactions recognized in the comprehensive income statement. A temporary difference is the difference between the tax bases of an asset or liabilities and its carrying amount/reported amount in the statement of financial position. Deferred tax assets is the amount of income tax recoverable or payable in the future periods recognized in the current period. The deferred tax asset/income or liability/expense does not create a legal recoverability/liability to and from the income tax authority.

2.20 Value Added Tax (VAT)

The entity is registered with VAT authority as service provider vide BIN : 001928014-0208, Area Code 0208. As a bank, the entity is exempted from VAT payment for its Interest Income as per 1st Schedule of the Value Added Tax and Supplementary Duty Act, 2012 and VAT applicable for other services. However, it withholds VAT from payments to suppliers and service providers as per VAT rule.

2.21 Revenue from Contracts with Customers (IFRS-15) :

The entity has recognizes its revenue as per IFRS-15 Revenue from Contracts with Customers the amount that reflects the consideration to which the entity expects to be entitled in exchange for services when (or as) it transfers control to the customer. To achieve that core principle, IFRS 15 establishes a five-step model as follows:

- Identify the contract with a customer;
- Identify the performance obligations in the contract;
- Determine the transaction price;
- Allocate the transaction price to the performance obligations in the contract; and
- Recognize revenue when (or as) the entity satisfies a performance obligation.

Considering the five steps model, the entity recognizes revenue when (or as) the entity satisfies a performance obligation to a customer.

i) Interest Income

Interest on unclassified loans and advances have been accounted for as income on accrual basis. Interest from balance with other banks (FDR & STD) has been accounted for on cash basis and accrual basis.

ii) Fees and Commission Income

Fees and commission income arises on services provided by the bank recognized on a cash receipt basis.

iii) Interest Paid on Deposits

Interest paid on deposits are calculated on 365 days in a year and recognized on cash basis.

iv) Management and Other Expenses

Expenses incurred by the Bank are recognized on actual paid and accrual basis.

2.22 Earnings Per Share (IAS -33)

This has been calculated in compliance with the requirements of IAS 33: Earnings Per Share dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

Diluted Earnings Per Share

No diluted EPS is required to be calculated for the year, as there was no scope for dilution during the year under review.

2.23 Compliance of International Financial Reporting Standards (IFRSs) and International Accounting Standards (IAS)

While preparing the financial statements, Probashi Kallyan Bank applied most of IFRS and IAS which are applicable, details are given below:

Name of International Financial Reporting Standards (IFRSs)	IFRSs No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	N/A
Non- Current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	N/A
Operating Segments	8	N/A
Financial Instruments	9	N/A
Consolidated Financial Statements	10	N/A
Joint Arrangement	11	N/A
Disclosure of Interests in Other Entities	12	N/A
Fair Value Measurement	13	N/A
Regulatory Deferral Accounts	14	N/A
Revenue from contracts with customers	15	Applied
Leases	16	Applied
Insurance Contracts	17	N/A
Name of International Accounting Standards (IASs)	**IASs No.**	**Status**
Presentation of Financial Statements	1	Applied
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events After the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipments	16	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants and Disclosure of Government Assistance	20	Applied
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	N/A
Investments in Associates & Joint Venture	28	N/A
Financial Reporting in Hyperinflationary Economies	29	N/A
Financial Instruments: Presentation	32	N/A
Earnings per Share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	N/A
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	N/A
Financial Instruments: Recognition and Measurement	39	N/A
Investment Property	40	N/A
Agriculture	41	N/A

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2.23 Leases (IFRS-16):

As per IFRS 16 the entity leases Head Office including 122 Branchs office from various lessor. The entity previously classified rental of land as operating leases under IAS -17 on its assessment of whether the lease transferred significantly all the risks & rewards incidental to ownership of the underlying assets to the company. Under IFRS-16, the entity recognizes right to use assets presented as non current assets and lease liabilities for these leases- i.e. these leases are on balance sheet where lease liabilities were measured at the present value of the remaining lease payments, discounted based on the current SMART rate @ 10% par annum. Right to use assets are measure at an equal to the lease liabilities, adjusted by the amount of any prepaid or accrued lease payments.

This standard introduces a single, on-balance sheet lease accounting model for leases where a lessee recognizes a right-of-use assets representing its right to use the underlying assets and a lease liability representing its obligations to make lease payments.

2.24 Related Party Transactions (IAS-24) :

Parties are considered to be related if one of the parities has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. In this case, all the entities disclosed as related parties do not have any influence or control over operational decision making process whatsoever of the reporting entity.

The Bank provides banking service to the migrant and returnee workers in the form of loans but the bank had no transactions with the directors of the bank as a related party.

i) Board of Directors of Probashi Kallyan Bank and their interest in the bank

Sl. No.	Name of Directors	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
1	Mr. Md Mokhtar Ahmed	Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Chairman
2	VACANT	Director General (Additional Secretary), Wage Earners' Welfare Board (WEWB)	Director
3	Mr. K M Ali Azam	Additional Secretary, Finance Division, Ministry of Finance	Director
4	Mr. Md Toufiq-Ur-Rahman	Director General, Ministry of Foreign Affairs	Director
5	Dr.A.T.M.Mahbub-ul Karim	Joint Secretary, Director (Finance & Budget) , Wage Earners' Welfare Board (WEWB)	Director
6	Mr. Debojit Singha	Joint Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Director
7	Ms. Wahida Begum	Managing Director, Probashi Kallyan Bank	Director
8	VACANT	Director General (Grade-1), Bureau of Manpower, Employment and Training (BMET)	Director
9	VACANT	Joint Secretary, Financial Institutions Division, Ministry of Finance	Director

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10	Mr. Shamsul Arefeen	Executive Director, Bangladesh Bank	Director
11	Mr. Mohammad Kuddus Ali Sarker	Joint Secretary, Ministry of Labour and Employment	Director

The directors have no other interest in the Bank except for availing meeting attendance fee of Tk.10,000.00 for each meeting.

ii) Significant contracts where bank is a party & wherein Directors have interest:

There is no significant contracts and director's interests during the period.

iii) Related Party Transactions:

There is no transaction held between the directors and the bank.

iv) Lending Policies to Related Parties:

Related parties are not allowed loans and advances as per general loan policy of the bank.

v) Business other than banking business with any related concern of the Directors as per Section-18(2) of the Banking Companies Act,1991:

According to the Banking Companies Act 1991 under section-18(2), there was no business other than banking business with any related concern of the Directors.

vi) Investments in the Securities of Directors and their Related Concern:

There is no investments in the securities of directors and their related concern.

2.25 Executive Committee of the Bank.

Executive committee of Probashi Kallyan Bank has been formed with the following Members:

Sl. No.	Name of the Members	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
1	Mr. Md Mokhtar Ahmed	Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Chairman
2	Mr. Md Toufiq-Ur-Rahman	Director General, Ministry of Foreign Affairs	Member
3	VACANT	Joint Secretary, Financial Institutions Division, Ministry of Finance	Member
4	Mr. Debojit Singha	Joint Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Member
5	Ms. Wahida Begum	Managing Director, Probashi Kallyan Bank	Member
6	Mr. Md. Shahadat Hossain	Board Secretary, Probashi Kallyan Bank	Board Secretary

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2.26 Audit Committee of the Bank.

Audit committee of Probashi Kallyan Bank has been formed with the following Board Members:

Sl. No.	Name of the Members	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
1	Mr. K M Ali Azam	Additional Secretary, Finance Division, Ministry of Finance	Chairman
2	VACANT	Director General (Additional Secretary), Wage Earners' Welfare Board (WEWB)	Member
3	Dr.A.T.M.Mahbub-ul Karim	Joint Secretary, Director (Finance & Budget) , Wage Earners' Welfare Board (WEWB)	Member
4	Mr. Shamsul Arefeen	Executive Director, Bangladesh Bank	Member
5	Mr. Md. Shahadat Hossain	Board Secretary, Probashi Kallyan Bank	Board Secretary

2.27 Risk Management Committee of the Bank.

Risk management committee of Probashi Kallyan Bank has been formed with the following Board Members:

Sl. No.	Name of the Members	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
01	Mr. Debojit Singha	Joint Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Chairman
02	Dr.A.T.M.Mahbub-ul Karim	Joint Secretary, Director (Finance & Budget) , Wage Earners' Welfare Board (WEWB)	Member
03	Mr. Shamsul Arefeen	Executive Director, Bangladesh Bank	Member
04	Mr. Md. Shahadat Hossain	Board Secretary, Probashi Kallyan Bank	Board Secretary

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2.28 Management Committee of the Bank.

The bank has formed a management committee to expedite day to day transaction promptly with the following executives of the Bank.

Sl. No.	Name of the Members	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
01	Ms. Wahida Begum	Managing Director, Probashi Kallyan Bank	Managing Director & Chairman
02	Mr. Mohammad Jahangir Hossain	Deputy Managing Director, Probashi Kallyan Bank	Member
03	Mr. Mohammad Mijanur Rahman	General Manager (Operation, ICC and IT), Probashi Kallyan Bank, Head Office, Probashi Kallyan Bhaban, 71-72, Old Elephant Road, Dhaka-1000.	Member
04	Md. Mahbubul Eunuse	General Manager (Admin & Accounts), Probashi Kallyan Bank, Head Office, Probashi Kallyan Bhaban, 71-72, Old Elephant Road, Dhaka-1000	Member
05	Mr. Mohammed Sayem Abul Khair	Deputy General Manager, Division Head, Human Resource Department, Probashi Kallyan Bank	Member Secretary

2.29 Events after the Reporting Period (IAS-10)

Events after the reporting period that provide additional information about the entity's position at the date of statement of financial position or those that indicate the going concern assumption is not appropriate are reflected in the financial statements. Events after the reporting period that are not adjusting events are disclosed in the notes wherever material.

2.30 Management's Responsibility on Financial Statements

The Management of the bank takes the responsibility for the preparation and presentation of the financial statements.

2.31 Comparative Information

Comparative information has been disclosed in respect of the year ended 30 June,2023 for all numerical information in the financial statements and also the narrative and descriptive information where it is relevant for understanding of the current year's financial statements.

2.32 General

Figures appearing in these Financial Statements have been rounded off to the nearest Taka. Figures for the year 2024-2025 have been considered necessary to ensure better comparability with the current year's financial statements and to comply with relevant IFRSs.

2.33 Post Balance Sheet Events

There was no significant event that has occurred between the balance sheet date and the date when the financial statements are authorized for issue by the Board of Directors except that the Board of Directors of PROBASHI KALLYAN BANK in its .....st Board Meeting held on ....st April 2026 has recommended Cash Dividend 0% subject to approval of Shareholders in the .....th Annual General Meeting (AGM).

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Notes	Particulars	Amount in Taka 30-Jun-25	Amount in Taka 30-Jun-24
3.00	**CASH**		
	Cash in hand (Including foreign currencies **(Note 3.01)**	5,343,229	4,150,285
	Balance with Bangladesh Bank & its agent bank (s) (including foreign currencies)	177,176,275	142,669,179
		182,519,505	**146,819,465**
3.01	**Cash in Hand (Including Foreign Currencies)**		
	Cash in Hand	2,204,297	1,181,163
	Cash in Hand in Airport Booth	402,244	1,625,732
	Foreign Currency Dollar	491,619	277,323
	Foreign Currency EURO	6,552	-
	Foreign Currency Pound	0.03	1,430
	Foreign Currency-Other	2,031,709	857,829
	Foreign Currency Account	206,808	206,808
		5,343,229	**4,150,285**
4.00	**Balance with Other Banks & Financial Institutions**		
	In Bangladesh **(Note 4.01)**	3,608,171,058	2,334,037,134
	Outside Bangladesh	-	-
		3,608,171,058	**2,334,037,134**
4.01	**In Bangladesh**		
	Current Account	-	-
	STD Account **(Note 4.01.1)**	2,918,332,244	1,044,640,287
	Fixed Deposit Account **(Note 4.01.2)**	689,838,815	1,289,396,847
		3,608,171,058	**2,334,037,134**
4.01.1	**STD Account**		
	Agrani Bank PLC	232,702,604	245,045,503
	Sonali Bank PLC	59,242,930	30,330,365
	AB Bank PLC	22,448,633	17,538,839
	Bangladesh Krishi Bank	68,175	66,078
	One Bank PLC	29,888,214	58,635,260
	Bank Asia PLC	5,414,948	2,251,497
	Rupali Bank PLC	2,358,418,078	341,713,210
	Social Islami Bank PLC	11,370,720	143,978,193
	Janata Bank PLC	24,445,669	12,289,670
	Probashi Kallyan Bank	2,457,590	6,771,222
	NCC Bank PLC	1,393,452	1,889,663
	Union Bank PLC	-	340,620
	Mercantile Bank PLC	9,098,229	144,766,249
	IFIC Bank PLC	6,041,109	865,631
	United Commercial Bank PLC	3,872,151	5,846,233
	Southest Bank PLC	117,480,711	2,681,849
	Pubali Bank PLC	5,124,430	1,769,916
	Premier Bank PLC	11,327,500	11,873,797
	Premier Bank PLC-Std (Bmet)	-	68,113
	NRBC Bank PLC	904,748	87,223
	Midland Bank PLC	11,183,268	-
	City Bank PLC	5,449,085	-
	Sonali Bank Loan Collection Account	-	15,831,159
		2,918,332,244	**1,044,640,287**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
4.01.2	**Fixed Deposit Account**		
	Bangladesh Krishi Bank	20,000,000	275,000,000
	Rajshahi Krishi Unnyan Bank (RAKUB)	71,525,405	111,086,847
	Investment Corporation of Bangladesh	230,000,000	300,000,000
	Rupali Bank Limited	368,313,410	339,310,000
	The Premier Bank Limited	-	264,000,000
		689,838,815	**1,289,396,847**
4.02	**Maturity grouping of balances with other banks & financial institutions**		
	On demand	2,918,332,244	1,044,640,287
	Up to 1 month	-	-
	Over 1 month but not more than 3 months	689,838,815	1,108,147,946
	Over 3 months but not more than 1 year	-	181,248,901
	Over 1 year but not more than 5 years	-	-
	Over 5 Years	-	-
		3,608,171,058	**2,334,037,134**
5.00	**Money at call on Short Notice**		
	Commercial Banks	-	-
	Financial Institutions (Public & Private)	-	-
		-	-
6.00	**Investments**		
	Investment in GOVT. Securities	70,153,300	-
	Others	-	-
		70,153,300	-
7.00	**Loans & Advances**		
	Loans, Cash Credit & Overdraft etc. **(Note 7.01)**	28,988,123,360	24,999,628,464
	Bills Purchased & Discounted	-	-
		28,988,123,360	**24,999,628,464**
7.01	**Loans, Cash Credit & Overdraft etc.**		
	In Bangladesh		
	Loans **(Note 7.1.1)**	28,988,123,360	24,999,628,464
	Cash Credit	-	-
	Overdraft	-	-
	Others	-	-
	Total Inside Bangladesh	**28,988,123,360**	**24,999,628,464**
	Outside Bangladesh	-	-
		28,988,123,360	**24,999,628,464**

Notes	Particulars	Amount in Taka 30-Jun-25	Amount in Taka 30-Jun-24
7.1.1	**Loans**		
	Migration Loans	25,360,686,480	21,201,481,667
	Reintegration Loan	1,394,496,432	1,508,170,139
	Motor Cycle Loan (Staff Loan)	21,637,350	13,998,907
	Special Rehabilitation Loan	516,693,863	673,587,808
	Staff Computer Loan	8,449,936	5,860,021
	BB Ovibasi Brihot Poribar Loan	899,759,128	992,034,666
	Self Employment Loan	164,198,468	248,888,122
	Women Migration Loan	146,451,654	100,970,194
	Women Reintegration Loan	22,405,314	16,979,868
	Staff House Building Loan	114,319,674	87,820,280
	Executive Car Loan Scheme	68,718,750	-
	Agri Credit Mfi Linkage	-	30,007,500
	Porbashi Kallyan General Loan	1,570,030	571,930
	CMSME Loans And Advances	268,736,280	119,257,362
		28,988,123,360	**24,999,628,464**
7.02	**Remaining Maturity Grouping of Loans**		
	Payable on Demand	-	-
	Not more than 3 months	5,989,995,688	5,866,086,070
	Above 3 months but not more than 1 year	4,622,827,655	4,221,576,023
	Above 1 Year but not more than 5 years	18,183,992,030	14,832,767,983
	Above 5 Years	191,307,987	79,198,388
		28,988,123,360	**24,999,628,464**
7.03	**Loans on the basis of significant concentration including bills purchased & discounted**		
a.	Advances to Directors	-	-
b.	Advances to MD and other Senior Executives	-	-
c.	Advances to Customers group	-	-
d.	Advances to Industrial Sector	-	-
		-	-
7.04	**Geographical Location - Wise Loans and Advances**		
	Inside Bangladesh		
	Dhaka Division	8,255,884,931	7,459,385,943
	Chittagong Division	5,984,839,627	5,126,840,250
	Khulna Division	3,635,459,435	3,123,684,341
	Rajshahi Division	2,945,009,280	2,389,143,393
	Sylhet Division	1,652,598,220	1,385,837,367
	Barisal Division	1,791,850,394	1,633,664,473
	Rangpur Division	2,965,653,808	2,395,011,896
	Mymensingh Division	1,756,827,665	1,486,060,800
	Total Inside Bangladesh	**28,988,123,360**	**24,999,628,464**
	Outside Bangladesh	-	-
		28,988,123,360	**24,999,628,464**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
7.05	**Distribution of Loans and Advances according to BRPD Circular by Bangladesh Bank**		
	Unclassified loan: (A)		
	Standard (Migration & Reintegration Loans)	14,584,980,014	15,455,343,266
	Standard (Staff Loan: Motor Cycle, Computer Loans, Staff House Building & Executive Car Loan)	213,125,711	107,679,208
	Overdue	9,365,193,634	7,582,520,615
		24,163,299,359	**23,145,543,089**
	Classified loan: (B)		
	Sub-Standard	846,962,125	1,129,533,294
	Doubtful	999,259,828	198,314,600
	Bad and Loss	2,978,602,048	526,237,482
		4,824,824,001	**1,854,085,375**
	Sub-Total (A+B)	**28,988,123,360**	**24,999,628,464**
7.06	**Particulars of Loans and Advances**		
(i)	Debts considered good in respect of which the banking company is fully secured.	-	-
(ii)	Debts considered good for which the banking company holds no other security other than debtor's personal security.	-	-
(iii)	Debts considered good secured by personal liabilities of one or more parties in addition to the personal security of the debtors.	24,163,299,359	23,145,543,089
(iv)	Debts considered doubtful or bad not provided for	-	-
(v)	Debts due by directors and officers of the banking company or any of them either severally or jointly with any other person.	-	-
(vi)	Debts due by companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies, as members.	-	-
(vii)	Maximum total amount of advances including temporary advances made at any time during the year to the directors or managers or officers of the banking company or any of them either severally or jointly with any other person.	-	-
(viii)	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private company.	-	-
(ix)	Due from banking companies.	-	-
(x)	Classified Loans and Advances:	-	-
	a) Classified loans and advances on which interest has not been credited to income	4,824,824,001	1,854,085,375
	b) (Decrease)/ Increase in provision (specific)	-	-
	c) Amount realized against loan previously written off	-	-
	d) Amount of provision kept against loan classified as bad/loss	-	-

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
(xi)	Amount of the written off loan:	-	-
	a) Cumulative amount of Classified Loans Which is Written off	-	-
	b) Classified Loans/Interest Wave Written off in Current Year	-	-
	c) The amount of written off/classified loan for which law suits have been filed	-	-
	Total	**28,988,123,360**	**24,999,628,464**
8.00	**Fixed Assets including Premises, Furniture and Fixtures**		
	Furniture and Fixtures	48,444,213	47,739,120
	Office Machineries	162,072,623	83,258,195
	Office Equipments	1,418,808	1,400,705
	Electrical Equipments	2,609,751	2,254,253
	Motor Vehicles	13,217,500	13,217,500
	Software and SWIFT Software	59,309,894	-
		287,072,789	**147,869,773**
	Less: Accumulated depreciation	116,353,283	69,722,264
		170,719,506	**78,147,509**
	(Schedule of Fixed Assets is given in Annexure-A)		
8.01	**Capital Work-in-Progress**		
	Software and Swift Software **(Note: 8.01 (a))**	211,804,700	205,112,160
		211,804,700	**205,112,160**
8.01 (a)	**Software and Swift Software**		
	Opening Balance	205,112,160	46,049,383
	Add: Addition during the year	66,002,434	159,062,777
	Less: Payment during the year	-	159,062,777
		271,114,594	**205,112,160**
	Less: Transfer to PPE	(59,309,894)	-
	Closing Balance	**211,804,700**	**205,112,160**
9.00	**Other assets**		
	i) Income generating assets	-	-
	ii) Non-Income generating assets		
a)	Stationery, stamps, printing materials etc. **(Note 9.01)**	3,155,596	3,726,364
b)	Advance income tax **(Note 9.02)**	1,117,570,202	997,630,752
c)	Accounts Receivable **(Note 9.03)**	2,220,046	3,334,257
d)	Deferred Tax Assets **(Note 9.04)**	1,514,036,440	366,031,375
e)	Advance Against Rent **(Note-9.05)**	-	1,301,973
f)	Right use of Assets **(Note-9.06)**	98,900,955	127,001,838
g)	Inter-branch transaction	32,604	82,624
h)	Clearing Adjustment Accounts	193,327	249,526
		2,736,109,168	**1,499,358,710**
	Subtotal (i+ii)	**2,736,109,168**	**1,499,358,710**

Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
9.01	**Stationery, stamps, printing materials etc.**		
	Prepaid Printing Stationery	1,773,623	2,472,949
	Prepaid Security Stationery	1,381,623	1,253,066
	Stamp	350	350
		3,155,596	**3,726,364**
9.02	**Advance income tax**		
	Opening Balance	**997,630,752**	**933,544,338**
	Add: Paid During the year	**489,527,359**	**458,510,140**
	For Financial Year: 2022-2023	-	90,708,979
	For Financial Year: 2023-2024	-	367,801,161
	For Financial Year: 2024-2025	489,527,359	-
		1,487,158,111	**1,392,054,478**
	Less: Adjustment during the year for FY 2023-2024 & 2022-2023	367,801,161	394,423,726
	Adjustment during the year for FY 2021-2022	1,786,748	-
		1,117,570,202	**997,630,752**

Financial Year	2025	2024
FY: 2012-2013	38,355,836	38,355,836
FY: 2014-2015	23,128,640	23,128,640
FY: 2019-2020	144,009,965	144,009,965
FY: 2020-2021	169,618,551	169,618,551
FY: 2021-2022	252,929,851	254,716,599
FY: 2023-2024		367,801,161
FY: 2024-2025	489,527,359	-
Total	**1,117,570,202**	**997,630,752**

Notes	Particulars	30-Jun-25	30-Jun-24
9.03	**Accounts Receivable**		
	Sundry Debtors	179,189	440,756
	Receivable (Spot Cash Remittance & Subsidy on SCR 2.5%)	70,231	657,136
	Misc. Receivable	1,970,626	2,236,365
		2,220,046	**3,334,257**

Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
9.04	**Deferred Tax Assets**		
	Opening Balance	**366,031,375**	**194,598,225**
	Adjusted deferred tax income / (expenses) on implementation of IFRS-16	-	-
	Adjusted deferred tax income / (expenses) on provision for loan	-	-
	Adjusted Opening Balance	**366,031,375**	**194,598,225**
	Add: Deferred Tax income recognized through profit & loss	1,148,005,065	171,433,150
	Closing Balance	**1,514,036,440**	**366,031,375**

As at 30 June, 2025

Particulars	Carrying amount on reporting date	Tax base	Taxable / (Deductible) temporary differences
Fixed Assets	170,710,396	214,856,029	(44,145,633)
Right of Use Assets	98,900,955	-	98,900,955
Lease Liabilities	(87,644,282)	-	(87,644,282)
Provision for Loan	(3,752,202,139)	-	(3,752,202,139)
Taxable / (Deductible) temporary differences	**(3,570,235,071)**	**214,856,029**	**(3,785,091,100)**
Applicable Tax Rate			**40%**
Deferred Tax (Assets) / Liabilities			**(1,514,036,440)**

As at 30 June, 2024

Particulars	Carrying amount on reporting date	Tax base	Taxable / (Deductible) temporary differences
Fixed Assets	78,147,509	106,115,891	(27,968,382)
Right of Use Assets	127,001,838	-	127,001,838
Lease Liabilities	(114,111,891)	-	(114,111,891)
Provision for Loan	(900,000,000)	-	(900,000,000)
Taxable/(Deductible) temporary differences	**(808,962,545)**	**106,115,891**	**(915,078,436)**
Applicable Tax Rate			**40%**
Deferred Tax (Assets) / Liabilities			**(366,031,374)**

Notes	Particulars	30-Jun-25	30-Jun-24
9.05	**Advance Against Rent**		
	Advance Against House Rent	-	1,301,973
		-	**1,301,973**
9.06	**Right Use of Assets**		
	Right Use of Assets	178,918,352	190,344,370
		178,918,352	**190,344,370**
	Less: Accumulated depreciation	80,017,397	63,342,532
		98,900,955	**127,001,838**

(Schedule of Fixed Assets is given in Annexure-B)

Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
10.00	**Borrowings from other banks, financial Institutions and agents**		
	In Bangladesh		
	Bangladesh Bank(Pre-Finance)	14,000,000,000	10,000,000,000
	Bangladesh Bank (SPC-SSECP)	101,832,619	29,850,000
	Outside Bangladesh	-	-
		14,101,832,619	**10,029,850,000**
11.00	**Deposits and other accounts**		
	Current Accounts and other Accounts	7,942,393	8,425,266
	Bills Payable	-	-
	Savings Bank Deposits	146,431,091	112,045,576
	Staff Deposit	26,236,314	24,887,050
	Short Notice Deposits	3,017,141	7,301,965
	Fixed and Scheme Deposits **(Note 11.01)**	1,683,808,369	1,568,458,576
		1,867,435,308	**1,721,118,433**
11.01	**Fixed and Scheme Deposits**		
	Term Deposits	1,667,295,000	1,556,000,000
	Scheme Deposit	16,513,369	12,458,576
		1,683,808,369	**1,568,458,576**
11.02	**Maturity Grouping**		
	Over 1 month but within 6 months	180,609,798	145,357,892
	Over 6 months but within 1 year	1,686,825,510	1,575,760,541
	Over 1 year but within 5 years	-	-
	Over 5 years but within 10 years	-	-
		1,867,435,308	**1,721,118,433**
12.00	**Other liabilities**		
	Provision for Loan and Advances **(Note 12.01)**	3,752,202,139	900,000,000
	Provision for Incentive Bonus **(Note 12.02)**	66,293,651	67,452,362
	Provision for CSR **(Note 12.03)**	1,111,232	3,609,696
	Expenses Payable **(Note 12.04)**	3,977,578	5,721,029
	Provision for Current Tax **(Note 12.05)**	1,142,629,030	1,111,711,119
	Others Payable **(Note 12.06)**	1,215,063,737	1,165,248,662
	Startup Fund **(Note-12.07)**	12,787,815	12,787,815
	Staff Risk/Benevolent Fund **(Note-12.08)**	13,073,887	13,252,310
	Lease Liabilities **(Note-12.09)**	111,503,878	133,271,668
	Special General Provision Covid-19	39,393,889	39,393,889
	Special Revolving Fund (WEWF)	-	2,000,000,000
	Special Fund (Govt.)	-	5,000,000,000
	General Provident Fund (GPF)	116,918,477	89,268,003
	Staff Superannuation Fund	192,693,226	150,983,805
	Dividend Payable	-	100,000,000
		6,667,648,540	**10,792,700,358**

Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
12.01	**Provision for Loans & Advances**		
	Provision held at beginning of the year	900,000,000	484,115,372
	Add: Provision made for the year **(Note-32.00)**	2,852,202,139	415,884,628
		3,752,202,139	**900,000,000**
	Less: Adjusted during the year	-	-
	Provision held at the end of the year	**3,752,202,139**	**900,000,000**
12.1.1	**Status of Maintained Provision for Loans & Advances as at 30 June, 2025**		
	Provision for Unclassified Loans		
	Standard & SMA Loan	248,326,670	215,000,000
	Sub-Total	**248,326,670**	**215,000,000**
	Provision for Classified Loans		
	SS (Sub-Standard)	135,551,670	111,713,779
	DF (Doubtful Debt)	515,019,474	51,610,263
	B/L (Bad/Loss)	2,853,304,324	521,675,958
	Sub-Total	**3,503,875,468**	685,000,000
	Total	**3,752,202,139**	**900,000,000**
12.02	**Provision for Incentive Bonus**		
	Provision held at beginning of the year	67,452,362	67,261,435
	Add: Provision made for the year **(Note-33.00)**	13,500,000	41,970,500
		80,952,362	**109,231,935**
	Less: Adjustment (reversed) for the year	(14,658,711)	(41,779,573)
	Provision held at the end of the year	**66,293,651**	**67,452,362**
12.03	**Provision for CSR**		
	Provision held at beginning of the year	3,609,696	3,500,696
	Add: Provision made for the year **(Note-33.00)**	-	2,179,000
		3,609,696	**5,679,696**
	Less: Adjusted during the year	(2,498,464)	(2,070,000)
	Provision held at the end of the year	**1,111,232**	**3,609,696**
12.04	**Expenses Payable**		
	Audit Fee	250,000	1,000,000
	Water Bill	61	61
	Electricity Bill	13,000	215
	Telephone/Internet Bill	-	253
	Newspaper	50	267
	Salary & Allowance	100,875	95,675
	Travelling Expense	53,660	87,057
	Business Development		24,000
	Sundry Expense	3,246,003	4,373,000
	Office Rent	312,499	82,530
	Interest Block	1,431	1,431
	Closing Subsidy	-	2,000
	Leverage And Uniform	-	54,540
		3,977,578	**5,721,029**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
12.05	**Provision for Current Tax**		
	Opening balance	**1,111,711,119**	**1,008,938,879**
	Add: During the year	514,929,971	483,880,397
	Provision made for current year tax	514,929,971	483,880,397
		1,626,641,090	**1,492,819,276**
	Less: Adjustment During the Year	484,012,060	381,108,157
	Adjustment made during the year for FY 2023-2024	484,012,060	381,108,157
	Closing balance	**1,142,629,030**	**1,111,711,119**

Financial Year	Amount	Amount
FY: 2012-2013	37,544,134	37,544,134
FY: 2014-2015	23,128,640	23,128,640
FY: 2019-2020	142,822,798	142,822,798
FY: 2020-2021	169,618,551	169,618,551
FY: 2021-2022	254,716,599	254,716,599
FY: 2023-2024	-	483,880,397
FY: 2024-2025	514,798,308	-
Total	**1,142,629,030**	**1,111,711,119**

Notes	Particulars	30-Jun-25	30-Jun-24
12.06	**Other Payables**		
	VAT Payable	3,611,950	984,970
	Tax Payable	1,253,565	368,397
	Excise Duty Payable	365,916	10,650
	Loan Risk Coverage Scheme **(Note: 12.06.02)**	475,158,613	365,944,648
	Accounts Payable	13,011,632	22,958,779
	Recruitment Application Fees	10,299,371	10,299,371
	Interest Suspense **(Note: 12.06.01)**	257,207,145	179,123,325
	Suspense Account	137,701	137,701
	Interest Payable on FDR	-	64,876,874
	Interest Payable on Loan & Others	260,575,009	160,575,017
	Registration Fee	50,947,720	90,014,948
	Welfare Fee	140,199,760	268,084,660
	Clearing adjustment	-	17,149
	Retention Money and Others	553,108	1,348,950
	LIABILITY ON CIB CHARGE	1,663,984	-
	SUPPLEMENTARY DUTY	35,326	-
	SURCHARGE	689	-
	Other (Sundry Creditors)	42,249	503,224
		1,215,063,737	**1,165,248,662**

Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
12.06.01	**Interest Suspense**		
	Balance at the beginning of the year	**179,123,326**	**162,131,756**
	Add: Amount transferred to "Interest Suspense" Account	242,661,195	160,330,455
	Less: Amount recovered in "Interest Suspense" Account during the year	164,577,376	143,338,886
	Less: Amount written off during the year	-	-
	Balance at the closing of the Year	**257,207,145**	**179,123,326**
12.06.02	**Loan Risk Coverage Scheme**		
	Balance at the beginning of the year	**365,944,648**	**240,257,910**
	Add: Addition during the year	131,796,731	146,519,186
	Less: Payment during the year	22,582,766	20,832,447
	Balance at the closing of the Year	**475,158,613**	**365,944,648**
12.07	**Startup Fund**		
	Balance at the beginning of the Year	12,787,815	8,210,914
	Add: Addition during the year (1% Net Profit)	-	4,576,902
	Balance at the closing of the Year	**12,787,815**	**12,787,815**
12.08	**Staff Risk/Benevolent Fund**		
	Balance at the beginning of the Year	**13,252,310**	**8,206,688**
	Add: Employee Contribution and Interest	1,377,577	1,108,739
	Add: Addition during the year (1% Net Profit)	-	4,576,902
	Less: Paid during the year	(1,556,000)	(640,019)
	Balance at the closing of the Year	**13,073,887**	**13,252,310**
12.09	**Lease Liabilities**		
	Opening Balance	**133,271,668**	**100,069,835**
	Add: Addition during the year	-	63,074,063
	Add: Interest Charged During the year including translation	13,205,170	11,969,196
	Less: Payment made during the year	(34,972,960)	(41,841,426)
	Closing Balance	**111,503,878**	**133,271,668**
	Less: Current portion of lease liability	23,859,596	19,159,777
	Non Current portion of Lease liability	**87,644,282**	**114,111,891**
	Total Lease Liabilities:		
	Non Current Portion	87,644,282	114,111,891
	Current Portion	23,859,596	19,159,777
		111,503,878	**133,271,668**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
13.00	**Authorized Capital**		
	200,000,000 ordinary shares of Tk 100.00 each	20,000,000,000	5,000,000,000
	Issued, Subscribed and Paid-up Capital		
	The Issued, Subscribed and Paid up Capital of the Bank as follows:		
	12,70,00,000 ordinary shares of Tk 100.00 each	12,700,000,000	5,000,000,000
	Name of Shareholders		

Name of Shareholders	No. of Shares	2025	2024
Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance.	52,500,000	5,250,000,000	250,000,000
Wage Earners Kallyan Board	74,500,000	7,450,000,000	4,750,000,000
Total	127,000,000	12,700,000,000	5,000,000,000

During the year ended 30 June 2025, pursuant to the approval of the Government of the People's Republic of Bangladesh vide letter no. 53.00.0000.072.02.031.23-72 dated 27 November 2024, the Bank increased its paid-up capital from Tk. 5,000 million to Tk. 12,700 million. The increase comprised capitalization of Tk. 7,000 million previously recognized under "Special Fund (Government)" and "Special Revolving Fund (Wage Earners' Welfare Board)", together with an additional capital contribution of Tk. 700 million received from Wage Earners' Welfare Board during the year. An additional amount of Tk. 300 million remained outstanding as at 30 June 2025 and was subsequently received after the reporting date.

Notes	Particulars	30-Jun-25	30-Jun-24
14.00	**Statutory Reserve**		
	Balance at the beginning of the Year	713,476,218	556,785,624
	Add: Addition during the year (20% of profit before tax)	-	156,690,594
	Balance at the closing of the Year	713,476,218	713,476,218
15.00	**General Reserve**		
	Balance at the beginning of the Year	380,039,537	301,694,240
	Add: Addition during the year (10% of profit before tax)	-	78,345,297
	Balance at the closing of the Year	380,039,537	380,039,537
16.00	**Special Reserve**		
	Balance at the beginning of the Year	178,937,125	139,764,476
	Add: Addition during the year (5% of profit before tax)	-	39,172,648
	Balance at the closing of the Year	178,937,125	178,937,125
17.00	**Deficit or Surplus in Profit and Loss Account**		
	Opening Balance	446,981,771	367,910,121
	Adjustment of Advance Income Tax of Previous Year	-	-
	Adjustment of Current Year	(99,465,099)	-
	Adjustment for Previous Year Error	-	4,743,839
	Adjusted Opening Balance	347,516,672	372,653,960
	Retained Deficit or Surplus during the year	(989,285,419)	174,327,811
	Sub Total	(641,768,747)	546,981,771
	Less: During the year	-	100,000,000
	Dividend	-	100,000,000
	Closing Balance	(641,768,748)	446,981,771

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Notes	Particulars	Amount in Taka 30-Jun-25	Amount in Taka 30-Jun-24
18.00	**Interest income**		
	Interest on Loans **(Note 18.01)**	2,209,485,628	1,953,787,908
	Interest on Deposit with other Bank **(Note 18.02)**	81,046,263	147,205,414
		2,290,531,892	**2,100,993,321**
18.01	**Interest on Loans**		
	Migration Loans	1,924,729,657	1,667,523,514
	Reintegration Loan	96,198,238	116,828,380
	Motor Cycle Loan	624,454	455,107
	Special Rehabilitation Loan	17,948,324	27,898,939
	Staff Computer Loan	291,172	241,779
	Bangabondhu Ovibasi Brihot Poribar Loan	59,243,872	66,097,876
	Self Employment Loan	6,337,605	10,473,175
	Staff House Building Loan	3,870,591	2,649,317
	Women Migration Loan	11,254,356	5,958,072
	Women Rehabilitation Loan	1,135,657	986,329
	Penal Interest	70,957,567	53,745,987
	Probashi Kallyan General Loan	132,446	65,180
	Interest On Others Loan	16,761,689	864,252
		2,209,485,628	**1,953,787,908**
18.02	**Interest on Deposit with other Bank**		
	Interest on Short Term Deposit	36,601,888	95,332,175
	Interest on FDR	44,444,375	51,873,239
		81,046,263	**147,205,414**
19.00	**Interest paid on deposits and borrowings etc.**		
	On Savings Deposit	4,436,413	3,344,892
	On Scheme Deposit	674,296	432,073
	On FDR	96,301,724	87,704,109
	On SND	101,112	113,377
	On DBS	-	-
	On BB Pre-Finance Fund	434,492,457	331,111,112
		536,006,001	**422,705,562**
20.00	**Commission exchange & brokerage of the bank**		
	Fees & commission	66,552,138	77,051,450
	Foreign exchange gain	5,528,540	1,575,797
		72,080,678	**78,627,247**
21.00	**Other operating income**		
	Misc. Earning	1,656,174	4,359,985
	Sale of Forms	-	-
	Documentation Fee	54,777,200	65,045,636
	Other Income	2,276,513	2,331,151
		58,709,887	**71,736,771**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
22.00	**Salary and allowances**		
	Basic Salary	180,913,421	167,299,446
	House Rent Allowance	80,123,224	75,799,146
	Lunch Subsidy	45,441,748	31,749,135
	Conveyance Allowance	1,653,626	309,180
	Conveyance (Holiday Allowance)	-	27,000
	Medical Allowance	12,949,400	12,490,509
	Wages to Contract Basis Peon/Guard	14,732,590	14,057,350
	Wages to Contract basis Officers/Non Officers	9,298,240	9,219,975
	Naboborsho Allowance	2,838,915	2,724,927
	Festival Bonus	31,100,588	31,050,810
	Superannuation Fund (Banks Contribution)	29,349,124	33,427,336
	Leverage Expenses & Uniform	2,676,934	1,701,162
	Education Allowance	1,080,200	974,142
	Overtime Allowance	809,053	821,579
	Entertainment Allowance	6,000,167	4,649,535
	Entertainment (Holiday Allowance)	-	24,000
	Washing Allowances	344,860	180,014
	Hill Tracks/Haor/Dip/Char Allowance	450,804	429,931
	Chairman Honorarium	356,666	330,000
	Car loan Advance Scheme Allowance	897,784	270,000
	Recreation Allowance	2,994,400	1,040,020
	Closing Allowance	2,099,800	1,260,000
	Dearness Allowance	-	2,500
	Performance Bonus	50,000	31,430
	Deputation Allowance	-	37,180
	Special Incentive (Covid-19/Others)	-	15,060
	Special Benefit	11,094,151	10,458,873
	Traning Allowance	14,895	8,425
		437,270,591	**400,388,664**
23.00	**Rent, taxes, insurance, electricity etc.**		
	Rent	21,348,264	8,976,831
	Repair, Maintenance and Utilities	186,873	63,136
	Electricity and Heating	6,933,473	6,366,067
	Insurance	31,913	31,913
	Gas	11,340	14,040
		28,511,863	**15,451,988**
24.00	**Legal Expenses**		
	Legal Expenses	1,219,795	351,157
	Other Expenses	-	-
		1,219,795	**351,157**

Arun & Company Dhaka Chartered Accountants

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
25.00	**Postage, newspaper, stamp, telecommunication etc.**		
	Postage	2,059,149	1,767,124
	Internet Services	6,589,219	7,707,174
	Mobile Bill	2,928,927	-
	Stamp	8,760	-
	Telephone-Office	315,611	296,477
	Telephone-residence	116,354	100,800
		12,018,020	**9,871,575**
26.00	**Stationery, Printings, Advertisements etc.**		
	Printing Stationery	1,985,285	2,331,608
	Printing And Stationery (Computer)	3,336,489	2,451,124
	Security stationary	415,923	618,854
	Publicity, Advertisement and publication	2,332,346	4,017,352
	Stationary (Misc)	-	479,540
	Table Stationery	5,195,324	4,009,278
		13,265,367	**13,907,755**
27.00	**Directors' Fees**		
	Board meeting and audit committee meeting	794,636	1,513,600
		794,636	**1,513,600**

As per BRPD letter no. 11 dated 04 October 2015 Taka 10,000 has been paid as Honorarium to the Directors, per Board or Board Committee/Audit Committee meeting held during the year 2024-25.

Notes	Particulars	30-Jun-25	30-Jun-24
28.00	**Auditors' Fees**		
	External Audit Fee	250,000	200,000
	Others Audit Fees	92,000	1,047,378
		342,000	**1,247,378**
29.00	**Depreciation of bank's assets**		
	Furniture and Fixtures	3,087,077	6,674,899
	Office Machineries	31,281,421	15,582,980
	Office Equipments	293,949	298,566
	Electrical Equipments	115,703	149,220
	Motor Vehicles	-	-
	Depreciation Expense- Software	11,861,979	-
	Lease Depreciation **(Schedule-B)**	28,100,883	29,320,616
		74,741,013	**52,026,280**
30.00	**Repair of bank's assets**		
	Air Conditioner	273,743	84,304
	Furniture and Fixture	1,004,734	334,900
	Vehicles	1,161,483	593,651
	Computer	389,744	156,914
	Office Equipment	317,911	120,411
	Office Machineries	112,309	33,944
	Photocopy Machine	35,502	59,565
	Electric Appliance	56,493	37,353
		3,351,917	**1,421,042**

Notes	Particulars	Amount in Taka 30-Jun-25	Amount in Taka 30-Jun-24
31.00	**Other expenses**		
	Travelling Expenses	15,091,599	13,500,797
	Conveyance Charge	3,383,678	2,738,123
	Fuel Expenses	1,360,975	1,586,038
	Books Purchase	28,651	18,856
	Banking Diploma & Others Honorarium	1,575,000	925,000
	Manager Conference and Training	249,557	3,191,664
	Bank Charge & Commission	816,225	791,799
	Branch Shifting/Opening Expenses	1,572,793	15,099,439
	Business Development Expenses	3,070,451	3,907,173
	Water & Sewerage Expenses	636,978	509,975
	Interest Paid on GPF Fund	3,936,313	2,923,276
	Excise Duty	1,496,349	1,576,429
	Welfare & Refresh / Entertainment expenses	2,220,918	2,216,990
	Software maintenance expenses	6,572,160	3,217,098
	Suddachar	468,350	500,000
	Donation	200,000	200,000
	Washing & Cleaning	2,678,344	2,040,132
	Electric Accessories	1,584,390	2,818,754
	Computer Stationery & Accessories	592,414	430,820
	Other Committee Honorarium	277,300	579,300
	Deposit Insurance Premium	111,970	36,325
	Recruitment Expenses	94,554	1,554,002
	Registration and Renewal Fees	2,298,461	2,152,928
	Financial Literacy Program	3,057	265,567
	Miscellaneous Expenses	3,809,415	3,702,200
	Innovation	121,245	455,172
	Finance Expenses (Lease)	13,205,170	11,969,196
	Car Tax Token Fitness	74,515	403,282
	Managerial Conference And Seminar	-	404,280
	Vat On Expenditure	-	581
	Honorarium (Training)	565,620	-
	Event Management	40,105	288,332
	Disaster Planning And Risk Management	435,046	40,898
	Civil Construction Exp.	1,855,256	8,646,865
	Crockeries Expense	32,771	293,951
		70,459,628	**88,985,242**
32.00	**Provision for loan**		
	Provision for (classified & unclassified) loans and advances	2,852,202,139	415,884,628
	Error Adjustment	-	-
	Provision for loan (Expenses)	**2,852,202,139**	**415,884,628**

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Notes	Particulars	Amount in Taka	
		30-Jun-25	30-Jun-24
33.00	**Other Provisions related expenses**		
	Provision for Incentive Bonus During the Year	13,500,000	41,970,500
	Provision for CSR During the Year	-	2,179,000
		13,500,000	**44,149,500**
34.00	**Income Tax Expenses**		
	Current Tax-Expenses	514,929,971	483,880,397
	Short Provision for FY 2022-2023	-	13,315,569
	Deferred Tax - Expenses/ (Income)	(1,148,005,065)	(171,433,150)
		(633,075,093)	**325,762,816**
35.00	**Earnings Per Share (EPS)**		
	Net Profit after Tax (Numerator)	(989,285,419)	457,690,153
	Number of Ordinary Share Outstanding (Denominator)	127,000,000	50,000,000
	Weighted Average number of ordinary shares	127,000,000	50,000,000
	Earning Per Share (EPS)	**(7.79)**	**9.15**

36.00 Approval of Financial Statements

Financial Statements for the year ended 30 June 2025 have been approved by Board at its meeting held on 22.06.2026

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PROBASHI KALLYAN BANK
Schedule of Property, plant and equipments
As at 30 June 2025

Fixed Assets Tk. **170,710,396** **SCHEDULE - A**

Sl. No.	Particulars	COST				DEPRECIATION					Written Down Value As at 30 June 2025
		Balance as at 1st July 2024	During the year		Balance as at 30 June 2025	Rate	Balance as at 1st July 2024	During the year		Balance as at 30 June 2025	
			Additions	Disposal/ Adjustments				Charged	Adjustment		
01	Furniture and Fixtures	47,739,120	705,093	-	48,444,213	10%	23,451,236	3,087,077		26,538,313	21,905,900
02	Office Machineries	83,258,195	78,814,428		162,072,623	20%	31,711,974	31,281,421		62,993,395	99,079,228
03	Office Equipments	1,400,705	18,103		1,418,808	15%	836,949	293,949		1,130,898	287,909
04	Electrical Equipments	2,254,253	355,498	-	2,609,751	20%	504,606	115,703	-	620,309	1,989,442
05	Motor Vehicles	13,217,500	-	-	13,217,500	20%	13,217,499	-	-	13,217,499	1
06	SOFTWARE AND SWIFT SOFTWARE	-	59,309,894		59,309,894	20%	-	11,861,979		11,861,979	47,447,915
Total As at 30 June 2025		**147,869,773**	**139,203,016**	-	**287,072,789**		**69,722,264**	**46,640,129**	-	**116,353,283**	**170,710,396**
Total As at 30 June 2024		**87,708,203**	**63,618,959**	**3,457,389**	**147,869,773**		**50,473,988**	**22,705,664**	**3,457,389**	**69,722,264**	**78,147,509**

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PROBASHI KALLYAN BANK
SCHEDULE OF RIGHT OF USE (ROU) ASSETS
As at 30 June 2025

Right of use (ROU) Assets **98,900,955** **SCHEDULE - B**

Particulars	COST				Rate	DEPRECIATION				Carrying Amount as at 30-Jun-25
	Balance as at 1-July-2024	During the year		Balance as at 30 June 2025		Balance as at 1-July-2024	During the year		Balance as at 30 June 2025	
		Additions	Disposal/ Adjustments				Charged	Adjustment		
Right of use (ROU) Assets	190,344,370		11,426,018	178,918,352		63,342,532	28,100,883	11,426,018	80,017,397	98,900,955
Total As at 30 June 2025	**190,344,370**	-	**11,426,018**	**178,918,352**		**63,342,532**	**28,100,883**	**11,426,018**	**80,017,397**	**98,900,955**
Total As at 30 June 2024	**142,069,732**	**63,074,063**	**14,799,424**	**190,344,370**		**48,821,340**	**29,320,616**	**14,799,424**	**63,342,532**	**127,001,838**

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PROBASHI KALLYAN BANK
HIGHLIGHTS ON THE OVERALL ACTIVITIES OF THE BANK
FOR THE YEAR ENDED 30 JUNE, 2025

Sl. No.	Particulars	FY 2024-2025	FY 2023-2024
01	Paid up Share Capital	12,700,000,000	5,000,000,000
02	Total Capital (TC)	13,330,684,131	6,719,434,650
03	Capital Surplus / (Deficit)	630,684,131	1,719,434,650
04	Total Assets (TA)	35,967,600,598	29,263,103,442
05	Total Deposits	1,867,435,308	1,721,118,433
06	Total Loans and Advances	28,988,123,360	24,999,628,464
07	Total Contingent Liabilities and Commitments	N/A	N/A
08	Credit - Deposit Ratio	1552%	1453%
09	Percentage of Classified Loans against total Loans & Advances	16.64%	7.42%
10	Profit after Tax and Provision (EAT)	(989,285,419)	457,690,153
11	Amount of Classified Loans and Advances	4,824,824,001	1,854,085,375
12	Provision Kept against Classified Loan	2,852,202,139	415,884,628
13	Provision against CL-Surplus/ (deficit)	-	-
14	Cost of Fund (With Establishment)	7.38%	8.58%
15	Cost of Fund (Without Establishment)	3.36%	3.60%
16	Interest Bearing Assets	32,596,294,418	27,333,665,598
17	Non-interest Bearing Assets	3,371,306,180	1,929,437,844
18	Return on Investment (ROI)	N/A	N/A
19	Return on Assets (ROA)-Based on EBPT & TA	-4.51%	2.68%
20	Return on Assets (ROA)-Based on EAT & TA	-2.75%	1.56%
21	Return on Equity (ROE)-Based on EAT & TC	-7.42%	6.81%
22	Earnings Per Share (EPS)	(7.79)	9.15
23	Price Earning Ratio (MPS/EPS)	N/A	N/A

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PROBASHI KALLYAN BANK
DEPRECIATION AS PER THIRD SCHEDULE OF INCOME TAX ACT, 2023
As at 30 June 2025

Fixed Assets Tk. 214,856,029

Sl.	Particulars	Opening Balance as at 1-July-2024	Addition During the year	Total Depreciable Assets	Dep. Rate	Charged During the year	Closing Balance as at 30-Jun-25
01	Furniture and Fixtures	33,424,994	705,093	34,130,087	10%	3,413,008.71	30,717,078
02	Office Machineries	63,084,052	78,814,428	141,898,480	10%	14,189,848	127,708,632
03	Office Equipments	1,659,016	18,103	1,677,119	10%	167,712	1,509,407
04	Electrical Equipments	3,027,663	355,498	3,383,161	10%	338,316	3,044,845
05	Motor Vehicles	4,920,168	-	4,920,168	10%	492,017	4,428,151
06	SOFTWARE AND SWIFT SOFTWARE	-	59,309,894	59,309,894	20%	11,861,979	47,447,915
	Total As at 30 June 2025	**106,115,893**	**139,203,016**	**245,318,909**		**30,462,880**	**214,856,029**

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Probashi Kallyan Bank

Disclosure on Risk Based Capital Under BASEL III
As on 30th June, 2025 (Based on Audited Financial Report)

Qualitative and Quantitative Disclosures

The following disclosure has been made in accordance with the Bangladesh Bank BRPD Circular No- 18 dated 21 December 2014 as guidelines on "Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in Line with Basel III ". The purpose of this disclosure is to complement the minimum capital requirements and the supervisory review process. It aims to establish more transparent and more disciplined financial market so that stakeholders can assess the position of the bank regarding holding of assets and to identify the risks relating to the assets and capital adequacy to put back probable losses of assets. With a view to attain the purposes Probashi Kallyan Bank (PKB) has developed a set of disclosure containing the key pieces of information on the assets, risk exposures, risk assessment processes overall the capital adequacy to mitigate the looming risks.

a) **Scope of application:**

Qualitative Disclosures	(a)	**The name of the top corporate entity in the group to which this guidelines applies :**
		Probashi Kallyan Bank (PKB) is a scheduled state owned specialized Bank established under Govt. gazette notification dated 12 October 2010 under Probashi Kallyan Bank Act 2010 (Act no. 55 of 2010). The requirements of the Banking Companies Act and other prevailing Regulations related to the Banking Companies Act are applicable to the Bank.
		PKB started functioning on 20 April 2011. The Head Office of the bank is stationed at Dhaka. The branch network comprises of 122 branches at the reporting date.
		PKB provide collateral free loan to migrant workers for employment, provide loan to returnees to help them out employment within the country, facilitate sending remittance and encourage the wage-earners to invest in the country related to socio-economic development and poverty alleviation programs.
	(b)	An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group (a) that are fully consolidated; (b) that are given a deduction treatment; and (c) that are neither consolidated nor deducted (e.g. where the investment is risk- weighted) :
		The Bank prepares solo basis financial statements.

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b) Capital structure

Qualitative Disclosures	(a)	**Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET-1 or Tier**
		The composition of regulatory capital is different from that of accounting capital in line with Basel regime. The terms and conditions of the main features of all capital instruments have been segregated in line with the eligibility criteria set forth vide BRPD Circular No. 18 dated 21 December, 2014 and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments of the bank are:
		Tier 1 capital instruments
		Paid-up capital: Probashi Kallyan Bank is a scheduled specialized state owned Bank. Its authorized capital is approved and Paid up Capital is being paid by government.
		General Reserve: All types of reserve (general & special) are created through Profit and Loss Account for fulfilling the specific purpose.
		Retained Earnings: Amount of Loss is retained with the banking company after meeting up all expenses and provisions.
		Tier 2 capital instruments
		General provision maintained against unclassified loans: As per Bangladesh Bank BRPD Circular No. 05, dated 31.05.2016, the entire general provision maintained against unclassified loans and advances is considered as Tier-2 capital.

Quantitative Disclosures	(b)	Capital Structure of the bank	Taka In crore
	1	**Tier 1 capital:**	
	a.	Paid up capital	1270
	b.	Statutory reserve	71.35
	c.	General reserve	38
	d.	Retained earnings	-64.17
	e.	Others (if any item approved by BB)	17.89
		Regulatory Adjustment (Deferred Tax Assets)	-151.4
		Total of Tier 1 Capital /CET-1	**1181.67**
	2	**Tier 2 Capital:**	
	a.	General Provision against UC loan	24.83
		Total Tier 2 Capital	24.83
	3	**Total amount of eligible capital.**	**1206.50**

c) Capital Adequacy

Qualitative Disclosures	(a)	**A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities :**	
		Capital Adequacy is the cushion required to be maintained for covering the credit risk, market risk and operational risk with a view to protecting the depositor's and general creditor's interest against such losses. In line with BRPD Circular No. 18 dated 21 December, 2014 [Guidelines on Risk Based Capital Adequacy (Revised regulatory Capital Framework for banks in line with Basel III)] the bank has adopted Standardized Approach for Credit Risk and Market Risk, Basic Indicator Approach for Operational Risk for computing Capital Adequacy.	
		In Parallel to business growth, the bank effectively manage its capital to meet regulatory requirement considering the risk profile. Below the few highlight:	
		Currently Bangladesh bank prescribed Minimum Capital to Risk Weighed Assets Ratio (CRAR) is 10% whereas as June 2025 the CRAR of the Bank was 31.88%.	
		During the same period Minimum Capital Requirement (MCR) of the Bank was BDT 500.00 Crore and eligible Capital was BDT 1206.50 crore.	
Quantitative Disclosures	(b)	Capital requirement for Credit Risk	3516.73
	(c)	Capital requirement for Market Risk	0.19
	(d)	Capital requirement for Operational Risk	267.22
	(e)	Total Minimum Capital Required (MCR) as per Basel	500
	(f)	Total and Tier 1 capital ratio:	
		Capital to Risk Weighted Asset Ratio (CRAR)	31.88%
		Tier 1 Capital to Risk Weighted Asset	31.22%

d) Credit Risk:

Qualitative Disclosures	(a)	**The general qualitative disclosure requirement with respect to credit risk, including :**
		Discussion on the bank's credit risk management policy :
		Credit risk is the potential that a bank's borrower or counterparty fails to meet its obligations in accordance with the agreed terms. Bank is exposed to credit risk from its dealing with or lending to corporate, individuals and other banks or financial institutions.
		The Bank has a well-structured delegation of credit approval authority for ensuring good governance and better control in credit approval system. Considering the key elements of credit risk, the bank has established Lending Policy Manual in line with the Bank's Credit Risk Management (CRM) guideline.
		The Board approves the credit policy keeping in accordance with Bangladesh Bank guidelines to ensure the best practice in credit risk management and to maintain quality of assets. Loans and Advances Department at head office dedicated to credit risk management and perfection of securities. There are also Loan Recovery & Law Department for monitoring irregularities and recovering loans. Loan Recovery & Law Department of the bank independently assesses Quality & compliance status of loans. Adequate provision is maintained against loans as per Bangladesh Bank guidelines. Statuses of loans are regularly reported to the Bank Management and Board of Directors.

		Definitions of past due and impaired Credit (accounting purposes)
		All loans and advances are classified into performing and non- performing (NPL) in accordance with the Bangladesh Bank guidelines in this respect. An impaired credit is defined as a loan or an advance where interest and/or installment of principal remain overdue for more than 90 days in respect of Continuous credit, Demand loan and Term Loan etc.
		Classified loan is categorized under following 03 (three) categories:
		Any **Continuous Loan** will be classified as:
		"Sub-standard" if it is past due/overdue for 03 months or beyond but less than 09 months.
		"Doubtful" if it is past due/overdue for 09 months or beyond but less than 12 months.
		In case of **Fixed Term Loan** installment or part of installment is not repaid/renewed within the due date given by the bank, the amount of such loan will be considered as overdue after expiring 6 months from the due date :
		If the amount of past due or overdue installment is equal to or more than the amount of installment(s) due for 03 months or beyond but less than 09 months, the entire loan will be classified as "Sub-standard".
		If the amount of past due or overdue installment is equal to or more than the amount of installment(s) due for 09 months or beyond but less than 12 months, the entire loan will be classified as "Doubtful".

		If the amount of past due or overdue installment is equal to or more than the amount of installment(s) due for 12 months or more, the entire loan will be classified as "Bad/Loss".
		The Short-term Agricultural and Micro-Credit will be considered irregular if not repaid within the due date as stipulated in the loan agreement. If the said irregular status continues, the credit will be classified as "Substandard" after a period of 12 months, as 'Doubtful' after a period of 36 months and as 'Bad/Loss' after a period of 60 months from the stipulated due date as per the loan

		ü Any Continuous Loan, Demand Loan, Fixed Term Loan of **Cottage, Micro and Small credits under CMSME** will be classified as:
		"Sub-standard" if any installment(s)/ part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 06 months or beyond but less than 18 months.
		"Doubtful" if any installment(s)/part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 18 months or beyond but less than 30 months.
		"Bad/Loss if any installment(s)/part of installment(s) of a Fixed Term Loan remain(s) past due/overdue for a period of 30 months or beyond.
		Description of approaches followed for specific and general provisions and statistical methods:

Particulars		Short Term Agri.	Other than HF & LP (%)	Credit Card (%)	HF (%)	LP (%)	SMEF (%)	Loans to BHs/MBs/ SDs	All other Credit (%)
UC	**Standard**	1	5	2	2	2	0.25	2	1
	SMA	0	5	2	2	2	0.25	2	1
Classified	**SS**	5	20	20	20	20	20	20	20
	DF	5	50	50	50	50	50	50	50
	B/L	100	100	100	100	100	100	100	100

Quantitative Disclosures (b)

Total gross credit risk exposures are segregated by major types of credit exposure :

Major types of credit exposure as per disclosure in the audited financial statements	Taka In crore
1. Migration Loan	2536.07
2. Reintegration Loan	139.45
3. Special Rehabilitation Loan	51.66
4. Ovibashi Brihot Poribar Loan	89.97
5. Self Employment Loan	16.43
6. Women Migration Loan	14.65
7. Women Reintegration Loan	2.25
8. Stuff Loan	21.3
9. Probashi Kallyan General Loan	0.16
10. CMSME Loans and Advances	26.87
Total:	**2898.81**

Quantitative Disclosures (c)

Geographical distribution of exposures are segregated in significant areas by major types of credit exposure :

Division wise Loans and Advances as per disclosure in the audited financial statements:	Taka In crore
Inside Bangladesh	
1. Dhaka	825.58
2. Chottogram	598.48
3. Khulna	363.54

		4. Rajshahi	294.5
		5. Sylhet	165.25
		6. Barisal	179.18
		7. Rangpur	296.56
		8. Mymensingh	175.68
		Total	**2898.81**
	(d)	**Industry or counterparty type distribution of exposures are segregated by major types of credit exposure :**	
		Industry type exposures, as per disclosure in the audited financial statements as on	In crore Taka
		1. Others	2898.81
		Total	**2898.81**
Quantitative Disclosures	(e)	**Residual maturity of the whole portfolio are segregated by major types of credit exposure :**	
		Residual contractual maturity breakdown of the	Taka In crore
		whole portfolio, as per disclosure in the audited financial statements as on 30 June 2024.	
		1. On demand	-
		2. Within one to three months	598.99
		3. Within three to twelve months	462.28
		4. Within one to five years	1818.4
		5. More than five years	19.13
		Total	**2898.81**

	(f)	**By major industry or counterparty type :**	
		Amount of impaired loans and if available, past due loans, provided separately;	Taka In crore
		1. Standard	2395.02
		2. Sub-Standard	84.7
		3. Doubtful	99.93
		4. Bad/Loss	297.86
		5. Staff loan	21.31
		Specific and general provisions; Provision Maintained against Loans	375.22
	(g)	Non Performing Loans (NPL)	482.48
		Non Performing Loans (NPL) to Outstanding Loans & Advances	16.64%
		Movement of Non Performing Assets (NPL)	
		Opening balance	185.41
		Additions	325.15
		Reductions	-28.08
		Closing balance	482.48
		Movement of Specific Provisions for NPLs :	
		Opening balance	90.00
		Additions	285.22
		Adjusted during the year	0
		Closing balance	375.22

e) Equities: Disclosures for Banking Book Positions:

Qualitative Disclosures	(a)	**The general qualitative disclosure requirement with respect to equity risk :**
		PKB has not invested in any equity share yet.

Quantitative Disclosures	(b)	Value disclosed in the balance sheet of investments :	
		Details	**Amount in crore**
		Book Value	0.00
		Market Value	0.00
		Gain/Loss	0.00
		Maintained Provision for loss	0.00

f) Interest rate risk in the banking book (IRRBB):

Qualitative Disclosures	(a)	**The general qualitative disclosure of IRRBB.** Interest rate risk in the banking book arises from mismatches between the future yield of assets and their funding costs. Interest rate risk is the potential that the value of the assets or liabilities of the bank would be negatively affected with the fluctuation of interest rates. Changes in interest rates also affect the underlying value of the bank assets, liabilities and off-balance sheet instruments because the economic value of future cash flows changes when interest rates changes. The bank uses quarterly basis simple sensitivity Analysis to determine its vulnerability against the adverse
Quantitative Disclosures	(b)	**The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant):**

Sl. No	Particulars	Amount in Crore
1	**Risk Sensitive Assets up to 12 Month**	2898.81
2	**Risk Sensitive Liabilities up to 12 Month**	168.38

g) **Market Risk:**

Qualitative Disclosures	(a)	**Views of BOD on trading/investment activities**
		Market Risk is the risk that the fair value of future cash flows of financial instruments will fluctuate due to changes in different market variables, which arises due to Interest rate movements, foreign exchange rate movements, Equity price movements, Commodity price movements. The BOD of the Bank views the ' Market Risk' as the risk of the bank's earnings and Capital due to change in the market level of interest rates of securities, foreign exchange and equities as well as the volatilities of those changes.
		Methods used to measure Market risk
		The Bank uses the standardized approach to calculate market risk for trading book exposures.
		Market Risk Management system
		ALCO is the key tool for managing market risk. An ALCO is in place in the bank to administer the system.

Quantitative Disclosures	(b)	**The capital requirements for :**	
		Interest rate risk	0.00
		Equity price risk	0.00
		Foreign exchange risk	0.00
		Commodity risk	0.00

h) **Operational Risk:**

Qualitative Disclosures	(a)	**Views of BoD on system to reduce Operational Risk :**
		Operational Risk arises from inadequate processes or systems, inefficient people or external causes, whether intentional, accidental or natural inherent in the bank's activities. The policy for operational risks including internal control & compliance risk is approved by the board taking into account relevant guidelines of Bangladesh Bank. Audit committee of the Board directly oversees internal control & compliance activities to mitigate operational risk.

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		Performance gap of executives and staffs : There is no material gap in the performance of executives and staffs, except a few exceptions. **Potential external events :** Probashi Kallyan Bank has developed manuals on Internal Control and Compliance where details of operational policies & Procedures have been stated. The bank regularly monitors and reviews the performance of employees both quantitatively and qualitatively through analysis of achievement of business target in various parameters and behavioral, strategic and leadership aspects through confidential evaluation process. **Policies and processes for mitigating operational risk :** The bank manages operational risk through a chain based process which is documented, authorized and independent. Policy guidelines on Internal Audit system of the bank is in operation. Branches are audited regularly by Audit Unit of Head Office. It is the policy of the bank to put all the branches of the bank under any form of audit at least once in a year. Internal audit and compliance related department/Unit (Compliance Department, Audit Unit and Monitoring Unit) report to the Audit Committee of the Board. Bank's Anti-Money laundering activities are headed by Head of Money Laundering and Terrorist Financing Prevention & Branches Control Department, DCAMLCO who ensures protection against all money laundering and terrorist finance. There is no record of any money laundering and terrorist finance in the bank. Apart from that, there is adequate check & balance at every stage of operation, authorities are properly segregated and there is at least dual control on every transaction to protect against operational risk. **Approach for calculating capital charge for operational risk :** Basic Indicator Approach (BIA) is used for calculating capital charge for operational risk.

Quantitative Disclosures	(b)	**The capital requirements for operational risk**	**Taka in crore**
		The capital requirements for operational risk	26.72

i) Liquidity Ratio:

Qualitative Disclosures	(a)	**Views of BOD on system to reduce liquidity Risk :** Liquidity risk arises for the inability to meet financial demands which usually occurs due to the failure to convert hard asset to cash without a loss of capital and/or income in the process. PKB emphasizes on maintaining enough liquidity required at all times and in all circumstances. To ensure proper liquidity management PKB has adopted the Basel III framework on liquidity standards as prescribed by Bangladesh Bank (BB) and put in place required systems and processes to enable periodical computation and reporting of the Liquidity Coverage Ratio (LCR) & Net Stable Funding Ratio (NSFR). Central Accounts Department computes the LCR & NSFR and reports the same to the bank management. Liquidity position of the bank is regularly informed to the Board of Director.

		Methods used to measure liquidity Risk :
		Following methods are used to measure liquidity risk
		Liquidity Risk Management system :
		Central Accounts-department of the Bank manages liquidity risk with oversight from Assets-Liability Management Committee (ALCO) comprising senior executives of the Bank headed by the managing Director. ALCO meets once in a month to review strategies on Asset Liability Management.

j) Leverage Ratio:

Qualitative Disclosures	(a)	**Views of Board of Directors on system to reduce excessive leverage :**
		Leverage ratio is introduced in the Basel-III framework to supplement risk-based capital requirements to avoid building up excessive on and off-balance sheet leverage in the banking system. In line with the BASEL III guidelines, PKB emphasizes on improving Leverage Ratio by enhancing Common Equity Tier-1 capital.
		Policies and process for managing excessive on and off balance sheet leverage :
		Leverage ratio is calculated dividing the Tier 1 Capital by the total Exposure (after related deduction). Tier 1 Capital is calculated as per BASEL III guidelines. In the case of exposure measurement, PKB includes both on and off balance sheet exposure.
		Approach for calculating exposure :
		Leverage ratio of the bank has been worked out under the Basic Indicator Approach of RBCA guidelines in Solo-Basis.
Quantitative Disclosures	(b)	Leverage Ratio 39.91%
		Total Tier -1 Capital 1181.67
		On balance sheet exposure (after related deduction) 3516.72 Crore Off balance sheet exposure
		Total exposure (after related deduction) 3516.72 Crore

k) Remuneration:

Qualitative Disclosures	(a)	**Information relating to the bodies that oversee remuneration:**
		At the management level, primarily Personnel Management Department oversees the 'remuneration' in line with the National pay scale 2015.
		External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process :
		Since the bank follows the national pay scale-2015, it requires no advice with regard to the remuneration process from any external consultant and therefore, no commission to this effect is paid to any agencies.
		A description of the scope of the bank's remuneration policy (e,g, by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches :
		There is no foreign subsidiary and branch of The bank. Its branches as well as controlling offices are located in Dhaka division of the country. The remuneration policy follows uniform rule of the national pay scale and does not change due to the employees working at diversified geographical locations.

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	(b)	**Whether the remuneration committee reviewed the firm"s remuneration policy during the past year, and if so, an overview of any changes that was made :**
		As a state owned bank, PKB follows National Pay Scale/2015 from 1st July 2015. Therefore, it cannot review the remuneration policy and make any change to the said policy.
	(c)	**An overview of main performance metrics for bank, top-level business lines and individuals :**
		All employees of the bank (including those working in controlling offices) have been imposed a yearly target of loan disbursement and loan recovery (related personnel). But the target achievement does not affect in the remuneration policy of the bank.

Quantitative Disclosures	(a)	**Number of meeting held by the main body overseeing remuneration during the financial year and remuneration paid to its member :**
		Not Applicable
	(b)	**Number of employees having received a variable remuneration award during the financial year**
		Since PKB follows Government remuneration Policy, no variable remuneration policy exists in the
		Number and total amount of guaranteed bonuses awarded during financial year :
		Two guaranteed Festival Bonus as well as a Boishakhi Bonus are awarded during the year. In addition to these, every year an incentive bonus is awarded which is subject to the government approval. In the reporting period a total amount of tk. 3.40 crore have been awarded in the form of festival bonuses and Boishakhi bonus. In addition to this, a total amount of tk. 1.35 crore has been preserved for incentive bonus which would be provided after Board approval.
	(c)	**Total amount of outstanding deferred remuneration, split into cash, share and share-linked instruments and other forms :**
		The remuneration of the employees is paid only in the form of cash/cheque.

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