BASIC Bank PLC.

Serving people for progress

A 100% STATE OWNED COMMERCIAL BANK

স্বনির্ভর অর্থনীতির প্রতিজ্ঞায়

সবার আগে বাংলাদেশ

ANNUAL REPORT 2025

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Registered Office

Bana Shilpa Bhaban
73, Motijheel Commercial Area
Dhaka-1000, Bangladesh.

Head Office

Sena Kalyan Bhaban
(5^{th}, 6^{th} & 7^{th} Floor)
195, Motijheel Commercial Area, Dhaka-1000.

Incorporation

August 02, 1988

Commercial Operation

January 21, 1989

Contacts

Phone : 02-223388190, 02-223359589 (Head Office)
ICT Division : 02-223382960, 02-223385087
BASIC Bank Training Institute (BBTI) : 47119578-9
E-mail : basicho@basicbankplc.com
www.basicbankplc.com
SWIFT: BKSIBDDH

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LETTER OF TRANSMITTAL

Date : 24 August, 2026

To
The Shareholders
Bangladesh Bank
Bangladesh Securities and Exchange Commission
Registrar of Joint Stock Companies & Firms

Subject: Annual Report of BASIC Bank PLC. for the year ended December 31, 2025.

Dear Sir(s)/Madam(s),

We are pleased to present before you the Annual Report 2025 of the Bank together with the Audited Financial Statements of the Bank for the year ended December 31, 2025 and as on that date for your kind information and record. The Financial Statements consist of Balance Sheet, Profit and Loss Account, Cash Flow Statement, Statement of Changes in Equity and Liquidity Statement along with notes thereon.

With kind regards,

Yours faithfully,

Md. Hasan Imam
Company Secretary

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Corporate Profile

Emergence as a Bank

BASIC Bank PLC. (Bangladesh Small Industries and Commerce Bank PLC) is a 100% state-owned commercial bank of Bangladesh. The Bank was incorporated as a banking company on 2 August 1988 under the Companies Act, 1913 and commenced operations on 21 January 1989. It currently operates under the Bank Company Act, 1991, as amended from time to time.

The Bank was established in response to the Government's strategic vision of creating a dedicated financial institution to promote the growth of small-scale industries through financing, advisory services, and institutional support. At inception, BASIC Bank was formed as a joint venture between the former BCC Foundation—established by the Bank of Credit and Commerce International (BCCI)—which held a 70% equity stake, and the Government of Bangladesh, which owned the remaining 30%.

Following the liquidation of BCCI in 1991 and the subsequent cessation of the BCC Foundation, the Government of Bangladesh acquired full ownership of the Bank on 4 June 1992. Since then, BASIC Bank has operated as a wholly state-owned bank committed to supporting national economic development.

Pioneer of SMI Banking in Bangladesh

Long before the concept of Small and Medium Enterprises (SMEs) gained widespread recognition, BASIC Bank pioneered SMI banking in Bangladesh. Since its inception, the Bank has played a leading role in supporting small and medium-sized industries through tailored financial solutions, advisory services, and capacity-building initiatives.

BASIC Bank has always distinguished itself by integrating developmental objectives with sound commercial banking practices. Guided by its Memorandum of Association, which stipulates that at least 50% of its loanable fund be allocated to SMIs, the Bank has consistently championed entrepreneurship, industrial development, employment generation, poverty reduction, and women's economic empowerment.

Today, SMI financing is globally recognized as a key driver of inclusive economic growth. BASIC Bank remains steadfast in its commitment to fostering sustainable enterprise development and strengthening Bangladesh's SMI ecosystem.

Digital and Online Banking

BASIC Bank has embraced digital transformation to enhance customer convenience and support Bangladesh's transition toward a cashless economy.

Among the state-owned commercial banks, BASIC Bank was the first to introduce real-time online banking services. Through its secure and technology-driven platform, customers can access a wide range of banking services from any branch, regardless of where their accounts are maintained.

The Bank currently operates a nationwide network of 72 branches and 37 sub-branches, all interconnected through a centralized online banking system, enabling customers to conduct banking transactions seamlessly from anywhere in the country.

Mobile Banking

Recognizing the transformative role of digital technology in financial services, BASIC Bank has introduced its mobile banking application, **"Magpie,"** to provide customers with convenient, secure, and accessible banking services.

The application enables customers to perform a variety of banking transactions remotely, significantly reducing the need to visit a branch. It also supports the Bank's financial inclusion initiatives by extending banking services to underserved and previously unbanked populations, including those in remote areas of the country.

Through continuous innovation, BASIC Bank remains committed to delivering modern, customer-centric digital banking solutions.

Development Partner

Beyond conventional banking, BASIC Bank actively collaborates with government agencies, non-bank financial institutions (NBFIs), microfinance institutions (MFIs), non-governmental organizations (NGOs), and international development partners to implement national development initiatives.

The Bank has successfully participated in several development projects funded by the Government of Bangladesh and international agencies, including the Asian Development Bank (ADB). Notable initiatives include Agro-based Project Financing, the Agribusiness Development Project, and the Second Crop Diversification Project.

These programmes aim to promote rural entrepreneurship, expand agro-processing industries, encourage the cultivation of high-value crops, generate employment opportunities, enhance rural incomes, and contribute to sustainable poverty reduction.

BASIC Bank also actively participates in SMI, agricultural, and women entrepreneurs' fairs organized by Bangladesh Bank, government agencies, chambers of commerce, and other institutions. The Bank has received numerous awards and recognitions for its outstanding contribution to entrepreneurship development, financial inclusion, and socio-economic progress.

Agricultural and Rural Financing

Agriculture has remained one of BASIC Bank's priority sectors since its inception. The Bank provides financial support directly to farmers, agro-based enterprises, and rural entrepreneurs, while also extending credit through partnerships with qualified microfinance institutions.

By offering affordable financing for agricultural production, agro-processing, and rural enterprises, BASIC Bank contributes significantly to food security, rural employment, and sustainable agricultural development.

In recognition of its outstanding contribution to agricultural financing, the Bank has received the prestigious Bangladesh Bank Governor's Award on multiple occasions.

Commitment to Excellence

Over more than three decades, BASIC Bank has earned the trust and confidence of its customers through consistent service quality, customer-centric banking, and responsible financial practices.

The Bank offers a diversified portfolio of deposit and lending products designed to meet the evolving needs of individuals, entrepreneurs, SMIs, corporate clients, and commercial enterprises. Personalized customer service, prudent banking practices, and continuous innovation remain central to its business philosophy.

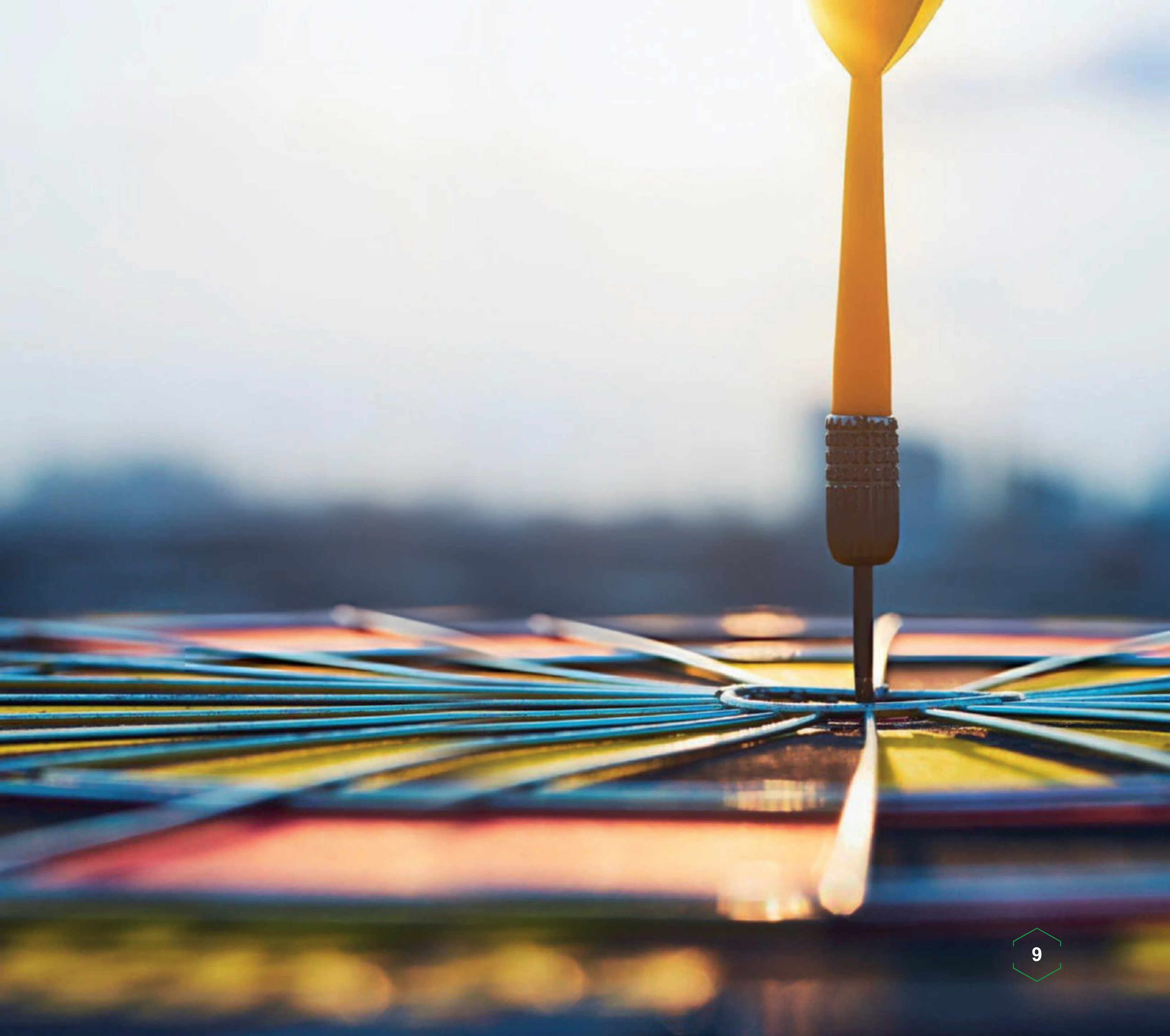
Guided by its corporate motto, **"Serving People for Progress,"** BASIC Bank is committed to creating sustainable value for its customers, employees, shareholders, and the nation by promoting inclusive economic growth, financial stability, and sustainable development.

Vision Statement

To facilitate economic development of the country by rendering all-out banking services with special emphasis on finance and promotion of Small and Medium Enterprises.

Mission Statement

To evolve as the strongest one in the banking industry by rendering quality and timely services with innovative ideas towards entrepreneurship development through utilizing human resources in an effective manner as well as ensuring corporate governance for overall betterment of the society.



OUR GOALS

- To invest 50 percent of loanable funds in financing small and medium industries sector;
- To serve the depositors in safekeeping and growing their savings;
- To contract or negotiate all kinds of loans, aid or assistance, private or public, from any source, local or foreign and to take all such steps as may be required to complete and effectuate such deals;
- To act as agents for the sale and purchase of any stocks, shares or securities or for any other monetary or mercantile transactions;
- To guarantee or become liable for the payment of money or for the performance of any obligation and generally to transact all kinds of guarantee business and also transact all kinds of agency business;
- To promote the development of small and medium industries and to provide all kinds of banking facilities and technical services to small and medium industries in Bangladesh;

OUR OBJECTIVES

- To develop a culture of compassionate banking;
- To establish and open offices and branches to carry on all or any or the above businesses within the country and abroad, provided prior permission is obtained from the Bangladesh bank and carry on, transact, undertake and conduct the business of banking in all its branches and to transact and do all relevant matters and things; and
- To ensure secured banking.

Our Approach

Driving Sustainable Growth Through Development Banking

As a pioneer in SMI financing in Bangladesh, BASIC Bank PLC. has established itself as a leading development-oriented commercial bank, providing comprehensive financial solutions that enable individuals, entrepreneurs, and businesses to achieve sustainable growth and long-term financial prosperity.

The Bank places particular emphasis on financing small and medium industries (SMIs), recognizing their critical role in economic development, employment generation, and industrialization. It offers a broad range of financial products, including project finance for manufacturing and service industries, working capital facilities, trade finance, and international banking services tailored to meet the evolving needs of businesses.

Beyond financing, BASIC Bank provides technical guidance and advisory support to SMI clients, helping them strengthen operational efficiency, improve industry performance, and achieve sustainable growth.

In line with its commitment to financial inclusion, the Bank has diversified its services by extending microfinance through partnerships with qualified Microfinance Institutions (MFIs). These initiatives provide affordable access to formal financial services for low-income households, small entrepreneurs, farmers, and underserved communities across urban, semi-urban, and rural Bangladesh.

BASIC Bank maintains strong and collaborative relationships with its customers, shareholders, regulators, financial institutions, development partners, and other stakeholders to ensure responsible banking practices and sustainable value creation.

Strategic Priorities for 2026

To strengthen its market position and build a resilient, future-ready institution, BASIC Bank has identified the following strategic priorities.

Service Excellence and Business Growth

- Restore the Bank's financial strength, reputation, operational excellence, transparency, and profitability through focused business transformation and accelerated recovery of non-performing assets.
- Reinforce BASIC Bank's position as one of Bangladesh's leading financial institutions by enhancing customer confidence, operational efficiency, and sustainable profitability.
- Expand and diversify the Bank's portfolio of products and services with particular emphasis on market-driven SMI financing solutions.
- Continue to promote financing for agriculture, rural development, and women-led enterprises to support employment generation, food security, and inclusive economic growth.
- Strengthen consumer banking by offering innovative financial solutions designed to meet the needs of lower- and middle-income individuals across both urban and rural communities.
- Expand the Bank's distribution network through the establishment of additional sub-branches and ATM booths, thereby increasing access to formal banking services and supporting the national financial inclusion agenda.
- Strengthen enterprise-wide credit risk management, maintain a high-quality loan portfolio, preserve capital strength, and minimize credit deviations through prudent lending practices.
- Continue digital transformation by enhancing customer-centric banking services, including mobile banking, online banking, contactless debit cards, integrated utility bill payments, real-time transaction alerts, remittance partnerships with leading international exchange houses, and other innovative digital banking solutions designed to improve customer convenience and accessibility.

Balance Sheet Management

BASIC Bank remains committed to maintaining a strong and resilient balance sheet by:

- Strengthening its capital base and asset quality.
- Enhancing liquidity and funding capabilities

through diversified funding strategies.

- Accelerating the recovery of classified loans and improving the quality of earning assets.
- Optimizing capital allocation and resource utilization through prudent investment decisions and disciplined risk management.

Customer Experience and Digital Banking

The Bank continues to simplify banking processes and enhance customer convenience through the adoption of modern technology and digital financial services, including:

- Mobile Banking Application (Magpie)
- Real-Time Gross Settlement (RTGS)
- Electronic Funds Transfer Network (EFTN)
- Core Banking Services
- ATM and Debit Card Services
- Alternative Delivery Channels through partnerships with Microfinance Institutions (MFIs).

Forward Looking Statement

This Annual Report contains forward-looking statements relating to the future business outlook, financial condition, and performance of BASIC Bank PLC. These statements appear throughout the report, including in the Chairman's Message, Directors' Report, and the Managing Director's Message, and are based on management's current expectations, plans, strategies, assumptions, and projections.

These statements involve risks, uncertainties, and other factors many of which are beyond the control of the Bank that may cause actual results to differ materially from those expressed or implied. While these forward-looking statements reflect the Bank's intent and best efforts to improve its financial health and operational efficiency, they are not guarantees of future performance.

The Bank has faced significant challenges in recent years, including legacy issues related to loan irregularities, a high level of non-performing loans, sustained annual operating losses, and a persistent capital and provision shortfall. Despite these challenges, BASIC Bank is undertaking a series of strategic actions aimed at recovery, stabilization, and eventual turnaround. The Bank is fully committed to achieving the Strategic Action Plan it has devised for itself.

The Bank is actively approaching Bangladesh Bank for lending it low-cost fund of Tk. 5000.00 crore and allowing policy support for writing-off classified loans of Tk. 6000.00 crore. These proposed policy supports by Bangladesh Bank, if allowed, will enable the bank a turnaround within three years. Management of the bank also set targets for rescheduling around Tk. 2000.00 crore classified loan in the next 03 years to significantly reduce non-performing loans of the bank.

The core focus of the Bank's forward-looking strategy includes:

- **Aggressive recovery of non-performing loans (NPLs)**, with specific branch-level targets to bring down classified loans:
  - » To below 10% in branches where NPLs exceed 20% of the total loan portfolio,
  - » To below 5% in branches where NPLs are between 10%-20%,
  - » To expand the number of classification-free branches;
- **Improving operating profit and net profit** by turning loss-making branches into sustainable, profitable units;
- **Expanding the Bank's deposit base**, particularly through growth in low-cost deposits such as savings, current, and STD accounts;
- **Enhancing the Bank's presence in export financing and inward remittance channels** to boost foreign exchange earnings;
- **Strengthening lending focus to the CMSME sector** to earn sustainable income:
- **Streamlining operational expenditures** and optimizing cost structures;
- **Gradual mitigation of capital and provisioning shortfalls**, in alignment with regulatory requirements.
- **Enhancing efficiency through better human resource deployment and capacity building.**

It is important to note that the Bank's forward looking projections are made amidst heightened global and domestic uncertainties, including ongoing geopolitical tensions, post-pandemic economic shifts, inflationary pressures, and vulnerabilities in the financial sector. These may pose additional challenges to the Bank's recovery trajectory.

Board of Directors

Board of Directors

Helal Ahmed Chowdhury
Chairman

Mr. Helal Ahmed Chowdhury was appointed as a Director & Chairman of the Bank on October 31, 2024 by the Financial Institutions Division, Ministry of Finance, Government of Bangladesh and joined on 17.11.2024. Mr. Chowdhury is a veteran banking professional having around 51 years of experience with an excellent career profile. He joined Pubali Bank through Superior Service Exam (1977 Batch) as Class I Officer in March 1977 and continued in the same bank and became the MD & CEO & served the bank for 3 terms, which is a very unique and remarkable achievement. He has more than 38 years of banking experience at Pubali Bank PLC., where he successfully served in different positions and leadership roles. He retired as its Managing Director & CEO on December 06, 2014. Under his dynamic leadership as the MD & CEO for a period of more than eight years (2006-2014), Pubali Bank became an institutional role model of the government turned private commercial bank and won the prestigious award "Best Financial Institution" given by DHL and The Daily Star in 2009. Mr. Chowdhury was the key role player to turn around a problem bank to a top performing & compliant bank under the supervision of Bangladesh Bank.

Mr. Chowdhury obtained M.S.S. from Chittagong University in the year 1974. He is an Associate of The Institute of Bankers, Bangladesh (AIBB). He participated in different training, seminars, and short and long courses at home and abroad including Oxford and Cambridge Universities in the UK and UC Berkeley and Columbia University in the USA. He also undertook orientation training in Natwest Bank, UK and Sonali Bank UK in 1986-87.

In his career, Mr. Chowdhury received PBL Gold Medal for his outstanding performance. He was awarded many tributes at home and abroad including Branch Ambassador of Remittance, Banker of the year 2008, 2009, 2011, 2012 & 2013 by different newspapers & organizations, Best Banker, Banker to the Masses, outstanding performer in CSR etc. He participated in a seminar in New York, USA. to smooth sending of remittances by our peace keeping forces. As an ICC Bangladesh Banking Commission member, he presented paper on delisting in Vienna, Austria and also visited ICC Head Quarters in Paris, France for discussion on mutual interest.

Prior to joining BASIC Bank PLC. as a Director & Chairman, Mr. Chowdhury was an Independent Director of Bank Asia PLC. and the Chairman of BA Express USA Inc., a subsidiary of Bank Asia PLC in USA. He is a member of the ICC Bangladesh Banking Commission. Mr. Chowdhury is a Member and former Vice-Chairman of the Association of Bankers, Bangladesh (ABB). He also served as an Independent Director of IBBL in 2016. He is a former Supernumerary Professor and a Board member of the Bangladesh Institute of Bank Management (BIBM) and a former General Parshad member of Palli Karma Sahayak Foundation (PKSF) and also worked for Institute of Micro Finance in a project.

Mr. Chowdhury is engaged with a number of social organizations and trade bodies in different capacities and works as a resource person in different training/seminars both at home and abroad and contributes articles in different newspapers. He is a National Council member of Bangladesh Diabetic Association, a Life member of BIRDEM, a Board member of Ibrahim Cardiac, a Board member of BIHS Hospital and a Finance Committee member of the University of Health Science, Mirpur. Mr. Chowdhury is also a member of International Business Forum of Bangladesh (IBFB), a trade chamber. He has visited many countries in different regions of the world.

Mr. Helal Ahmed Chowdhury is a member of the Executive Committee (EC) and the Risk Management Committee (RMC) of the Board of Directors of the Bank.

Board of Directors

Sheikh Farid
Director

Mr. Sheikh Farid is a Joint Secretary of the Financial Institutions Division, Ministry of Finance, Government of Bangladesh. He was born in a respectable Muslim family on February 28, 1976 in the district of Mymensingh. Mr. Farid was appointed as a Director of the Bank on March 24, 2025 by the Financial Institutions Division, Ministry of Finance. He joined Bangladesh Civil Service in May 2003 and served in various positions including Upazila Nirbahi Officer (UNO) under Ministry of Public Administration. Mr. Farid served as Senior Assistant Secretary and Deputy Secretary at the Macroeconomic and Budget Wing in the Finance Division under Ministry of Finance. He also served as Director Finance in the Ministry of Foreign Affairs and Counsellor/Minister (Political) at the Bangladesh Embassy in Tokyo. Prior to joining the Civil Service, Mr. Farid started his professional career in August 2000 as a Probationary Officer at AB Bank PLC. Later, he joined Bangladesh Bank as an Assistant Director in May 2001 and continued till joining the BCS.

Mr. Farid obtained Bachelor of Social Science and Master of Social Science in Economics from the University of Dhaka, Bangladesh. He is also a JDS Scholar who did Master of Science in Economics from Hiroshima University, Japan. He was awarded with Hiroshima University Excellent Student Scholarship Award. He has expertise in the fields of Macroeconomics analysis and forecasting, Fiscal policy and growth, Poverty analysis, Public administration, Commercial Banking and Central Banking. Mr. Farid has participated in different training, seminars, and conferences at home and abroad. He also has two research publications.

Mr. Farid is fluent in English and Japanese language.

He is the Chairman of the Risk Management Committee & a member of the Audit Committee of the Board of Directors of the Bank.

Board of Directors

Md. Matiur Rahman, FCA, FCMA
Director

Mr. Md. Matiur Rahman, an experienced senior management and financial executive, was appointed as a Director of the Bank on March 24, 2025 by the Financial Institutions Division, Ministry of Finance. He was born in a respectable Muslim family on June 15, 1970 in the district of Narayanganj. Mr. Rahman obtained Bachelor of Commerce (Honours) and Master of Commerce in Accounting from the University of Dhaka. He qualified as a Chartered Accountant as well as a Cost and Management Accountant in 1999. Mr. Rahman joined Bangladesh Bank as an Assistant Director in March 1999 and served there till April 2000. Afterwards, he engaged himself in the Accounting profession and now he has over 26 years' of experience in various positions of the Senior Management in different organizations.

Mr. Rahman is a Partner of M. Z. Islam & Co., Chartered Accountants. He is also a shareholder of Highend Secure Solutions (Pvt.) Limited. He is a life member of SAARC Chamber of Commerce and Industries, an apex business/trade organization of South Asian Region. He is also a life member of Accounting Alumni Association of University of Dhaka. Mr. Rahman is an expert in International Financial Reporting Standards, Auditing Standards, Tax Laws, Company Laws and BSEC Rules and Regulations. He has participated in different training, seminars, and conferences at home and abroad.

He is the Chairman of the Audit Committee & a member of the Risk Management Committee of the Board of Directors of the Bank.

Board of Directors

Md. Abdul Ahad
Director

Mr. Md. Abdul Ahad was born in a respectable Muslim family on February 01, 1962 in the district of Satkhira. He was appointed as a Director of the Bank on May 20, 2025 by the Financial Institutions Division, Ministry of Finance. Mr. Ahad joined Bangladesh Civil Service (Admin Cadre) in February 1988 and served in various positions including Assistant Commissioner (AC) & Magistrate, NDC & Magistrate, Upazila Magistrate, Upazila Nirbahi Officer (UNO), Additional Deputy Commissioner (ADC). He was the Deputy Commissioner (DC) & District Magistrate of Rangpur District. As Deputy Secretary he served at the Budget Wing in the Finance Division under Ministry of Finance. Then he served as Deputy Secretary in the Ministry of Disaster Management and Relief. Afterwards, as Joint Secretary he served in the Ministry of Public Works and Ministry of Public Administration. Mr. Ahad retired as Additional Secretary of the Government of Bangladesh. He participated in different training and seminars at home and abroad.

Mr. Ahad obtained Bachelor of Social Science and Master of Social Science in Economics from Jahangirnagar University, Savar, Dhaka, Bangladesh. Mr. Ahad has worked as a part-time Lecturer at School of Business in Ahsanullah University of Science and Technology, Dhaka, Bangladesh. In addition to his professional career, he has worked as the Chairman of the governing body of about 50 Schools, Madrashas and Colleges.

Mr. Ahad is the Chairman of the Executive Committee & a member of the Risk Management Committee of the Board of Directors of the Bank.

Board of Directors

Dr. Abu Saleh Mostafa Kamal
Director

Dr. Abu Saleh Mostafa Kamal was born in a reputable Muslim family on January 15, 1966 in the district of Chuadanga. He was appointed as a Director of the Bank on May 27, 2025 by the Financial Institutions Division, Ministry of Finance. Dr. Kamal joined Bangladesh Civil Service (Admin Cadre) in April 1993 and served in various positions including Assistant Commissioner (AC) & Magistrate under Ministry of Public Administration, Assistant Commissioner (Land) under Ministry of Land and Senior Assistant Secretary at the Ministry of Public Administration. He served as Private Secretary to the Secretary and Deputy Secretary of Ministry of Environment, Forest and Climate Change. As Deputy Secretary he served at the Ministry of Fisheries and Livestock. Then he served as the Director (Haj) at the Ministry of Religious Affairs. As Joint Secretary & Additional Secretary, Dr. Kamal was posted to the Cabinet Division, Bangladesh Secretariat, Dhaka. Later, he served as the Managing Director & CEO (Additional Secretary) of Biman Bangladesh Airlines Ltd. and Director General (Grade-1) of Department of Social Services under Ministry of Social Welfare. Dr. Kamal retired from the government service as a Grade-1 Official.

Dr. Kamal obtained his Doctor of Philosophy (PhD) in Botany from Jahangirnagar University, Savar, Dhaka, Bangladesh. He has Master of Science and Bachelor of Science in Botany from the University of Dhaka, Bangladesh. He has several academic publications and attended several international workshop, seminars and conferences globally. Dr. Kamal participated in different training programs at home & abroad.

Dr. Kamal is engaged with a number of professional bodies and social organizations in different capacities. He is a Life member of Mushroom Foundation, Bangladesh; Member of Bangladesh Administrative Service Association; Life member of Officers' Club, Dhaka. He was an Expert member of National Codex Committee, BSTI. Dr. Kamal has Ex-officio experiences as Member of the Board of Advisors, BIRDEM and Syndicate member of BMU. He was a Member of National Disabled Development Foundation, Ministry of Social Welfare; a Trustee member of ECDL Foundation, HSD, MoHFW; a Member of the Executive Committee of SDF, Ministry of Finance; and a Trustee Member of Sk Zayed-Bin-Sultan Al-Nahiyan Trust, Ministry of Social Welfare.

Dr. Kamal is a member of the Audit Committee of the Board of Directors of the Bank.

Board of Directors

Munshi Abdul Ahad
Director

Mr. Munshi Abdul Ahad is a retired Additional Secretary of the Government of Bangladesh. He is a Member of the National Pension Authority. Mr. Ahad was born in a respectable Muslim family on May 03, 1967 in the district of Shariatpur. He was appointed as a Director of the Bank on April 29, 2025 by the Financial Institutions Division, Ministry of Finance. He joined Bangladesh Civil Service in November 1995 and served in various positions in the Ministry of Agriculture, Ministry of Public Administration, Statistics and Informatics Division, Ministry of Planning, Ministry of Commerce and Finance Division under Ministry of Finance. Prior to joining the Civil Service, Mr. Ahad started his professional career in 1993 as a Senior Officer at Janata Bank PLC.

Mr. Ahad obtained Bachelor of Commerce in Finance & Banking and Master of Commerce in Finance from the University of Dhaka, Bangladesh. Later, he obtained Master of Public Affairs in International Economic Relations from Civil Service College, University of Dhaka. He also completed Certificate Course on Competition Policy and Law from East-West University, Dhaka, Bangladesh. Mr. Ahad has expertise in the fields of Finance, Agribusiness, Agricultural Marketing, International Economics and Banking. He has participated in different trainings and seminars at home and abroad.

He is a member of the Executive Committee & the Risk Management Committee of the Board of Directors of the Bank.

Board of Directors

S. M. Iqbal Hossain
Director

Mr. S. M. Iqbal Hossain was appointed as Director of the Bank on September 09, 2025 by the Financial Institutions Division, Ministry of Finance. Mr. Hossain is an experienced banker who started his career as a Senior Officer and Financial Analyst at Sonali Bank PLC in November 1984 where he worked for different branches and Head Office including Sonali Bank Kolkata, India. Later, he joined Bank Asia PLC in February 2003 as Vice-President. Then he was promoted to Deputy Managing Director of Bank Asia PLC in January 2020. In July 2025, Mr. Hossain retired from the service of Bank Asia PLC after completing a bright and successful banking career of total 40 years. He has vast knowledge in various facets of the banking sector which includes banking software implementation, solicitation of business accounts, nurturing strong client relationships, strategic alliance development, and the implementation of innovative marketing principles and promotional sales events. His key expertise includes Corporate Banking specially in Export and Garments Business, Treasury Operations, Islamic Banking, Integration Management, People Management, Foreign Trade Operations, Managing Foreign Remittance Partners Abroad, Managing Overseas Exchange Houses and Bank owned overseas subsidiaries, Strategy & Innovation and Policy Design & Administration. Due to his outstanding performance as a Banker, Mr. Hossain received many awards from Bank Asia PLC. for his outstanding performance in different levels.

Mr. Hossain was born in a respectable Muslim family in Chattogram in 1961. He obtained B.A. & M.A. in Economics from University of Chittagong. He is an Associate of The Institute of Bankers, Bangladesh (AIBB). Throughout his career, Mr. Hossain participated in different training, seminars and workshops at home and abroad. He has visited India, Nepal, Sri Lanka, Thailand, Malaysia, Indonesia, Singapore, UAE, USA, Turkey, Australia, France, Switzerland, Germany and Saudi Arabia for personal and professional purpose. Mr. Hossain is a Life Member of Bangladesh Economic Association and Chottogram Shomity, Dhaka.

He is a member of the Audit Committee of the Board Directors of the Bank.

Board of Directors

Md. Quamruzzaman Khan
Managing Director & CEO

Md. Quamruzzaman Khan was born on October 12, 1963 at Gazipur in a respectable Muslim family. He joined BASIC Bank PLC. on 3rd December 2024 as Managing Director & CEO. Prior to his joining the Bank, he served Sonali Bank PLC as Deputy Managing Director. He also served as General Manager at Janata Bank PLC.

With a distinguished career spanning 37 years, Mr. Khan is renowned for his vision, dynamism, commitment and innovative ideas. He started his banking career as a Senior Officer at Janata Bank through Bankers' Recruitment Committee (BRC) in 1988 and served the bank in different capacities at Branches, Divisional Office and Head Office. He was promoted to Deputy General Manager (DGM) on 13.08.2013 and served at Local Office, Divisional Office and as the Head of different Departments at Head Office. Then, Mr. Khan was promoted to General Manager on 27.06.2018 and served as the Head of different Divisions at Head Office for more than three years. After serving long 33 years at Janata Bank, he was promoted as Deputy Managing Director in November 2021 and posted to Sonali Bank PLC until his last day of regular service ended on October 11, 2022. He has participated in numerous trainings, seminars, and workshops both locally and internationally.

Mr. Md. Quamruzzaman Khan completed MBA (Major in Finance) from the Institute of Business Administration (IBA), University of Dhaka. He is an Associate of The Institute of Bankers, Bangladesh (AIBB). He is widely known for his humanitarian and social activities.

Message from the
CHAIRMAN

On the occasion of the 37th Annual General Meeting of BASIC Bank PLC. I, on behalf of the Board of Directors, extend my heartfelt welcome to the Representative of the lone shareholder, the Government of the People's Republic of Bangladesh; nominated shareholder-Directors, Bangladesh Bank Observer and all stakeholders concerned. I am very much thankful to all of you for your gracious presence in this meeting and thus inspiring us to navigate the ship towards desired destiny. It is indeed a matter of honour and privilege for me to present the Annual Report along with Audited Financial Statements of BASIC Bank PLC. for the year 2025.

It would be relevant to touch upon the scenario of the banking sector and overall economy of the country before I present the highlights of the Bank's performance during the year 2025. For about half a decade the world economy has been facing utmost hurdles on its path arisen out of covid pandemic, post pandemic inflation, Russia-Ukraine war, Middle East crisis and the recent US-Israel war with Iran. Bangladesh is also not out of this context having active existence in global village. Hence, country's whole economy as well as banking sector confronted multifaceted challenges round the year 2025. After a series of adverse shocks like mounting Non-Performing Loans (NPLs), liquidity crisis, uneven distribution of deposits, dawdling pace of credit growth, foreign currency shortage banking industry underwent a nerve wrecking experience when depositors' trust became shattered following failure of some banks to honour cheques of clients. Panic withdrawal started and the industry was shaken severely.

Banking sector of the country witnessed a net loss in 2025 as a result of swelling of bad loans that eaten up income across much of the industry. NPLs and other stressed assets in many banks increased rapidly in the years 2024 and 2025. However, a good number of banks registered hefty profits with strong asset quality and sound balance sheet albeit the sector suffered a wider loss as a whole. The government's commitment ot revitalize the banking sector from its current poor state and recent measures taken by Bangladesh Bank kindle hope that the situation will gradually improve and stabilize. Accordingly measures supported by Bangladesh Bank's circulars and guidelines have been taken by BASIC Bank for recovery of bad loans.

Sour loans kept under window dressing and stated as standard assets are now unveiled resulted in swelling of non performing loan. NPL ratio to total outstanding loans reached a record high of 30.60 percent at the end of 2025 from that of 20.2 percent at the end of 2024. Banking system of the country witnessed a severe deterioration in its capital strength. The overall CRAR for the banking system dropped sharply to -2.93 at the end of Q1FY26 from that of 3.08 percent in 2024 which is a large deviation from the Basel III requirement of 10.00 percent. The profitability of the sector also declined in Q4FY25, with return on assets (ROA) worsening to -0.58 percent from -0.18 percent in Q3FY25, and return on equity (ROE) dropping to -16.11 percent in Q4FY25 percent from -3.99 in Q3FY25.

Whenever I start discussion on BASIC Bank, my heart turns saddened with the feeling that the bank which once stayed as an example of profit - earning bank among state-owned banks now struggles for its survival. BASIC Bank, in its journey since commencement, witnessed golden days of successful attainment and also experienced the bitter taste of turning as a losing concern. As Board of Directors, our journey with BASIC Bank has always been across the zigzag path where good hopes withered away by mounting of crisis persisting in its health system. The Bank has long been striving to retrieve its health and image that had been overcast by numerous irregularities occurred during 2010 to 2014. Albeit the dire condition we inherited apprehended to get worsened due to the global effects caused by post pandemic inflation, Middle East crisis and Ukraine-Russia war, we engaged ourselves in relentless effort to keep it safe from further damage. Measures have been taken to assess the real scenario of non-performing loans removing previous practice of window dressing in this regard so as to determine actual financial health of the Bank and set strategy to come out of this dismal situation. Attention is also given to treat system-fault, remove weaknesses and lapses of functional areas, bring regularity in the working environment and remove maladministration as well as malpractices. At the same time utmost efforts have been made to recover sour loans and newly extended loans to control non-performing loans and advances. Emphasis on the maintenance of quality of assets, improving core indicators such as management competence, profitability and capital base remained the centerpiece of the Bank's business strategy.

Comprehensive effort given to regenerate spirit of the workforce to believe and work for turning around the bank and heading it towards positive direction is primarily reaping the results of recapturing public confidence on the organization in the sphere of deposit mobilization. Liquidity crisis which prevailed during the time when I was assuming the responsibility of Chairman of the Board of Directors of the Bank in November 2024, has been by now far improved. NPL and amount of operating loss have been decreased. Total asset of the Bank stood at Taka165.42 billion at the end of year 2025, increasing by 17.07 billion from Taka 148.35 billion in the previous year. Deposit registered 14.18 percent growth and reached Taka 154.75 billion in 2025 from 135.53 billion in 2024. Loans and advances stood at about Taka 127.63 billion at the end of 2025 from 128.89 billion at the end of 2024 decreasing by 1.26 billion from the previous year. With the notable growth of deposit, Credit Deposit Ratio (CDR) has been improved and stood at 80.20% at the end of 2025 which was 93.47% in 2024.

Foreign trade of the bank experienced a mixed trend during the year. Import business of the Bank stood at 30.12 billion at the end of 2025 registering a growth of 5.72% from Taka 28.49 billion at the end of 2024. Export financing increased by 5.38 percent from that of the previous year and stood at Taka 35.45 billion at the end of the reporting year. BASIC Bank has given immense importance, as ever, in extending loans to CMSME sector with a view to creating new entrepreneurs and accelerating existing entrepreneurs of this sector. The bank has financed Taka 14.11 billion towards CMSME. Although the bank has attained positivity in many indicators yet it could not avert operating loss which stands at 7.96 billion mainly due to high NPL and slim interest spread.

The bank has been facing challenges to reduce costs and increase earning. A huge portion of assets are nonperforming whereas cost bearing liabilities are there against these bad assets. One of the effective measures to curtail cost would be replacing high-cost deposit with low cost or no cost deposits. Board has articulated this option so as to minimize costs. The Bank has been giving emphasis on mobilizing low-cost bearing deposits from individuals and corporates in order to ensure a favorable combination in its investible fund portfolio. When borrower selection process is not followed properly, risks of loan default increase and bank's profitability falls in uncertainty. The management team is careful than ever in selecting borrowers and appraising loan proposals while the Board of Directors has been vigilant regarding the matter of stability and sustainable development.

The Bank is focusing on grabbing new and diverse opportunities for financing to create and sustain a healthy portfolio with reduced risk. Our diversified lending is continued in agriculture, rural enterprise, retail, CMSME and corporate sectors. The Bank remained committed to strengthening its product portfolio and delivering customer centric financial solutions during 2025. As a part of this commitment, the Bank introduced the Poruwa Savings Scheme, a dedicated deposit product designed to encourage savings among students and young customers while promoting financial inclusion. Building on this initiative, the Bank is currently developing several new deposit and loan products tailored to meet the diverse and evolving financial needs of individuals, entrepreneurs, and businesses. These initiatives are expected to enhance customer experience, expand financial access, diversify the Bank's product offerings, and contribute to sustainable business growth in the years to come.

The Bank is extending quality service to the clients with its network of 72 branches, 37 sub branches, 14 collection booths and 26 ATM booths on all prime business locations covering 47 districts of the country. The Bank is now eying on extending its services by opening more sub-branches to ensure financial inclusion by bringing both capable and marginal people under the umbrella of its service.

BASIC Bank continues to enhance its operational resilience, strengthen risk management practices, and support sustainable growth through its extensive nationwide service network and ongoing investments in technology. BASIC Bank remains committed to improve technology driven modern banking services. The Bank developed its own Banking Software in 1991 which was later replaced by a Centralized Real Time Core Banking System to further increase employees' and customer service efficiency. BASIC Bank is embracing the future with innovative solutions that promote a cashless and paperless society, including the introduction of digital banking application like 'Magpie', remittance software 'remit365', internet banking application 'iBank', customer onboarding application 'eKYC' and VISA dual currency contactless secured chip-based debit/credit card. BASIC Bank actively participates in the national payment infrastructure, including Bangladesh Automated Cheque Processing System (BACPS), Bangladesh Electronic Fund Transfer Network (BEFTN), Real Time Gross Settlement System (RTGS), National Payment Switch Bangladesh (NPSB), Electronic Dealing System for Interbank Money Market (EDS Money) and Market Infrastructure Module (MI Module) for trading government securities. The Bank provides e-GP services through all branches for participants in the national e-tendering platform operated by the Bangladesh Public Procurement Authority (BPPA).

What may be our strategies, processes and technology but in addition to all these we need the human-capital in the form of adequately equipped and efficient work-force to achieve organizational objectives. Hence, we recognize our people as our most valuable assets and the driving force behind turning our corporate vision into reality. To optimize human capital efficiency and foster workforce excellence, the Bank leverages its independent training wing, the BASIC Bank Training Institute (BBTI). Demonstrating our ongoing commitment to professional development, a total of 912 participants attended 147 training sessions, seminars and workshops during 2025. These initiatives were executed through BBTI as well as in collaboration with prestigious external bodies, including the Bangladesh Institute of Bank Management (BIBM) and the Bangladesh Bank Training Academy (BBTA).

Finally, I would like to take this opportunity to convey our sincere gratitude to the Government for its continued support and guidance. I acknowledge the gracious relationship with autonomous bodies whose deposits are held with our Bank. I owe to Bangladesh Bank for guiding us in right path. I remain thankful to the fellow Members of the Board of Directors for their judicious cooperation in the decision-making process. I am pleased to thank our clients for choosing us to serve them. Employees of BASIC Bank under the leadership of Managing Director have been struggling to bring out the bank from crisis and push it forward towards retrieving its past glory. I sincerely admit their endeavor and call them to put unflagging pursuit to turn around the bank. At last, I hope earnest effort and integrated support of all related stakeholders will pave the way for achieving desired result in the coming days.

Helal Ahmed Cowdhury
Chairman
Board of Directors
BASIC Bank PLC.

Managing Director's **SPEECH**

Assalamu Alaikumwa Rahmatullahi wa Barakatuh.

Honorable Chairman, Respected Members of the Board of Directors, Esteemed Shareholders, Distinguished Representatives of the Government and Regulatory Authorities, Valued Customers, Business Partners, and Dear Colleagues,

It is both an honor and a privilege to present the Managing Director's Message for the year ended 31 December 2025.

The year 2025 has been one of purposeful transformation for BASIC Bank PLC. Building upon the institutional stabilization achieved in the preceding year, our strategic focus shifted towards strengthening business fundamentals, enhancing operational resilience, improving governance standards, and creating a stronger platform for sustainable growth. Throughout the year, we remained committed to reinforcing stakeholder confidence while positioning the Bank to respond effectively to an evolving economic and regulatory landscape.

The operating environment remained challenging, shaped by global economic uncertainties, changing geopolitical dynamics, persistent inflationary pressures, evolving monetary policies, and structural reforms within Bangladesh's financial sector. Nevertheless, these developments also presented opportunities for institutions capable of adapting with agility, discipline, and strategic clarity.

At BASIC Bank PLC, we embraced this environment as an opportunity to accelerate our transformation agenda. Rather than focusing solely on short-term performance indicators, we continued to strengthen the quality of our balance sheet, enhance governance practices, improve operational efficiency, expand our customer franchise, and invest in the capabilities that will define our future competitiveness.

Navigating a Dynamic Economic Environment

During 2025, the global economy entered a gradual phase of stabilization following several years of extraordinary disruption. Although inflation moderated across many advanced economies, global growth remained uneven amid geopolitical tensions, trade realignments, financial market volatility, and evolving supply chain configurations. Central banks in major economies gradually shifted towards more balanced monetary policies, improving market confidence while maintaining vigilance against inflationary risks.

Bangladesh demonstrated commendable economic resilience despite these external headwinds. The implementation of important macroeconomic reforms, including market-based exchange rate management, prudent monetary policies, strengthened financial sector supervision, and continued infrastructure development, reinforced the country's long-term growth prospects. Rising remittance inflows, resilient export performance, and sustained investment in productive sectors continued to support economic stability.

Within this evolving landscape, the banking industry experienced a period of significant structural transformation. Enhanced regulatory expectations, stricter governance standards, strengthened risk management requirements, and accelerated digitalization collectively redefined the operating environment for financial institutions. BASIC Bank proactively aligned its strategic priorities with these reforms, recognizing that institutional strength is built through discipline, transparency, and long-term vision.

Strategic Performance and Business Transformation

Throughout 2025, our management strategy remained firmly anchored on four strategic pillars: strengthening asset quality, enhancing operational efficiency, accelerating digital transformation, and fostering sustainable business growth.

One of the most encouraging developments during the year was the continued strengthening of our deposit franchise. Total deposits increased by more than 14 percent, reflecting growing customer confidence, improved relationship management, and the effectiveness of our diversified liability mobilization strategy. This strong liquidity position has significantly enhanced the Bank's financial flexibility and capacity to support quality business expansion.

The Bank's total asset base also recorded healthy growth, demonstrating the continued expansion of our operational footprint and prudent resource deployment. More importantly, this growth was supported by improved liquidity management and disciplined balance sheet optimization, ensuring that expansion remained aligned with our long-term strategic objectives.

Gross income recorded a substantial increase during the year, reflecting stronger business momentum, improved treasury performance, enhanced trade finance activities, and the continued diversification of non-funded income sources. This positive trend demonstrates the Bank's improving earnings capacity while reinforcing the sustainability of its core business model.

International trade finance remained one of the Bank's strongest business segments. Export business achieved its highest level in recent years, while import financing continued to support critical industrial sectors and supply chains. These achievements reaffirm BASIC Bank's longstanding role as a trusted partner in facilitating Bangladesh's international trade and industrial development.

Strengthening Asset Quality and Balance Sheet Resilience

Improving asset quality continued to remain one of our highest strategic priorities.

Recognizing that sustainable banking requires a strong and transparent balance sheet, we maintained a disciplined approach towards credit risk management, portfolio optimization, and recovery of legacy exposures. Considerable efforts were directed towards strengthening recovery initiatives through enhanced legal mechanisms, negotiated settlements, improved monitoring systems, and dedicated recovery teams.

At the same time, our credit underwriting framework became increasingly selective, emphasizing quality over volume and ensuring that new lending decisions are supported by robust risk assessment and sound commercial fundamentals.

While prudent provisioning and conservative asset recognition continued to influence certain financial indicators, these measures represent deliberate management decisions designed to strengthen the Bank's long-term financial health and improve the overall quality and transparency of the balance sheet.

Accelerating Digital Transformation

Digital transformation remained a defining feature of our strategic agenda during 2025.

The continued expansion of the Magpie Mobile Banking platform, together with the implementation of Bangla QR payment solutions and enhanced electronic banking services, significantly improved customer accessibility and transaction convenience.

Beyond customer-facing initiatives, we continued investing in process automation, cybersecurity, digital workflow management, data analytics, and operational integration across our branch network. These investments are improving efficiency, reducing processing time, strengthening operational controls, and enabling better decision-making through data-driven insights.

We firmly believe that digital capability will remain one of the most important determinants of competitiveness in the banking industry, and BASIC Bank is committed to continuously strengthening its technological infrastructure.

Enhancing Operational Excellence

Operational excellence remains fundamental to creating long-term stakeholder value.

Throughout the year, management continued to optimize business processes, rationalize administrative functions, improve resource allocation, and strengthen cost management practices. Branch operations increasingly focused on productivity, customer engagement, and business development while leveraging technology to improve service delivery.

The Bank also maintained a prudent investment strategy, balancing liquidity requirements with stable income generation through high-quality investment opportunities. This disciplined approach contributed to strengthening financial resilience while preserving flexibility for future growth initiatives.

Investing in People

Our employees remain the driving force behind every achievement of the Bank.

During 2025, significant emphasis was placed on strengthening professional competencies through structured learning and leadership development programmes. In collaboration with the BASIC Bank Training Institute (BBTI), Bangladesh Bank Training Academy (BBTA), Bangladesh Institute of

Bank Management (BIBM), and other professional institutions, employees participated in specialized training covering credit risk management, anti-money laundering and combating financing of terrorism (AML/CFT), digital banking, cybersecurity, data analytics, sustainable finance, leadership development, and regulatory compliance.

Equally important, we continued to strengthen a performance-oriented organizational culture founded on integrity, accountability, collaboration, innovation, and customer-centricity. We firmly believe that a resilient institution is built upon capable people guided by shared values and a common purpose.

Corporate Governance and Risk Management

Strong governance remains the cornerstone of our transformation journey.

The Board of Directors continues to provide strategic guidance and effective oversight while management remains fully committed to maintaining the highest standards of transparency, accountability, ethical conduct, and regulatory compliance.

Risk management frameworks have been further strengthened across all major risk categories, including credit, liquidity, market, operational, compliance, information security, and cyber risk. Continuous improvements in internal controls, audit functions, regulatory reporting, and compliance monitoring have further enhanced institutional resilience.

Our objective extends beyond regulatory compliance; we seek to embed sound governance and disciplined risk management into every aspect of our business operations.

Looking Ahead

As we enter 2026, BASIC Bank PLC stands on considerably stronger institutional foundations than in previous years.

The progress achieved throughout 2025 provides confidence that the Bank is well-positioned to advance from a phase of institutional strengthening towards sustainable value creation.

Our strategic priorities for the coming years are clear:

- Further strengthening asset quality through accelerated recovery and disciplined credit risk management.
- Expanding quality lending in productive sectors, particularly SMEs, manufacturing, agriculture, export-oriented industries, and infrastructure.
- Deepening digital transformation through enhanced customer experience, automation, and technology-enabled banking solutions.
- Strengthening capital through improved profitability, prudent balance sheet management, and strategic capital enhancement initiatives.
- Expanding sustainable finance and financial inclusion while supporting Bangladesh's national development priorities.
- Continuing to enhance governance, transparency, and operational excellence across the organization.

The Board and Management remain fully committed to building a stronger, more resilient, and future-ready institution capable of delivering sustainable value to all stakeholders.

Acknowledgement

On behalf of the Management of BASIC Bank PLC, I express my sincere gratitude to the Honorable Chairman and the Members of the Board of Directors for their visionary leadership, guidance, and unwavering support throughout the year.

I also convey my profound appreciation to the Government of the People's Republic of Bangladesh, Financial Institution Division, Ministry of Finance, Bangladesh Bank, the Bangladesh Securities and Exchange Commission, and all other regulatory authorities for their continued guidance and cooperation.

My heartfelt thanks go to our valued customers, shareholders, correspondent banks, development partners, and business associates for their continued trust and confidence in BASIC Bank PLC.

Finally, I extend my deepest appreciation to every member of the BASIC Bank family. Your professionalism, commitment, resilience, and unwavering dedication continue to drive our transformation and inspire confidence in our future.

Together, we are building an institution that is stronger, more resilient, more innovative, and better positioned to contribute meaningfully to Bangladesh's economic progress. I remain confident that, through collective commitment and disciplined execution, BASIC Bank PLC. will continue to strengthen its role as a trusted financial partner and a catalyst for sustainable national development.

With sincere regards,

Md. Quamruzzaman Khan
Managing Director & CEO
BASIC Bank PLC.

Board of Directors

From Left to Right

Md. Quamruzzaman Khan
Managing Director & CEO

Munshi Abdul Ahad
Director

Rup Ratan Pine
Observer

Md. Matiur Rahman, FCA, FCMA
Director

Helal Ahmed Chowdhury
Chairman

Md. Abdul Ahad
Director

Sheikh Farid
Director

Dr. Abu Saleh Mostafa Kamal
Director

S. M. Iqbal Hossain
Director

Director's Report

বিসমিলাহির রাহমানির রাহিম

"সম্মানিত শেয়ারহোল্ডারবৃন্দ"

আসসালামু আলাইকুম।

বেসিক ব্যাংক পিএলসি. এর পরিচালনা পর্ষদের পক্ষ থেকে ব্যাংকের ৩৭তম বার্ষিক সাধারণ সভায় উপস্থিত সকল সম্মানিত শেয়ারহোল্ডারদের জানাই আন্তরিক ও উষ্ণ সম্ভাষণ। ৩১ ডিসেম্বর, ২০২৫ তারিখে সমাপ্ত পঞ্জিকা বছরের প্রাতিষ্ঠানিক কর্মদক্ষতা ও হিসাবের বিবরণী সম্বলিত পরিচালকদের প্রতিবেদন এবং নিরীক্ষিত আর্থিক বিবরণী আনুষ্ঠানিকভাবে আপনাদের সামনে উপস্থাপন করা হলো।

২০২৫ সালে বিভিন্ন গুরুত্বপূর্ণ ক্ষেত্রে ব্যাংকের পরিচালনগত এবং আর্থিক অর্জনের একটি সুনির্দিষ্ট ও বিস্তারিত বিবরণী এই প্রতিবেদনে অন্তর্ভুক্ত করা হয়েছে। অর্পিত দায়িত্ব অত্যন্ত নিষ্ঠার সাথে পালনপূর্বক ব্যাংকের মৌলিক আর্থিক সক্ষমতা মূল্যায়ন, সকল পরিচালন প্রক্রিয়ায় সম্পূর্ণ স্বচ্ছতা নিশ্চিতকরণ এবং আর্থিক প্রতিবেদনের নির্ভুলতা, সততা ও নির্ভরযোগ্যতার সর্বোচ্চ মান বজায় রাখতে পরিচালনা পর্ষদ এই আর্থিক বিবরণী অত্যন্ত সতর্কতার সাথে পর্যালোচনা ও নিরীক্ষা করেছে।

ব্যাংকের পরিচালনগত অগ্রগতি ও প্রাতিষ্ঠানিক অর্জনের একটি পুঙ্খানুপুঙ্খ বিশ্লেষণ উপস্থাপনের পূর্বে, বৈশ্বিক ও অভ্যন্তরীণ সামষ্টিক অর্থনৈতিক পরিস্থিতির প্রধান পরিবর্তনসমূহ এবং জাতীয় ব্যাংকিং খাতের চলমান ধারার একটি কৌশলগত রূপরেখা নিচে তুলে ধরা হলো। ব্যাংকের সামগ্রিক পরিচালন পরিবেশ এই বাহ্যিক পরিস্থিতি দ্বারা উল্লেখযোগ্যভাবে প্রভাবিত হয়েছে এবং পর্যালোচিত বছরের সকল কৌশলগত সিদ্ধান্তের আলোকেই গ্রহণ করা হয়েছে।

বৈশ্বিক অর্থনৈতিক পরিস্থিতি

২০২৫ সালে বৈশ্বিক অর্থনীতি নীতিমালার পুনর্গঠন, ভূ-রাজনৈতিক বিভাজন এবং প্রধান প্রধান অর্থনীতিগুলোর মধ্যে অসম পুনরুদ্ধারের মতো এক জটিল পরিস্থিতির মধ্য দিয়ে অতিবাহিত হয়েছে। আন্তর্জাতিক মুদ্রা তহবিল-এর 'ওয়ার্ল্ড ইকোনমিক আউটলুক' অনুযায়ী, ২০২৫ সালে বৈশ্বিক প্রবৃদ্ধি ৩.২ শতাংশ এবং ২০২৬ সালে ৩.১ শতাংশ প্রাক্কলন করা হয়েছে, যা পূর্বের পূর্বাভাসের তুলনায় মোট ০.২ শতাংশ কম। প্রবৃদ্ধির এই শ্লথগতি মূলত বেশ কিছু কাঠামোগত প্রতিবন্ধকতার প্রতিফলন; যার মধ্যে রয়েছে শুল্ক বাধা ও বাণিজ্য বিভাজনের তীব্রতা, সেবা খাতে ক্রমাগত মুদ্রাস্ফীতির চাপ এবং উন্নত অর্থনীতিগুলোতে মুদ্রানীতি সংকোচনের দীর্ঘমেয়াদী প্রভাব।

বিশ্বব্যাংক আরও কিছুটা সতর্ক অবস্থান ব্যক্ত করেছে। তাদের জুন ২০২৫-এর 'গ্লোবাল ইকোনমিক প্রসপেক্টস' প্রতিবেদন অনুযায়ী, ক্রমবর্ধমান শুল্ক বাধা ও নীতিগত ঝুঁকির কারণে ২০২৫ সালে বৈশ্বিক প্রবৃদ্ধি মাত্র ২.৩ শতাংশ হবে এবং ২০২৬-২৭ সালের দিকে তা ২.৭ শতাংশে পৌঁছাবে। আইএমএফ এবং বিশ্বব্যাংকের পূর্বাভাসের এই ভিন্নতা বৈশ্বিক অর্থনৈতিক সম্ভাবনার অনিশ্চয়তাকে আরও স্পষ্ট করে তোলে। একইভাবে ওইসিডি-ও ২০২৫ ও ২০২৬ উভয় বছরেই বৈশ্বিক প্রবৃদ্ধি কমে ২.৯ শতাংশ হওয়ার প্রক্ষেপণ করেছে।

আঞ্চলিকভাবে, উন্নত অর্থনীতিগুলোর প্রবৃদ্ধি ২০২৫ সালে প্রায় ১.৪ থেকে ১.৮ শতাংশ হওয়ার পূর্বাভাস দেওয়া হয়েছে, যেখানে মার্কিন যুক্তরাষ্ট্রে প্রায় ১.৮ শতাংশ এবং ইউরোজোনে প্রায় ০.৮ শতাংশ প্রবৃদ্ধি হতে পারে; যা মূলত কঠোর মুদ্রানীতির কারণে অর্থনৈতিক কর্মকান্ডে সৃষ্ট মন্থরতার ফল। তবে উদীয়মান বাজার ও উন্নয়নশীল অর্থনীতিগুলোর চিত্র কিছুটা ইতিবাচক; শিথিল আর্থিক পরিস্থিতি, উন্নত নীতি কাঠামো এবং অর্থনৈতিক সক্ষমতার ওপর ভর করে ২০২৫ সালে তাদের প্রবৃদ্ধি ৪.২ শতাংশ এবং ২০২৬ সালে ৪.০ শতাংশ প্রাক্কলন করা হয়েছে। এশিয়া বৈশ্বিক অর্থনৈতিক প্রবৃদ্ধির প্রধান চালিকাশক্তি হিসেবে বহাল থাকবে বলে আশা করা হচ্ছে, যেখানে পূর্ব এশিয়া ও প্রশান্ত মহাসাগরীয় অঞ্চলের প্রবৃদ্ধি ২০২৫ সালে আনুমানিক ৪.৫ থেকে ৪.০ শতাংশ হতে পারে।

২ এপ্রিল, ২০২৫ তারিখে মার্কিন যুক্তরাষ্ট্র কর্তৃক আরোপিত পারস্পরিক শুল্ক ব্যবস্থা, যাকে প্রেসিডেন্ট ট্রাম্প "মুক্তি সংগ্রাম দিবস" হিসেবে অভিহিত করেছেন, তা ছিল ২০২৫ সালের বৈশ্বিক অর্থনৈতিক ক্যালেন্ডারের সবচেয়ে উলেখযোগ্য ঘটনা। এই শুল্কের পরিধি, ব্যাপকতা ও কার্যপদ্ধতি বিনিয়োগকারীদের বিভ্রান্ত করেছে এবং বিশ্বব্যাপী কোম্পানি গুলোকে তাদের বিনিয়োগ সিদ্ধান্ত স্থগিত করতে বাধ্য করেছে। ফলে বৈশ্বিক শেয়ার বাজারে বড় ধরনের পতন ঘটে, যেখানে উদীয়মান বাজারের শেয়ার সূচক বিগত অন্তত পাঁচ বছরের মধ্যে তাদের সবচেয়ে বড় এককালীন পতন (১০ শতাংশ) প্রত্যক্ষ করে।

শুল্কের এই ধাক্কা কয়েকটি ধাপে বিবর্তিত হয়েছে। প্রাথমিক আরোপের পর মার্কিন ডলার, মার্কিন শেয়ার এবং ট্রেজারি বন্ডের ব্যাপক পতনের কারণে সাময়িকভাবে অনেক চরম শুল্ক ব্যবস্থা আংশিক প্রত্যাহার করতে হয়েছিল। তবে সম্প্রতি এই বাণিজ্য যুদ্ধ ঢালাওভাবে শুল্ক আরোপের চেয়ে চীনকে অবরুদ্ধ বা বিচ্ছিন্ন করার দিকে বেশি ধাবিত হচ্ছে, যা মার্কিন বাণিজ্য নীতির একটি কৌশলগত পরিবর্তন। যদিও বেশ কয়েকটি বাণিজ্য চুক্তি চূড়ান্ত হয়েছে, যা কিছুটা স্বস্তি প্রদান করেছে এবং অনিশ্চয়তা কমিয়েছে, তথাপি অমীমাংসিত বিষয়গুলো নিয়ে এখনো শঙ্কা কাটেনি।

বাণিজ্য উত্তেজনা বৃদ্ধি এবং নীতিগত অনিশ্চয়তার কারণে আইএমএফ ২০২৫ সালের পূর্বাভাস কমিয়ে ২.৮ শতাংশ করেছে। বিশ্বব্যাংকও একইভাবে উচ্চ শুল্ক এবং অননুমেয় বাণিজ্য নীতিকে বৈশ্বিক অর্থনৈতিক স্থবিরতার কারণ হিসেবে চিহ্নিত করেছে। এর সম্মিলিত প্রভাবে বৈশ্বিক বাণিজ্য প্রবাহে পরিমাপযোগ্য মন্দা দেখা দিয়েছে। আইএমএফ-এর হিসাব অনুযায়ী ২০২৫ সালে বিশ্ব বাণিজ্য প্রবৃদ্ধি কমে ১.৭ শতাংশে দাঁড়াবে, যা চলতি দশকের শুরুর দিকের তুলনায় বেশ কম। তবে কোনো কোনো প্রতিষ্ঠান আরও শক্তিশালী বাণিজ্যের পূর্বাভাস দিয়েছে; যেমন রিজার্ভ ব্যাংক অব ইন্ডিয়া উল্লেখ করেছে যে, প্রস্তাবিত উচ্চ মার্কিন আমদানি শুল্কের আশঙ্কায় আগেভাগেই

আমদানি-রপ্তানি সম্পন্ন করার কারণে ২০২৫ সালে বৈশ্বিক বাণিজ্যের পরিমাণ ৩.৬ শতাংশ বৃদ্ধি পেতে পারে, যা পরবর্তীতে ২০২৬ সালে ২.৩ শতাংশে নেমে আসবে।

জ্বালানি তেলের মূল্য হ্রাস এবং চাহিদার মন্দাভাবের কারণে ২০২৫ সালে বৈশ্বিক মুদ্রাস্ফীতি তুলনামূলকভাবে নিয়ন্ত্রণে ছিল। আইএমএফ-এর প্রক্ষেপণ অনুযায়ী, ২০২৫ সালে বৈশ্বিক মুদ্রাস্ফীতি কমে ৪.২ শতাংশ এবং ২০২৬ সালে আরও কমে ৩.৭ শতাংশ হবে। লক্ষণীয় যে, উদীয়মান ও উন্নয়নশীল অর্থনীতির (৪.৭ শতাংশ) তুলনায় উন্নত অর্থনীতিগুলোতে মুদ্রাস্ফীতি লক্ষ্যমাত্রার মধ্যে অনেক দ্রুত (২০২৬ সালের মধ্যে ২.২ শতাংশে) নেমে আসবে বলে আশা করা হচ্ছে। বিশ্বব্যাংকও ২০২৪-২৫ মেয়াদে বৈশ্বিক হেডলাইন ইনফ্লেশন (মূল মুদ্রাস্ফীতি) কমার পূর্বাভাস দিয়েছে, যদিও কোর ইনফ্লেশন (ভিত্তিগত মুদ্রাস্ফীতি) স্বাভাবিক হতে কিছুটা সময় লাগবে।

মুদ্রাস্ফীতির পতন ও প্রবৃদ্ধির মন্থরতার প্রতিক্রিয়ায় কেন্দ্রীয় ব্যাংকগুলো ২০২৪ সালের দ্বিতীয়ার্ধ থেকে পলিসি রেট বা নীতিগত সুদের হার কমাতে শুরু করে, যা ২০২২-২০২৩ সালের দীর্ঘ মুদ্রানীতি সংকোচনের ধারা থেকে একটি বড় প্রত্যাবর্তন। তবে মুদ্রাস্ফীতি লক্ষ্যমাত্রার চেয়ে বেশি থাকা, প্রবৃদ্ধি ও শ্রমবাজারের সংকটের কারণে দেশভেদে এই নীতি বাস্তবায়নের পথ ভিন্ন ছিল।

ইউরোপীয় কেন্দ্রীয় ব্যাংক ২০২৪ সালের জুনে প্রথম সুদের হার কমানোর পর থেকে এ পর্যন্ত মোট ২৫০ বেসিস পয়েন্ট কমিয়েছে, আর ব্যাংক অব ইংল্যান্ড ২০২৪ সালের আগস্ট থেকে কমিয়েছে ১৫০ বেসিস পয়েন্ট। মার্কিন ফেডারেল রিজার্ভ ২০২৪ সালের সেপ্টেম্বর থেকে নীতিগত সুদের হার কমানো শুরু করে এবং এ পর্যন্ত মোট ১৭৫ বেসিস পয়েন্ট হ্রাস করেছে। তবে ২০২৫ সালে এসে ফেডারেল রিজার্ভ নতুন কোনো নীতিগত পদক্ষেপ নেওয়া থেকে বিরত রয়েছে এবং ২০২৫ সালের জুলাই মাসের সভায় সুদের হার ৪.২৫ থেকে ৪.৫০ শতাংশের ঘরে অপরিবর্তিত রেখেছে, কারণ তারা প্রবৃদ্ধির উদ্বেগের পাশাপাশি মুদ্রাস্ফীতির ঝুঁকিও মূল্যায়ন করছিল। এর বিপরীতে, ব্যাংক অব জাপান ক্রমবর্ধমান মুদ্রাস্ফীতি নিয়ন্ত্রণে ২০২৪ সালের মার্চ থেকে মোট ৮৫ বেসিস পয়েন্ট নীতিগত সুদের হার বাড়িয়ে কঠোর মুদ্রানীতির চক্র গ্রহণ করেছে। ব্রিকস দেশগুলোর মধ্যে দক্ষিণ আফ্রিকা ২০২৪ সালের সেপ্টেম্বরে, ভারত ২০২৫ সালের ফেব্রুয়ারিতে এবং রাশিয়া ২০২৫ সালের জুনে সুদের হার কমিয়েছে। তবে ব্রাজিল ২০২৪ সালের সেপ্টেম্বর থেকে কঠোর মুদ্রানীতি অনুসরণ করে মুদ্রাস্ফীতিকে লক্ষ্যমাত্রার মধ্যে আনতে নীতিগত সুদের হার ৪৫০ বেসিস পয়েন্ট বৃদ্ধি করেছে। চীন ২০২৩ সালের আগস্টের পর একটি বিরতি দিয়ে ২০২৪ সালের জুলাই মাসে সুদের হার আরও কমিয়েছে।

ব্যাপক বাণিজ্য সংরক্ষণবাদ, বৈশ্বিক সাপ্লাই চেইন বা সরবরাহ ব্যবস্থার খণ্ডন এবং বাহ্যিক প্রতিযোগিতা সক্ষমতা ধরে রাখতে মুদ্রার অবমূল্যায়ন বৈশ্বিক মুদ্রাস্ফীতি বৃদ্ধির পেছনে বড় ধরনের ঝুঁকি সৃষ্টি করতে পারে। মার্কিন যুক্তরাষ্ট্র ও যুক্তরাজ্যের মতো কিছু উন্নত অর্থনীতি তাদের সাম্প্রতিক তথ্যে নতুন করে মুদ্রাস্ফীতি বৃদ্ধির লক্ষণ দেখতে পাচ্ছে।

শক্তিশালী মূলধন বাফার ও উন্নত মুনাফার কল্যাণে ২০২৫ সালের চ্যালেঞ্জগুলো বৈশ্বিক ব্যাংকিং খাত সফলভাবে মোকাবিলা করেছে। এই বর্তমান শক্তি সত্ত্বেও, বাণিজ্য নীতির অনিশ্চয়তার মধ্যে বৈশ্বিক জিডিপি প্রবৃদ্ধি শথ হওয়ার সম্ভাবনা রয়েছে, যদিও মুদ্রাস্ফীতি কমছে। কেন্দ্রীয় ব্যাংকগুলো এর বিপরীতে মুদ্রানীতি শিথিল করার মাধ্যমে সাড়া দিয়েছে।

বৈশ্বিক নিয়ন্ত্রণ ও তদারকি সংস্থাসমূহ মূলত ব্যাংক ও অব্যাংক আর্থিক প্রতিষ্ঠানের আন্তঃসংযোগ এবং আর্থিক ব্যবস্থায় কৃত্রিম বুদ্ধিমত্তা ও ক্রিপ্টো-অ্যাসেটের একীভূতকরণ থেকে উদ্ভূত উদ্বেগগুলো সমাধানের দিকে মনোযোগ দিয়েছে। বাসেল কমিটি অন ব্যাংকিং সুপারভিশন বাসেল-৩ কাঠামোর সকল দিক বাস্তবায়নে অগ্রাধিকার দিয়েছে এবং অধিকাংশ সদস্য দেশ বাসেল-৩-এর চূড়ান্ত উপাদানগুলো বাস্তবায়নের নিয়মাবলী প্রকাশ করেছে। ২০২৪ সালের সেপ্টেম্বর থেকে ২৭টি সদস্য দেশের মধ্যে ৪০ শতাংশেরও বেশি দেশে চূড়ান্ত বাসেল-৩ মানদণ্ড কার্যকর হয়েছে।

পুঁজিবাজার এবং ঋণ মধ্যস্থতায় অব্যাংক আর্থিক প্রতিষ্ঠানগুলোর ভূমিকা ক্রমান্বয়ে বৃদ্ধি পাচ্ছে। তবে শ্লথ বৈশ্বিক প্রবৃদ্ধি এবং এই অব্যাংক প্রতিষ্ঠানগুলোতে ব্যাংকের এক্সপোজার বা বিনিয়োগ বৃদ্ধির ফলে ঝুঁকিপূর্ণ সম্পদের মূল্যায়ন কিছুটা টানাপোড়েনের মধ্যে পড়েছে। এই বৈশ্বিক পরিবর্তনগুলো আর্থিক ব্যবস্থায় দুর্বলতা তৈরি করতে পারে। ঋণ সরকারি খাতে স্থানান্তরিত হতে থাকায় এবং ব্যাংক ও অব্যাংক উভয় প্রতিষ্ঠানের এক্সপোজার উচ্চ থাকায়, সরকারি বন্ড বাজারের চাপ সরাসরি ব্যাংকগুলোতে স্থানান্তরিত হতে পারে। অব্যাংক আর্থিক প্রতিষ্ঠানগুলোর ক্রমবর্ধমান আকার এবং তাদের সাথে ব্যাংকের বাড়তে থাকা এক্সপোজার আর্থিক ব্যবস্থায় ঝুঁকি গ্রহণ এবং আন্তঃসংযোগ সংক্রান্ত উদ্বেগ বাড়িয়ে তুলছে।

মহামারীর পর থেকে অফিস ও বাণিজ্যিক স্পেসের দুর্বল চাহিদা এবং ২০২২-২০২৩ সালের কঠোর মুদ্রানীতির কারণে উচ্চ ঋণ গ্রহণের খরচের ফলে বাণিজ্যিক আবাসন বাজার উল্লেখযোগ্য চাপের মুখে পড়েছে। ফাইন্যান্সিয়াল স্ট্যাবিলিটি বোর্ড অব্যাংক বাণিজ্যিক আবাসন বিনিয়োগকারীদের সাথে জড়িত তিনটি প্রধান দুর্বলতা চিহ্নিত করেছে। ওপেন-এন্ডেড ফান্ডের লিকুইডিটি মিসম্যাচ বা তারল্য অসঙ্গতি, উচ্চ আর্থিক লিভারেজ এবং সম্পদের মূল্যায়নে অস্বচ্ছতা। এর পাশাপাশি ব্যাংক ও এই অব্যাংক বিনিয়োগকারীদের মধ্যকার আন্তঃসম্পর্কের কারণে চতুর্থ একটি বৃহত্তর দুর্বলতা তৈরি হয়েছে, যা ব্যাংকিং ব্যবস্থায় নেতিবাচক প্রভাব বিস্তারের ঝুঁকি বাড়াচ্ছে।

২০২৫ সালের এপ্রিলে ফাইন্যান্সিয়াল স্ট্যাবিলিটি বোর্ড 'ফরমেট ফর ইনসিডেন্ট রিপোর্টিং এক্সচেঞ্জ সংক্রান্ত তার চূড়ান্ত প্রতিবেদন প্রকাশ করে, যা আন্তর্জাতিকভাবে সক্রিয় প্রতিষ্ঠানগুলোর জন্য কমপ্লায়েন্স বা নিয়ম পরিপালন সহজ করতে এবং প্রাতিষ্ঠানিক খণ্ডন কমাতে একটি মানসম্মত রিপোর্টিং ফরম্যাট প্রবর্তন করেছে। বিশ্বব্যাপী এটি বাস্তবায়নের সুবিধার্থে এফএসবি একটি ট্যাক্সোনমি প্যাকেজও ইস্যু করেছে যা মেশিন-রিডেবল ফরম্যাট সমর্থন করে।

মধ্যপ্রাচ্যে সংঘাতের কারণে সৃষ্ট সরবরাহ বিঘ্নজনিত প্রাথমিক মূল্যবৃদ্ধির ধারা কাটিয়ে ২০২৫ সালের জুন থেকে অপরিশোধিত তেলের দাম মোটের ওপর স্থিতিশীল হয়েছে। ২০২৫ সালের বাকি সময়ে তেলের দাম প্রতি ব্যারেল ৬৫ মার্কিন ডলারের নিচে থাকবে বলে আশা করা হচ্ছে, তবে চাহিদার ওপর শুল্কের প্রভাব নিয়ে অনিশ্চয়তা রয়েই গেছে। বাণিজ্যের নানামুখী উন্নয়ন উৎপাদন ও চাহিদার ওপর কেমন প্রভাব ফেলবে। সেই আশঙ্কায় ২০২৫ সালের জুনে বৈশ্বিক খাদ্যমূল্য কিছুটা বৃদ্ধি পায়। পক্ষান্তরে, কনটেইনারের বৈশ্বিক ফ্রেইট রেট পরিমাপক 'ফ্রেটোস গ্লোবাল বাল্টিক ইনডেক্স' গত দুই মাসে হ্রাস পেয়েছে, যা আগেভাগে পণ্য মজুদের চাপ কমে যাওয়ায় চাহিদার মন্থরতার প্রতিফলন। ফ্রেইট বা মালবাহী পরিবহন বাজার ভূ-রাজনৈতিক পরিস্থিতি এবং শুল্ক নীতি পরিবর্তনের প্রতি অত্যন্ত সংবেদনশীল, এবং বছরের শেষ পর্যন্ত এই ভাড়া সংশোধনের প্রক্রিয়া বজায় থাকবে বলে আশা করা হচ্ছে।

বাংলাদেশের সামষ্টিক অর্থনৈতিক পরিবেশ

অর্থবছর ২০২৫ এবং অর্থবছর ২০২৬-এর শুরুতে বাংলাদেশের সামষ্টিক অর্থনৈতিক পরিবেশ একটি ভঙ্গুর কিন্তু অগ্রসরমান পুনরুদ্ধারের ধারা নির্দেশ করে, যা মূলত অভ্যন্তরীণ রাজনৈতিক পটপরিবর্তন, কাঠামোগত সংস্কার এবং বাহ্যিক প্রতিকূলতার যৌথ প্রভাবে রূপ নিয়েছে। ২০২৪ সালের জুলাইয়ের রাজনৈতিক পরিবর্তনের পর সরকারের সংস্কার উদ্যোগসমূহ অর্থনীতির মুক্ত পতন রোধ করতে সক্ষম হয় এবং নেতিবাচক ধারা উল্টে দিয়ে একটি নিয়ন্ত্রিত পুনরুদ্ধারের পথ সুগম করে।

বাংলাদেশের অর্থনৈতিক গতিপ্রকৃতি নিয়ে উচ্চ মাত্রার অনিশ্চয়তার কারণে বিভিন্ন সংস্থার রিয়েল জিডিপি প্রবৃদ্ধির প্রাক্কলন ভিন্ন ভিন্ন হয়েছে। এশীয় উন্নয়ন ব্যাংক -এর হিসাব মতে, অর্থবছর ২০২৫-এ দেশের অর্থনীতি ৪.০ শতাংশ বৃদ্ধি পেয়েছে, যা অর্থবছর ২০২৬-এ ৫.০ শতাংশে উন্নীত হতে পারে। তৈরি পোশাক রপ্তানি সচল থাকলেও চলমান রাজনৈতিক রূপান্তর, উপর্যুপরি বন্যা, শিল্প খাতে শ্রমিক অসন্তোষ এবং ক্রমাগত উচ্চ মুদ্রাস্ফীতির কারণে অভ্যন্তরীণ চাহিদা কমে যাওয়ায় প্রবৃদ্ধির এই শ্লথগতি পরিলক্ষিত হয়েছে। অর্থবছর ২০২৪-এ অর্থনীতি ৪.২ শতাংশ বৃদ্ধি পেয়েছিল, যা সামান্য ধীরগতির আভাস দেয়।

এডিবি-র মতে, শক্তিশালী রেমিট্যান্স প্রবাহ এবং নির্বাচন কেন্দ্রিক ব্যয়ের ওপর ভর করে অর্থবছর ২০২৬-এ ব্যবহারিক ভোগই হবে প্রবৃদ্ধির প্রধান চালিকাশক্তি। তবে সংকোচনমূলক মুদ্রানীতি ও রাজস্বনীতি এবং বিনিয়োগকারীদের বাড়তি সতর্কতার কারণে বিনিয়োগ কিছুটা মন্থর হতে পারে। যোগান বা সরবরাহের দিক থেকে, গৃহস্থালির ক্রয়ক্ষমতা বৃদ্ধির ফলে সেবা খাতের প্রসারণ ঘটবে বলে আশা করা হচ্ছে এবং অনুকূল আবহাওয়া ও সরকারের কার্যকর নীতি সহায়তার ওপর ভিত্তি করে কৃষি খাতের প্রবৃদ্ধি স্বাভাবিক হতে পারে। বিপরীতে, মার্কিন শুল্কের কারণে অর্থনৈতিক কর্মকাণ্ড সংকুচিত হওয়ায় শিল্প খাতের প্রবৃদ্ধি ধীর হতে পারে।

বিশ্বব্যাংক প্রক্ষেপণ করেছে যে, সফল কাঠামোগত সংস্কার সাপেক্ষে মধ্যমেয়াদে প্রবৃদ্ধি ঊর্ধ্বমুখী ধারায় ফিরবে এবং অর্থবছর ২৬-এ জিডিপি প্রবৃদ্ধি ৪.৮ শতাংশ এবং অর্থবছর ২৭-এ ৬.৩ শতাংশে পৌঁছাবে। আন্তর্জাতিক মুদ্রা তহবিল বাংলাদেশের জন্য অর্থবছর ২০২৬-এ ৪.৯ শতাংশ প্রবৃদ্ধির পূর্বাভাস দিয়েছে, এবং বাংলাদেশ ব্যাংকের নিজস্ব পূর্বাভাসও একই পথ নির্দেশ করে।

বিভিন্ন প্রাতিষ্ঠানিক পূর্বাভাস ও সাম্প্রতিক বিশ্লেষণ অনুযায়ী, ২০২৫ সালে জিডিপি প্রবৃদ্ধি ৩.৩ থেকে ৪.১ শতাংশের মধ্যে সীমিত থেকে একটি মৃদু অর্থনৈতিক প্রসারণ নির্দেশ করছে, তবে বিনিয়োগের পুনরুজ্জীবন এবং নীতি সংস্কারের ওপর ভিত্তি করে অর্থবছর ২০২৬-এ আরও শক্তিশালী পুনরুদ্ধারের প্রক্ষেপণ করা হয়েছে। অর্থনীতিবিদরা উল্লেখ করেছেন যে, প্রবৃদ্ধি ইতিবাচক থাকলেও কাঠামোগত সীমাবদ্ধতাগুলো এর গতিকে ধীর করে রেখেছে।

প্রধানত খাদ্যপণ্যের দাম কমে আসার কারণে হেডলাইন ইনফ্লেশন (মূল মুদ্রাস্ফীতি) কিছুটা কমে ২০২৫ সালের নভেম্বরে ৮.২৯ শতাংশে নেমে এসেছে। খাদ্য মুদ্রাস্ফীতি ৭.৩৬ শতাংশে নেমে আসায় সাধারণ পরিবারগুলো কিছুটা স্বস্তি পেয়েছে, যদিও জীবনযাত্রার ব্যয়ের তুলনায় মজুরি বৃদ্ধি এখনো পিছিয়ে রয়েছে। ২০২৫ সালের নভেম্বরে মজুরি হারের সূচক ছিল ৮.০৪ শতাংশ, যা প্রকৃত মজুরি স্থবির থাকা এবং জনসংখ্যার একটি বড় অংশের ক্রয়ক্ষমতা হ্রাসের চিত্র তুলে ধরে।

পাইকারি বাজারে সীমিত প্রতিযোগিতা, অপর্যাপ্ত বাজার তথ্য, সরবরাহ চেইনের প্রতিবন্ধকতা এবং টাকার অবমূল্যায়নের কারণে ২০২৪ সালের ৯.৭ শতাংশ থেকে মুদ্রাস্ফীতি বৃদ্ধি পেয়ে অর্থবছর ২০২৫-এ ১০.০ শতাংশ হয়েছে বলে এডিবি প্রাক্কলন করেছে। আইএমএফ-এর প্রক্ষেপণ অনুযায়ী, কঠোর মুদ্রানীতি ও রাজস্ব নীতি এবং বৈশ্বিক কমোডিটি বা পণ্যের মূল্য হ্রাসের ফলে মুদ্রাস্ফীতি অর্থবছর ২০২৬-এ কমে ৮.৮ শতাংশ এবং পরবর্তী অর্থবছরে আরও কমে ৫.৫ শতাংশে দাঁড়াবে।

সারা বছর জুড়েই মুদ্রাস্ফীতি স্বস্তিদায়ক সীমার উপরে ছিল, যদিও খাদ্যের–বিশেষ করে চালের দামের চাপ কিছুটা কমে আসার লক্ষণ দেখা গেছে। ২০২৫ সালের শেষের দিকে শক্তিশালী রেমিট্যান্স-চালিত বৈদেশিক মুদ্রার প্রবাহ এবং সতর্ক নীতি ব্যবস্থাপনার কারণে হেডলাইন মুদ্রাস্ফীতি সামান্য কমে আসে। তা সত্ত্বেও, ক্রমবর্ধমান জীবনযাত্রার ব্যয় মানুষের ক্রয়ক্ষমতা এবং প্রকৃত আয় গ্রাস করে চলেছে।

বৈদেশিক খাতের ক্ষেত্রে ২০২৫ সালে বাংলাদেশ উল্লেখযোগ্য সক্ষমতা দেখিয়েছে এবং দেশের বাহ্যিক অর্থনীতিতে স্থিতিশীলতা ও পুনরুদ্ধারের স্পষ্ট লক্ষণ দেখা গেছে। ধারাবাহিক রেমিট্যান্স প্রবাহ এবং স্থিতিশীল রপ্তানি আয়ের ওপর ভর করে মোট বৈদেশিক মুদ্রার রিজার্ভ ২০২৪ সালের শেষের দিকের প্রায় ২৪.৩৫ বিলিয়ন ডলার থেকে আশাতীতভাবে বৃদ্ধি পেয়ে ২০২৫ সালের শেষের দিকে ৩২ বিলিয়ন ডলার ছাড়িয়ে যায়। এই উন্নতি চলতি হিসাব এবং ব্যালেন্স অব পেমেন্টসের ওপর চাপ কমাতে সাহায্য করেছে।

২০২৫ সালের ডিসেম্বরের শুরুতে মার্কিন ডলারের বিপরীতে টাকার রেফারেন্স এক্সচেঞ্জ রেট বা বিনিময় হার ১২১.৩-১২২ টাকার আশেপাশে অবস্থান করছিল, যা বৈদেশিক মুদ্রার বাজারে আপেক্ষিক শান্ত পরিস্থিতি এবং ডলারের উন্নত সরবরাহ-চাহিদার ভারসাম্য নির্দেশ করে; যদিও দৈনিক ওঠানামা অব্যাহত ছিল। বাণিজ্য ঘাটতি কমে আসা এবং শক্তিশালী রেমিট্যান্স প্রবাহের কারণে চলতি হিসাবে অর্থবছর ২০২৫-এ জিডিপির ০.০৩ শতাংশের একটি ছোট উদ্বৃত্ত আশা করা হচ্ছে, যা অর্থবছর ২০২৪-এ জিডিপির ১.৫ শতাংশ ঘাটতিতে ছিল।

অর্থনৈতিক শক্তির মূল ভিত্তি হিসেবে রেমিট্যান্সের ভূমিকা অব্যাহত ছিল। চলতি অর্থবছরের ডিসেম্বর মাঝামাঝি পর্যন্ত আনুষ্ঠানিক ব্যাংকিং চ্যানেলে রেমিট্যান্স পূর্ববর্তী বছরের একই সময়ের তুলনায় প্রায় ১৭ শতাংশ বৃদ্ধি পেয়েছে, যেখানে অর্থবছর ২০২৪-২৫-এ বার্ষিক রেমিট্যান্স ৩০ বিলিয়ন ডলার অতিক্রম করে, যা ইতিহাসের সর্বোচ্চ। ২০২৫ সালের মার্চ মাসে রেকর্ড ৩.২৯ বিলিয়ন ডলারের মাসিক প্রবাহসহ পুরো অর্থবছর ২৫-এরেমিট্যান্স ৩০ বিলিয়ন মার্কিন ডলার ছাড়িয়ে যায়। অর্থবছর ২৬-এর জুলাই-নভেম্বর সময়ে রেমিট্যান্স পৌঁছেছে ১৩.০৪ বিলিয়ন মার্কিন ডলারে, যা গত বছরের একই সময়ের চেয়ে ১৭.১ শতাংশ বেশি এবং এটি দেশের বাহ্যিক অবস্থানকে আরও শক্তিশালী করেছে।

অর্থবছর ২০২৫-এ রপ্তানি ৮.৬ শতাংশ বৃদ্ধি পেয়েছে, যেখানে মোট ৪৮.২৮ বিলিয়ন ডলারের রপ্তানির মধ্যে তৈরি পোশাক খাতের অবদান ছিল ৩৯.৩৪ বিলিয়ন মার্কিন ডলার। ২০২৫ সালের শেষভাগে এসে তৈরি পোশাক এবং অন্যান্য উৎপাদন খাতের হাত ধরে রপ্তানি আয়ে ইতিবাচক পরিবর্তন আসে। তবে বৈশ্বিক চাহিদার পরিবর্তন এবং শুল্ক সংক্রান্ত অনিশ্চয়তার কারণে কিছু রপ্তানি খাত চাপের মুখে পড়ে। মার্কিন যুক্তরাষ্ট্রে বাংলাদেশী পণ্যের ওপর ২০ শতাংশ শুল্ক আরোপসহ বৈশ্বিক শুল্ক বৃদ্ধি এবং ইইউ বাজারে তীব্র প্রতিযোগিতা রপ্তানি ও প্রবৃদ্ধির ওপর নেতিবাচক প্রভাব ফেলতে পারে, যা রপ্তানিকারকদের প্রতিযোগিতায় টিকে থাকার জন্য পণ্যের একক মূল্য কমাতে বাধ্য করতে পারে।

বেসরকারি বিনিয়োগের ক্ষেত্রে বড় ধরনের সংকোচন দেখা গেছে, যা অর্থবছর ২৫-এ জিডিপির ২২.৪৮ শতাংশে নেমে এসেছে; এটি গত পাঁচ বছরের মধ্যে সর্বনিম্ন। উচ্চ ঋণ গ্রহণের খরচ, রাজনৈতিক অনিশ্চয়তা এবং দুর্বল ভোক্তা চাহিদার কারণে ব্যবসায়ীরা নতুন বিনিয়োগ স্থগিত রাখায় অক্টোবরে বেসরকারি খাতে ঋণ প্রবৃদ্ধি কমে ৬.২৩ শতাংশে নেমে আসে, যা গত দুই দশকের মধ্যে সর্বনিম্ন। ২০২৫ সালের সেপ্টেম্বরে বেসরকারি খাতের ঋণপ্রবৃদ্ধি ঐতিহাসিক সর্বনিম্ন প্রায় ৬.২৯ শতাংশে নেমে যায়, যা নীতিগত লক্ষ্যমাত্রার চেয়ে অনেক কম এবং বিনিয়োগ ও কর্মসংস্থান সৃষ্টির ক্ষেত্রে একটি বড় বাধা।

ব্যবসায়ী সংগঠন এবং ব্যাংকারদের মতে, ১৬-১৭ শতাংশের উচ্চ ঋণের সুদ হার, কঠোর বন্ধকী শর্ত এবং অব্যাহত রাজনৈতিক অনিশ্চয়তা প্রতিষ্ঠানগুলোর ঋণ নেওয়া এবং ব্যবসা সম্প্রসারণের আগ্রহকে মারাত্মকভাবে কমিয়ে দিয়েছে, যা প্রধান প্রধান খাতগুলোর অর্থনৈতিক কর্মকাণ্ডকে মন্থর করেছে।

বাহ্যিক সূচকগুলো পুনরুদ্ধার হলেও, ঋণের এই দুর্বল পরিবেশ মূলত বেসরকারি বিনিয়োগের মন্দাভাব এবং অভ্যন্তরীণ চাহিদার স্থবিরতারই প্রতিফলন। মুদ্রাস্ফীতি নিয়ন্ত্রণ এবং রিজার্ভ সুরক্ষার স্বার্থে নীতিনির্ধারকরা সারা বছরই কঠোর মুদ্রানীতি বজায় রেখেছিলেন, এমনকি এর ফলে বেসরকারি ঋণের প্রবৃদ্ধি ধীর হওয়া সত্ত্বেও। টাকা ধরে রাখতে কেন্দ্রীয় ব্যাংকের হস্তক্ষেপের মধ্যে সরাসরি বৈদেশিক মুদ্রা ক্রয়ও অন্তর্ভুক্ত ছিল।

২০২৫ সালে বাংলাদেশের ব্যাংকিং খাত নজিরবিহীন এবং উল্লেখযোগ্য চাপের মুখোমুখি হয়েছিল, যার ফলে ব্যাপক সংস্কারমূলক পদক্ষেপ গ্রহণ অপরিহার্য হয়ে পড়ে। উচ্চ খেলাপি ঋণ এবং ক্রমবর্ধমান মূলধন ঘাটতির মতো পদ্ধতিগত চ্যালেঞ্জের ত্রিমুখী সংকটে আর্থিক খাত বিপর্যস্ত হয়ে পড়েছে।

২০২৫ সালের সেপ্টেম্বর পর্যন্ত বাংলাদেশের মোট খেলাপি ঋণের অনুপাত বৃদ্ধি পেয়ে মোট ঋণের ৩৫.৭৩ শতাংশে উন্নীত হয়েছে, যা সম্পদের দুর্বল মানের এক ভয়াবহ চিত্র তুলে ধরে। আঞ্চলিক প্রেক্ষাপটে এই চিত্রটি অত্যন্ত উদ্বেগজনক, কারণ প্রতিবেশী দেশগুলোর তুলনায় এই অনুপাত বহুগুণ বেশি। এশীয় উন্নয়ন ব্যাংকের আগস্ট ২০২৫-এর প্রতিবেদনের পূর্ববর্তী তথ্য অনুযায়ী, এশিয়ায় বাংলাদেশের খেলাপি ঋণের হার সবচেয়ে বেশি, যেখানে ২০২৪ সালে খেলাপি ঋণ মোট বকেয়া ঋণের ২০.২ শতাংশে পৌঁছেছিল। বাংলাদেশ ব্যাংক বাসেল ৩ মানদন্ডের সাথে সামঞ্জস্য রেখে ঋণ শ্রেণীকরণ বা ক্লাসিফিকেশনের নিয়ম কঠোর করার পর পূর্বে লুকিয়ে রাখা দুর্বলতাগুলো প্রকাশ পায় এবং ২০২৫ সালের প্রথম প্রান্তিকে এই অনুপাত এক লাফে ২৪.১৩ শতাংশে উন্নীত হয় এবং এরপর থেকে খেলাপি ঋণের পরিমাণ ক্রমাগত বাড়ছে।

২০২৫ সালের জুন নাগাদ ব্যাংকিং খাতে খেলাপি ঋণ মোট বিতরণকৃত ঋণের ৩৪.৬ শতাংশে পৌঁছায়, যা ২০০০ সালের পর সর্বোচ্চ। রাষ্ট্রায়ত্ত ব্যাংকগুলো উচ্চ খেলাপি ঋণ এবং তীব্র মূলধন ঘাটতির কারণে আনুপাতিকভাবে সবচেয়ে বেশি ক্ষতিগ্রস্ত হয়েছে। ২০২৫ সালের জুনে ব্যাংকিং খাতের মোট মূলধন ঘাটতি ১.৫৫ লাখ কোটি টাকা ছাড়িয়ে যায়; যার ফলে দেশের ৬১টি ব্যাংকের মধ্যে ৪টি রাষ্ট্রায়ত্ত বাণিজ্যিক ব্যাংক, ২টি বিশেষায়িত ব্যাংক এবং ১৮টি বেসরকারি ব্যাংকসহ মোট ২৪টি ব্যাংক ন্যূনতম মূলধন প্রয়োজনীয়তা পূরণ করতে ব্যর্থ হয়। ৪টি প্রধান রাষ্ট্রায়ত্ত বাণিজ্যিক ব্যাংক এই বাধ্যতামূলক শর্ত পূরণে ব্যর্থদের তালিকায় অন্তর্ভুক্ত ছিল।

নিয়ন্ত্রণ কাঠামোকে আন্তর্জাতিক মানের সাথে সামঞ্জস্যপূর্ণ করে স্বচ্ছতা ও জবাবদিহিতা বৃদ্ধির লক্ষ্যে সরকার এবং বাংলাদেশ ব্যাংক নিবিড় তদারকির পাশাপাশি বড় ধরনের সংস্কার কার্যক্রম শুরু করেছে। ব্যাংকিং খাতে অনিয়ম থেকে উদ্ভূত সম্ভাব্য দাবিগুলোর দ্রুত নিষ্পত্তির জন্য একটি অ্যাসেট রিকভারি টাস্কফোর্স গঠন করা হয়েছে।

খেলাপি ঋণ নিয়ন্ত্রণ এবং অর্থ ঋণ আদালতে ঝুলে থাকা মামলাগুলো

দ্রুত নিষ্পত্তির জন্য সরকার ঢাকা ও চট্টগ্রামে আরও ৫টি অতিরিক্ত অর্থ ঋণ আদালত প্রতিষ্ঠা করেছে। খেলাপি ঋণ আদায়ের বর্তমান আইনি কাঠামোর সীমাবদ্ধতা স্বীকার করে সরকার 'অর্থ ঋণ আদালত অধ্যাদেশ ২০২৫' এবং 'দেউলিয়া ও দেউলিয়াত্ব অধ্যাদেশ ২০২৫' -এর খসড়া প্রস্তুত করেছে।

অর্থনৈতিক আউটলুক বা ভবিষ্যৎ সম্ভাবনা

কাঠামোগত সংস্কারের সফল বাস্তবায়ন এবং আর্থিক খাতের দুর্বলতা দূরীকরণের ওপর ভিত্তি করে মধ্যমেয়াদে বাংলাদেশের অর্থনীতি একটি ধীর ও সুনির্দিষ্ট পুনরুদ্ধারের ইঙ্গিত দিচ্ছে। সফল সংস্কার সাপেক্ষে বিশ্বব্যাংক প্রক্ষেপণ করেছে যে, জিডিপি প্রবৃদ্ধি অর্থবছর ২৬-এ ৪.৮ শতাংশ এবং অর্থবছর ২৭-এ ৬.৩ শতাংশে উন্নীত হবে। আইএমএফ অর্থবছর ২৬-এর জন্য ৪.৯ শতাংশ এবং এডিবি অর্থবছর ২০২৫-২৬ মেয়াদের জন্য ৫ শতাংশ প্রবৃদ্ধির আশা করছে।

মুদ্রাস্ফীতি আরও কমে আসবে বলে আশা করা হচ্ছে, যেখানে বাংলাদেশ ব্যাংক অর্থবছর ২৬-এ গড় মুদ্রাস্ফীতি ৭.২৬ শতাংশ পূর্বাভাস করেছে। আইএমএফ-এর প্রক্ষেপণ অনুযায়ী, কঠোর মুদ্রানীতি ও রাজস্ব নীতি এবং বৈশ্বিক পণ্যের মূল্য হ্রাসের ফলে মুদ্রাস্ফীতি অর্থবছর ২০২৬-এ কমে ৮.৮ শতাংশ এবং পরবর্তী অর্থবছরে ৫.৫ শতাংশে নেমে আসবে।

ধারাবাহিক রেমিট্যান্স প্রবাহ, বৈদেশিক বিনিয়োগ বৃদ্ধি এবং নমনীয় বিনিময় হারের বিচক্ষণ ব্যবস্থাপনার মাধ্যমে বৈদেশিক খাত উপকৃত হবে বলে আশা করা হচ্ছে। তবে শুল্কের ধাক্কা, বাণিজ্য বিভাজন এবং ভূ-রাজনৈতিক অনিশ্চয়তার মতো বৈশ্বিক প্রতিকূলতা রপ্তানি প্রবৃদ্ধির সম্ভাবনাকে প্রভাবিত করতে পারে।

ব্যাংকিং খাতের ক্ষেত্রে বড় ধরনের পুনর্গঠন প্রয়োজন, যেখানে বিশেষজ্ঞরা মনে করছেন যে পুনঃমূলধনীকরণের জন্য জিডিপির অন্তত ১০ শতাংশের সমপরিমাণ অর্থের প্রয়োজন হতে পারে। সরকার এবং বাংলাদেশ ব্যাংক কেন্দ্রীয় ব্যাংকের পরিচালনগত স্বাধীনতা শক্তিশালীকরণ, সময়াবদ্ধ পুনর্গঠন পরিকল্পনা বাস্তবায়ন এবং ঋণ আদায় প্রক্রিয়ার আইনি শূন্যতা দূরীকরণসহ ব্যাপক সংস্কারের প্রতিশ্রুতি ব্যক্ত করেছে।

৫টি ইসলামী ব্যাংককে একীভূতকরণ এখাতের একটি বড় ধরনের উদ্যোগ, যার ধারাবাহিকতায় খাত জুড়ে আরও পুনর্গঠন হতে পারে। সরকার 'অর্থ ঋণ আদালত অধ্যাদেশ ২০২৫' এবং 'দেউলিয়া ও দেউলিয়াত্ব অধ্যাদেশ ২০২৫'-এর খসড়া তৈরি করেছে, যা ঋণ পুনরুদ্ধার এবং দেউলিয়া অবস্থা নিষ্পত্তির আইনি কাঠামোকে আরও শক্তিশালী করবে বলে আশা করা হচ্ছে।

উন্নত তদারকি, পরিমার্জিত ঋণ শ্রেণীকরণ পদ্ধতি এবং শক্তিশালী কর্পোরেট গভর্নেন্স বা সুশাসনের মাধ্যমে ব্যাংকিং খাত উপকৃত হবে বলে আশা করা হচ্ছে। তবে এই খাতের টেকসই পুনরুদ্ধারের জন্য ধারাবাহিক সংস্কার প্রচেষ্টা এবং পর্যাপ্ত পুনঃমূলধনীকরণ সহায়তা প্রয়োজন হবে।

বেসিক ব্যাংক-এর কার্যক্রম পর্যালোচনা

অগ্রাধিকার খাতে ঋণ প্রদান এবং আর্থিক অন্তর্ভুক্তির ওপর বিশেষ জোর দিয়ে বাংলাদেশের অর্থনৈতিক উন্নয়নে অবদান রাখার লক্ষ্যে এই ব্যাংকটি প্রতিষ্ঠিত হয়েছিল। একটি রাষ্ট্রায়ত্ত প্রতিষ্ঠান হিসেবে ব্যাংকটি অর্থ মন্ত্রণালয়ের আর্থিক প্রতিষ্ঠান বিভাগের প্রশাসনিক তত্ত্বাবধানে এবং বাংলাদেশ ব্যাংক দ্বারা এর ব্যাংকিং কার্যক্রম নিয়ন্ত্রিত ও পরিচালিত হয়।

ব্যাংকের অনুমোদিত মূলধন ৫৫,০০০ মিলিয়ন টাকা এবং পরিশোধিত মূলধন ১০,৮৪৭ মিলিয়ন টাকা, যা শেয়ারহোল্ডারদের ইকুইটিকে নির্দেশ করে। ব্যাংকের শেয়ার মানি ডিপোজিট ২৬,০০০ মিলিয়ন টাকা, যা ভবিষ্যতের প্রবৃদ্ধির জন্য একটি স্থিতিশীল মূলধন ভিত্তি প্রদান করে। দেশের আর্থিক ব্যবস্থায় ব্যাংকের কৌশলগত গুরুত্বের অংশ হিসেবে সরকার এর সংখ্যাগরিষ্ঠ শেয়ারহোল্ডার হিসেবে বহাল রয়েছে।

২০২৫ সালে ব্যাংকের আর্থিক পরিস্থিতি একটি মিশ্র কর্মক্ষমতা প্রদর্শন করে, যেখানে কিছু ক্ষেত্রে উল্লেখযোগ্য উন্নতি হলেও অন্যান্য ক্ষেত্রে চ্যালেঞ্জ বিদ্যমান রয়েছে। ব্যাংকের মোট সম্পদ ২০২৪ সালের ১৪৮,৩৫১ মিলিয়ন টাকা থেকে ১১.৫ শতাংশ বৃদ্ধি পেয়ে ২০২৫ সালে ১৬৫,৪১৭ মিলিয়ন টাকা হয়েছে, যা বর্ধিত পরিচালন পরিধি এবং ব্যবসায়িক সম্প্রসারণের প্রতিফলন। প্রতিকূল পরিচালন পরিবেশ এবং ব্যাংকের চলমান ঘুরে দাঁড়ানোর প্রচেষ্টার মধ্যে সম্পদের এই প্রবৃদ্ধি অত্যন্ত তাৎপর্যপূর্ণ।

আমানত সংগ্রহে ১৪.২ শতাংশের শক্তিশালী প্রবৃদ্ধি অর্জিত হয়েছে, যা পূর্ববর্তী বছরের ১৩৫,৫২৯ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ১৫৪,৭৫২ মিলিয়ন টাকায় পৌঁছেছে। এই প্রবৃদ্ধি ব্যাংকের সেবার প্রতি গ্রাহকদের আস্থা বৃদ্ধি এবং ব্যাংকের আমানত সংগ্রহ কৌশলের কার্যকারিতাকে নির্দেশ করে। প্রতিযোগিতামূলক ব্যাংকিং পরিস্থিতির মধ্যেও গ্রাহকদের আকর্ষণ করার এবং আমানত ধরে রাখার ক্ষেত্রে ব্যাংকের সুনাম বৃদ্ধির এটি একটি গুরুত্বপূর্ণ সূচক।

২০২৫ সালে ঋণ ও অগ্রিম এর পরিমাণ ছিল ১২৭,৬৩৩ মিলিয়ন টাকা, যা গুণগত মান এবং ঝুঁকি ব্যবস্থাপনার ওপর বিশেষ নজর দিয়ে একটি সতর্ক ও সুপরিকল্পিত পোর্টফোলিও নির্দেশ করে। 'লোন টু ডিপোজিট লায়াবিলিটিজ' অনুপাত ২০২৪ সালের ৯৩.৪৭ শতাংশ থেকে উল্লেখযোগ্যভাবে উন্নত হয়ে ৮০.২০ শতাংশে দাঁড়িয়েছে, যা উন্নত তারল্য ব্যবস্থাপনা এবং বিচক্ষণ ঋণ দেওয়ার অনুশীলনের প্রতিফলন। এই উন্নতি একটি ভারসাম্যপূর্ণ সম্পদ-দায় প্রোফাইল বজায় রাখা এবং ঋণ ঝুঁকি হ্রাসে ব্যাংকের প্রতিশ্রুতির প্রমাণ।

ব্যাংকের আমদানি ব্যবসা ২০২৪ সালের ২৮,৪৮৮ মিলিয়ন টাকা থেকে ৫.৭ শতাংশ বৃদ্ধি পেয়ে ২০২৫ সালে ৩০,১১৭ মিলিয়ন টাকা হয়েছে। রপ্তানি ব্যবসায় আরও শক্তিশালী প্রবৃদ্ধি (৫.৪ শতাংশ) অর্জিত হয়েছে, যা পূর্ববর্তী বছরের ৩৩,৬৪২ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ৩৫,৪৫৩ মিলিয়ন টাকায় পৌঁছেছে। এই পরিসংখ্যানগুলো

আন্তর্জাতিক বাণিজ্য সহজতর করতে এবং দেশের রপ্তানিমুখী শিল্পগুলোকে সহায়তা করতে ব্যাংকের সক্রিয় ভূমিকার পরিচয় দেয়।

প্লেসমেন্ট এবং ইনভেস্টমেন্ট ২০২৪ সালের ৫,৪১৪.৫ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ২০২৫ সালে ১৫,৮৫৮.৩০ মিলিয়ন টাকা হয়েছে, যা মূলত কোর ব্যাংকিং কার্যক্রম এবং তারল্য ব্যবস্থাপনার দিকে সম্পদের কৌশলগত স্থানান্তরের প্রতিফলন। স্থায়ী সম্পদ ছিল ৪০১.৮২ মিলিয়ন টাকা, যা ব্যাংকের ভৌত অবকাঠামো এবং দীর্ঘমেয়াদী বিনিয়োগের প্রতিনিধিত্ব করে।

শেয়ারহোল্ডারদের ইকুইটির ওপর পুঞ্জীভূত লোকসান এবং প্রভিশন বা সঞ্চিতি সংরক্ষণের প্রয়োজনীয়তার প্রভাব পড়েছে, যা ২০২৩ সালের ঋণাত্মক ৬,১৪২.৫ মিলিয়ন টাকা এবং ২০২৪ সালের ঋণাত্মক ১৪,৫৪০.৮ মিলিয়ন টাকার তুলনায় ২০২৫ সালে বৃদ্ধি পেয়ে ঋণাত্মক ২২,৬১১.৫ মিলিয়ন টাকায় দাঁড়িয়েছে। ইকুইটির এই অবনতি মূলত ব্যাংকের চলমান লোকসান এবং রিটেইন্ড আর্নিংস বা রক্ষিত আয়ের ওপর প্রভিশনের প্রভাবের কারণে হয়েছে। বছরের পর বছর ধরে জমানো লোকসানের ফলে রিজার্ভ ও সারপ্লাস দাঁড়িয়েছে ঋণাত্মক ৫৯,৪৫৮.৪ মিলিয়ন টাকায়।

গ্রস ইনকাম বা মোট আয় পূর্ববর্তী বছরের তুলনায় ৫৬.১ শতাংশের এক বিশাল উন্নতি দেখিয়ে ২০২৪ সালের ৬,০৭৮.৫ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ২০২৫ সালে ৯,৪৮৬.৫ মিলিয়ন টাকা হয়েছে। এই উল্লেখযোগ্য বৃদ্ধি ব্যাংকের উপার্জন ক্ষমতা বৃদ্ধি এবং আয় উৎপাদন কৌশলের কার্যকারিতাকে প্রতিফলিত করে। মোট আয়ের এই উন্নতি মূলত ঋণ কার্যক্রম থেকে অর্জিত সুদ আয় বৃদ্ধি, ফি-ভিত্তিক আয় বৃদ্ধি এবং উন্নত পরিচালন দক্ষতার কারণে সম্ভব হয়েছে।

গ্রস এক্সপেন্ডিচার বা মোট ব্যয় ২০২৪ সালের ১৪,৪৭৮.৪ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ২০২৫ সালে ১৭,৪৪৫.৫ মিলিয়ন টাকা হয়েছে, যা ব্যাংকের চলমান পরিচালন ব্যয় এবং প্রভিশন প্রয়োজনীয়তার প্রতিফলন। ব্যয়ের এই বৃদ্ধি মূলত খেলাপি ঋণের বিপরীতে উচ্চ প্রভিশন সংরক্ষণের কারণে হয়েছে, যা স্বচ্ছ ঋণ শ্রেণীকরণ এবং পর্যাপ্ত প্রভিশন বজায় রাখার ক্ষেত্রে ব্যাংকের প্রতিশ্রুতির অংশ।

প্রভিশন ও করপূর্ব মুনাফা ২০২৪ সালের ৮,৩৯৯.৯ মিলিয়ন টাকা লোকসানের তুলনায় ২০২৫ সালে ৭,৯৫৯.০ মিলিয়ন টাকা লোকসান রেকর্ড করেছে, যা ৫.৩ শতাংশের একটি উন্নতি। কর-পরবর্তী নিট লোকসান ৬.১ শতাংশ কমে ২০২৪ সালের ৮,৬৩০.৯ মিলিয়ন টাকা থেকে ২০২৫ সালে ৮,১০২.৭ মিলিয়ন টাকায় নেমে এসেছে, যা ব্যাংকের ঘুরে দাঁড়ানোর প্রচেষ্টার অগ্রগতি নির্দেশ করে। ব্যাংক লোকসান করতে থাকলেও, লোকসান কমে আসার এই ধারা উৎসাহব্যঞ্জক এবং এটি ব্যাংকের ব্যয় সংকোচন ও রাজস্ব বৃদ্ধির কৌশলের কার্যকারিতা তুলে ধরে।

লোকসান থাকা সত্ত্বেও কর বাধ্যবাধকতা পরিপালনের অংশ হিসেবে ব্যাংকের পুঞ্জীভূত পরিশোধিত করের পরিমাণ ২০২৫ সালে দাঁড়িয়েছে ৯,০৩০.৬৩ মিলিয়ন টাকায়।

ক্যাপিটাল অ্যাডেকুয়েসি রেশিও বা মূলধন পর্যাপ্ততার অনুপাত ২০২৩ সালের ঋণাত্মক ৩.৩৫ শতাংশ এবং ২০২৪ সালের ঋণাত্মক ৮.১০ শতাংশের তুলনায় ২০২৫ সালে দাঁড়িয়েছে ঋণাত্মক ১২.৮৪ শতাংশে। এই পতন ব্যাংকের মূলধন ভিত্তির ওপর পুঞ্জীভূত লোকসান এবং প্রভিশন প্রয়োজনীয়তার প্রভাব নির্দেশ করে। 'ক্যাপিটাল ফান্ড টু ডিপোজিট লায়াবিলিটিজ' অনুপাতও পূর্ববর্তী বছরের ঋণাত্মক ১০.৭৩ শতাংশ থেকে কমে ঋণাত্মক ১৪.৬১ শতাংশ হয়েছে।

'লিকুইড অ্যাসেটস টু ডিপোজিট লায়াবিলিটিজ' ২০২৩ সালের ৭.৪৪ শতাংশ এবং ২০২৪ সালের ৭.৫০ শতাংশ থেকে উন্নত হয়ে ১০.৪৪ শতাংশ হয়েছে, যা ব্যাংকের তারল্য অবস্থান এবং আমানতকারীদের চাহিদা পূরণের সক্ষমতাকে শক্তিশালী করেছে। 'লোন টু ডিপোজিট লায়াবিলিটিজ' অনুপাত ২০২৪ সালের ৯৩.৪৭ শতাংশ এবং ২০২৩ সালের ৮৮.২০ শতাংশ থেকে উন্নত হয়ে ৮০.২০ শতাংশে দাঁড়িয়েছে, যা তারল্য ব্যবস্থাপনার উন্নতি প্রদর্শন করে।

গড় সম্পদের ওপর কর-পরবর্তী রিটার্ন ২০২৩ সালের ঋণাত্মক ২.৩৯ শতাংশ এবং ২০২৪ সালের ঋণাত্মক ৫.৪৫ শতাংশ থেকে উন্নত হয়ে ঋণাত্মক ৫.১৬ শতাংশ হয়েছে। 'নেট প্রফিট টু গ্রস ইনকাম' অনুপাত ২০২৪ সালের ঋণাত্মক ১৪১.৯৯ শতাংশ এবং ২০২৩ সালের ঋণাত্মক ৫০.১০ শতাংশ থেকে উল্লেখযোগ্যভাবে উন্নত হয়ে ঋণাত্মক ৮৫.৪১ শতাংশে দাঁড়িয়েছে। 'ইন্টারেস্ট মার্জিন কভার' অনুপাত ২০২৩ সালের ঋণাত্মক ১৮২.৭২ শতাংশ এবং ২০২৪ সালের ঋণাত্মক ২২৫.৮৯ শতাংশের তুলনায় ২০২৫ সালে ছিল ঋণাত্মক ২৫৬.৬৩ শতাংশ।

ব্যাংকের ট্রেড ফাইন্যান্স বা বাণিজ্য অর্থায়ন কার্যক্রম লেটার অব ক্রেডিট (LC), ব্যাংক গ্যারান্টি, রপ্তানি অর্থায়ন এবং বৈদেশিক মুদ্রা সেবাসহ একটি বিস্তৃত পণ্য ও সেবার মাধ্যমে পরিচালিত হচ্ছে। বর্তমান বৈশ্বিক বাণিজ্য বিঘ্নিত হওয়ার সময়ে দেশের রপ্তানি খাতকে প্রয়োজনীয় সহায়তা প্রদান এবং আন্তর্জাতিক বাণিজ্য সহজতর করতে ব্যাংকের এই ভূমিকা অত্যন্ত গুরুত্বপূর্ণ অবদান রেখেছে।

ব্যাংকিং নেটওয়ার্ক

বেসিক ব্যাংক পিএলসি. দেশের প্রধান প্রধান নগর এবং গুরুত্বপূর্ণ গ্রামীণ কেন্দ্র উভয় অঞ্চলেই একটি কৌশলগত ও ভারসাম্যপূর্ণ রূপরেখার মাধ্যমে বাংলাদেশের সর্বত্র সামগ্রিক ব্যাংকিং সেবা প্রদান করছে, যার অধীনে বর্তমানে ৭২টি শাখা কার্যকর রয়েছে। আর্থিক অন্তর্ভুক্তি গভীরতর করতে এবং বাজারের পরিধি বাড়াতে ব্যাংকটি ৩৭টি কৌশলগত উপ-শাখা (Sub-branch) স্থাপন করেছে, এবং আগামী বছরগুলোতে আরও উপ-শাখা চালুর সুনির্দিষ্ট পরিকল্পনা রয়েছে। নেটওয়ার্কের ক্রমাগত উন্নয়ন ও উপযোগিতা বৃদ্ধির ওপর বিশেষ জোর দেওয়া হচ্ছে; যার ফলে সেবা প্রদানের মান উন্নত করতে এবং পরিচালন দক্ষতা সর্বোচ্চ পর্যায়ে নিয়ে যেতে সম্প্রতি বেশ কয়েকটি শাখাকে উচ্চ-সম্ভাবনাময় এলাকায় স্থানান্তর করা হয়েছে।

খুচরা লেনদেন আরও সহজ ও গতিশীল করতে ব্যাংকটি বিভিন্ন

অঞ্চলে ১৩টি ডেডিকেটেড কালেকশন বুথ পরিচালনা করছে। এই নেটওয়ার্কের মধ্যে ঢাকা বিভাগে ৬টি, কক্সবাজারে ২টি এবং ময়মনসিংহ, বরিশাল, কুষ্টিয়া, গাজীপুর ও পটুয়াখালীতে ১টি করে বুথ রয়েছে। এই স্পর্শক বা টাচপয়েন্টগুলো গ্রাহকদের প্রয়োজনীয় লেনদেনের সুবিধা প্রদান করছে, যা ব্যাংকিং সেবার প্রতিবন্ধকতা কমিয়ে দৈনন্দিন ব্যাংকিং কার্যক্রমকে সহজতর করেছে।

গ্রাহকদের জন্য নিরবচ্ছিন্ন এবং ২৪/৭ ব্যাংকিং সুবিধা নিশ্চিত করার প্রতিশ্রুতি থেকে বেসিক ব্যাংক পিএলসি বাংলাদেশের অন্যতম বৃহৎ এটিএম কনসোর্টিয়াম 'কিউ-ক্যাশ' (Q-Cash) শেয়ার্ড নেটওয়ার্কের সক্রিয় সদস্য হিসেবে যুক্ত রয়েছে। এই অংশীদারিত্বের ফলে আমাদের গ্রাহকরা দেশব্যাপী প্রায় ৩,১৪৭টি এটিএম-এ সার্বক্ষণিক প্রবেশাধিকার পাচ্ছেন, যা ব্যাংকের পরিচালন ক্ষমতাকে ভৌত শাখার দেয়াল ছাড়িয়ে বহু দূর বিস্তৃত করেছে। এই যৌথ ইকোসিস্টেমের পাশাপাশি ব্যাংকটি তার নিজস্ব এটিএম নেটওয়ার্কের পরিধিও বাড়াচ্ছে, যার অধীনে বর্তমানে ঢাকা বিভাগে ১৫টি, বরিশালে ৩টি, চট্টগ্রাম ও রাজশাহীতে ২টি করে এবং খুলনা, সিলেট ও কুমিল্লায় ১টি করে নিজস্ব এটিএম রয়েছে। ভবিষ্যৎ পরিকল্পনার অংশ হিসেবে, আমাদের সেবা প্রদান এবং গ্রাহক অভিজ্ঞতাকে ক্রমাগত আধুনিক ও উন্নত করতে ব্যাংকটি উচ্চ-ট্রাফিক এবং কৌশলগতভাবে গুরুত্বপূর্ণ এলাকাগুলোতে আরও নিজস্ব এটিএম স্থাপনের লক্ষ্য নিয়ে কাজ করে যাচ্ছে।

প্রযুক্তি

সূচনালগ্ন থেকেই বেসিক ব্যাংক পিএলসি. (BASIC Bank PLC.) তাদের মূল ব্যাংকিং কার্যক্রমে উন্নত তথ্য প্রযুক্তির সমন্বয়কে অগ্রাধিকার দিয়ে আসছে। ব্যাংকটি ১৯৯১ সালে তাদের নিজস্ব ইন-হাউস ব্যাংকিং সফটওয়্যার তৈরির মাধ্যমে ডিজিটাল যাত্রা শুরু করে, যা পরবর্তীতে পরিচালনাগত দক্ষতা বৃদ্ধি এবং গ্রাহক সেবা উন্নত করার লক্ষ্যে একটি কেন্দ্রীভূত, রিয়েল-টাইম কোর ব্যাংকিং সিস্টেমে উন্নীত করা হয়। এক দশকেরও বেশি সময় ধরে এই কেন্দ্রীভূত প্ল্যাটফর্মটি সমস্ত শাখা, উপ-শাখা এবং প্রধান কার্যালয়কে নির্বিঘ্নে সংযুক্ত করে রেখেছে। এই সুদৃঢ় ভিত্তির ওপর নির্ভর করে, ব্যাংকটি তার কার্যক্রমকে ভবিষ্যতের উপযোগী করতে এবং উন্নত ডিজিটাল সুবিধাসমূহ নিশ্চিত করার লক্ষ্যে আগামী বছরে একটি পরবর্তী প্রজন্মের কোর ব্যাংকিং সলিউশন বাস্তবায়নের বিষয়টি সক্রিয়ভাবে মূল্যায়ন করছে।

আধুনিক আর্থিক পরিমণ্ডলে তথ্য ও যোগাযোগ প্রযুক্তির রূপান্তরকারী ক্ষমতাকে স্বীকৃতি দিয়ে, বেসিক ব্যাংক পিএলসি. গ্রাহকদের পরিবর্তনশীল প্রত্যাশা পূরণের জন্য ক্রমাগত আধুনিক ফিনটেক উদ্ভাবনসমূহকে গ্রহণ করছে। ব্যাংকটি সেবার সহজলভ্যতা এবং সিস্টেমের অভিযোজন ক্ষমতা বৃদ্ধি করার পাশাপাশি দ্রুত, নিরাপদ এবং অত্যন্ত দক্ষ সেবা প্রদানে নিবেদিত রয়েছে। ধারাবাহিক প্রযুক্তিগত উন্নয়ন, বর্ধিত প্রক্রিয়া স্বয়ংক্রিয়করণ এবং উন্নত ডিজিটাল টুলস ব্যবহারের মাধ্যমে এই প্রতিশ্রুতি বজায় রাখা হচ্ছে।

রিটেইল ডিজিটাল ইকোসিস্টেমকে ক্রমাগত পরিমার্জিত করতে ব্যাংকটি চলতি অর্থ বছরে বেশ কিছু মাইলফলক সক্ষমতার সূচনা করেছে। শিল্পখাত জুড়ে শক্তিশালী ঝুঁকি ব্যবস্থাপনার প্রয়োজনীয়তাকে বিবেচনায় নিয়ে ব্যাংকটি তার সমন্বিত এনপিএল ম্যানেজমেন্ট সিস্টেম চালু করেছে। সনাতন কাগজে-কলমে বা ম্যানুয়াল প্রক্রিয়া থেকে সরে এসে, এই বিশেষায়িত ডিজিটাল প্ল্যাটফর্মটি খেলাপি ঋণ ট্র্যাকিং, পর্যবেক্ষণ, আদায় তদারকি, মামলা ব্যবস্থাপনা এবং নির্বাহী রিপোর্টিংকে কেন্দ্রীভূত করেছে; যা ঋণগ্রহীতা, জামিনদার, বন্ধক বা কোল্যাটারাল,অবলোপন এবং আইনি অবস্থার ওপর রিয়েল-টাইম দৃশ্যমানতা প্রদান করে। একই সাথে, তাৎক্ষণিক এবং সার্বক্ষণিক গ্রাহক সহায়তার আধুনিক চাহিদা পূরণের লক্ষ্যে ব্যাংকটি তার অফিসিয়াল ওয়েবসাইটে একটি কৃত্রিম বুদ্ধিমত্তা চালিত চ্যাটবট সেবা চালু করেছে। এই বুদ্ধিমান ইন্টারফেসটি সরাসরি শাখা পরিদর্শন বা প্রথাগত কল সেন্টার কিউতে (লাইন) থাকার প্রয়োজনীয়তা দূর করে গ্রাহক ও অংশীজনদের পণ্য, আমানত স্কিম, ঋণ এবং শাখার অবস্থান সংক্রান্ত সঠিক তথ্য তাৎক্ষণিকভাবে পাওয়ার সুযোগ করে দিচ্ছে।

২০২৫ সালের মধ্যে "ম্যাগপাই" মোবাইল ইকোসিস্টেমের ফিচার বা কার্যকারিতাও উল্লেখযোগ্যভাবে বৃদ্ধি করা হয়েছে। জাতীয় সামাজিক নিরাপত্তা বেষ্টনীর সাথে সংগতি রেখে অ্যাপটি এখন জাতীয় পেনশন কর্তৃপক্ষ দ্বারা পরিচালিত সর্বজনীন পেনশন স্কিমের জন্য সরাসরি ডিজিটাল পেমেন্ট সমর্থন করে, যার মধ্যে প্রবাস, প্রগতি, সুরক্ষা এবং সমতা স্কিম অন্তর্ভুক্ত রয়েছে। নিরবচ্ছিন্ন এপিআই ইন্টিগ্রেশনের মাধ্যমে লেনদেনের বিবরণ স্বয়ংক্রিয়ভাবে সরকারের কেন্দ্রীয় সিস্টেমে আপডেট হয়ে যায়, যা ব্যবহারকারীদের যেকোনো স্থান থেকে তাৎক্ষণিক ডিজিটাল রসিদ, ট্রানজেকশন আইডি এবং নিশ্চিতকরণ বিজ্ঞপ্তি প্রদান করে। তাছাড়াও, খুচরা মার্চেন্ট পয়েন্টগুলোতে নিরাপদ, স্পর্শহীন এবং ক্যাশলেস লেনদেনকে উৎসাহিত করতে বাংলাদেশ ব্যাংকের জাতীয় কিউআর অবকাঠামো ব্যবহার করে ম্যাগপাই অ্যাপে "বাংলা কিউআর" পেমেন্ট সুবিধা যুক্ত করা হয়েছে। অ্যাপটিতে একটি সমন্বিত ইউটিলিটি বিল পেমেন্ট ইন্টারফেসও যুক্ত করা হয়েছে, যার ফলে গ্রাহকরা স্ব-শরীরে কোনো কালেকশন পয়েন্টে না গিয়েই বিদ্যুৎ, গ্যাস, পানি এবং অন্যান্য ইউটিলিটি বিল তাৎক্ষণিকভাবে পরিশোধ করতে পারছেন।

এই সম্মুখভাগের উদ্ভাবনগুলোর পেছনে রয়েছে একটি শক্তিশালী ব্যাক-এন্ড আর্কিটেকচার বা অভ্যন্তরীণ কাঠামো। ব্যাংকটি তার নিজস্ব আইটি টিম দ্বারা তৈরি বিভিন্ন প্রোপাইটরি সফটওয়্যার সলিউশন ব্যবহার করে এবং নিজস্ব ডেডিকেটেড প্লাটফর্মের মাধ্যমে দীর্ঘদিন ধরে অনলাইন ইউটিলিটি বিল সংগ্রহের সুবিধা প্রদান করে আসছে। ব্যবসায়িক ধারাবাহিকতা এবং নিরবচ্ছিন্ন সেবা নিশ্চিত করতে সকল ফিজিক্যাল ডেলিভারি চ্যানেল একটি স্থিতিস্থাপক ওয়াইড এরিয়া নেটওয়ার্কের মাধ্যমে প্রধান কার্যালয়, ডেটা সেন্টার এবং ডিজাস্টার রিকভারি সাইটের সাথে সুরক্ষিতভাবে সংযুক্ত রয়েছে। নমনীয় পেমেন্ট ইন্সট্রুমেন্টের গ্রাহক চাহিদা মেটাতে ব্যাংকটি ভিসা-ব্র্যান্ডের একটি কন্ট্যাক্টলেস ডুয়াল কারেন্সি ক্রেডিট কার্ড অফার করে, যার

পাশাপাশি ব্র্যান্ডের সম্পৃক্ততা ও অংশীজনদের সাথে যোগাযোগ বৃদ্ধির জন্য একটি সক্রিয় সোশ্যাল মিডিয়া উপস্থিতি রয়েছে।

শীর্ষস্থানীয় বৈশ্বিক নেটওয়ার্কগুলোর সাথে কৌশলগত অংশীদারিত্বের মাধ্যমে সকল শাখায় নিয়মিত এবং ওয়াক-ইন গ্রাহকদের সক্রিয়ভাবে অভ্যন্তরীণ রেমিট্যান্স সেবা প্রদান করা হচ্ছে। এগুলোর মধ্যে রয়েছে ওয়েস্টার্ন ইউনিয়ন, রিয়া, মানিগ্রাম, অগ্রণী রেমিট্যান্স হাউস (মালয়েশিয়া), এবং অগ্রণী এক্সচেঞ্জ হাউস প্রা. লি. (সিঙ্গাপুর) সহ অন্যান্য বিশ্বখ্যাত এক্সচেঞ্জ হাউস। প্রাতিষ্ঠানিক পর্যায়ে বেসিক ব্যাংক পিএলসি. জাতীয় পেমেন্ট অবকাঠামোর সাথে গভীরভাবে জড়িত রয়েছে। ব্যাংকটি বাংলাদেশ অটোমেটেড চেক প্রসেসিং সিস্টেম, বাংলাদেশ ইলেকট্রনিক ফান্ড ট্রান্সফার নেটওয়ার্ক, রিয়েল টাইম গ্রস সেটেলমেন্ট সিস্টেম, ইলেকট্রনিক ডিলিং সিস্টেম ফর ইন্টারব্যাংক মানি মার্কেট, এবং সরকারি সিকিউরিটিজ ট্রেডিংয়ের জন্য মার্কেট ইনফ্রাস্ট্রাকচার মডিউলে সক্রিয়ভাবে অংশগ্রহণ করে। অধিকন্তু, ব্যাংকটি সিপিটিইউ-তে নিবন্ধিত অংশগ্রহণকারীদের জন্য তার সম্পূর্ণ শাখা নেটওয়ার্ক জুড়ে ই-জিপি সেবা প্রদানের মাধ্যমে জাতীয় ই-টেন্ডারিং প্রক্রিয়াকে সহজতর করে। এটিএম এবং ডেবিট কার্ডের কার্যকারিতা কিউ-ক্যাশ শেয়ার্ড নেটওয়ার্ক এবং ন্যাশনাল পেমেন্ট সুইচ বাংলাদেশ-এর সাথে সম্পূর্ণরূপে সুসংগত, যা ব্যাংকের ই-কমার্স পেমেন্ট গেটওয়ে সলিউশনকেও সচল রাখে। গ্রাহকের আস্থা এবং প্রাতিষ্ঠানিক তথ্যের নিরাপত্তা রক্ষা করা অত্যন্ত গুরুত্বপূর্ণ। নিয়ন্ত্রক সংস্থার নির্দেশনা পুরোপুরি মেনে বেসিক ব্যাংক পিএলসি. তার আইসিটি নিরাপত্তানীতি ব্যাপকভাবে হালনাগাদ করেছে এবং বাংলাদেশ ব্যাংকের সর্বশেষ নির্দেশনা অনুযায়ী এর সাইবার প্রতিরক্ষা ব্যবস্থাকে আরও শক্তিশালী করেছে। প্রতিষ্ঠানটি নিয়মিত ভালনারেবিলিটি অ্যাসেসমেন্ট, পেনেট্রেশন টেস্টিং এবং বিস্তারিত সিস্টেম কনফিগারেশন রিভিউ সহ কঠোর ও স্বাধীন বহিরাগত নিরীক্ষার মধ্য দিয়ে যায়। এছাড়া, পরিশীলিত বৈশ্বিক সাইবার হুমকি মোকাবেলা করতে ব্যাংকের সুইফট মেসেজিং আর্কিটেকচার পরিচালনাকারী বিশেষ নিরাপত্তা প্রোটোকলগুলো উল্লেখযোগ্যভাবে জোরদার করা হয়েছে। এই সমন্বিত প্রযুক্তিগত পদক্ষেপগুলোর মাধ্যমে বেসিক ব্যাংক পিএলসি একটি টেকসই, স্মার্ট এবং অন্তর্ভুক্তিমূলক আর্থিক ইকোসিস্টেম গড়ে তোলার মাধ্যমে 'স্মার্ট বাংলাদেশ' বিনির্মাণে অর্থপূর্ণ অবদান রেখে চলেছে।

ঝুঁকি ব্যবস্থাপনা

বেসিক ব্যাংক পিএলসি. একটি শক্তিশালী এবং অন্তর্ভুক্তিমূলক ঝুঁকি ব্যবস্থাপনা সংস্কৃতির অধীনে পরিচালিত হয়, যেখানে ঝুঁকির সনাক্তকরণ, পরিমাপ, পর্যবেক্ষণ এবং নিয়ন্ত্রণকে সংগঠনের সকল স্তরের একটি যৌথ প্রাতিষ্ঠানিক দায়িত্ব হিসেবে বিবেচনা করা হয়। এই কাঠামোর শীর্ষবিন্দুতে রয়েছে পরিচালনা পর্ষদ, যারা বোর্ড রিস্ক ম্যানেজমেন্ট কমিটির সহায়তায় ব্যাংকের কৌশলগত ঝুঁকি দর্শনকে দিকনির্দেশনা প্রদান করে। পর্ষদ ঝুঁকি ব্যবস্থাপনার সামগ্রিক সাংগঠনিক কাঠামো নির্ধারণ করে, ব্যাংকিং কার্যক্রমের অন্তর্নিহিত ঝুঁকিগুলো মূল্যায়ন করে এবং উচ্চ-স্তরের নীতি, প্রক্রিয়া ও নির্দেশিকা অনুমোদন করে। এর পরিপূরক হিসেবে, বিআরএমসি ঝুঁকি গভর্নেন্স কাঠামো প্রতিষ্ঠা করে, দীর্ঘমেয়াদী স্থায়িত্ব নিশ্চিত করতে নিয়ন্ত্রণমূলক ব্যবস্থার বাস্তবায়ন তদারকি করে এবং বোর্ডকে গুরুত্বপূর্ণ আপডেট ও নীতিগত সুপারিশ প্রদানের জন্য ব্যাংকের সামগ্রিক ঝুঁকি প্রোফাইল ক্রমাগত পর্যালোচনা করে।

নির্বাহী পর্যায়ে ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষ পর্ষদ কর্তৃক অনুমোদিত কৌশলগুলো পদ্ধতিগতভাবে বাস্তবায়ন করে। এক্সিকিউটিভ রিস্ক ম্যানেজমেন্ট কমিটি ক্রমাগত পরিচালন নীতিগুলো পর্যবেক্ষণ করে এবং নিশ্চিত করে যেন ঝুঁকির মাত্রা ব্যাংকের নির্ধারিত ঝুঁকি গ্রহণের সীমার মধ্যে থাকে। বিশেষায়িত তদারকি নিশ্চিত করতে, ইআরএমসি সরাসরি 'সিক্স কোর রিস্ক অ্যাড্রেসিং কমিটি'-র কার্যক্রম তত্ত্বাবধান করে, যাদের কাজ হলো একক উচ্চ-অগ্রাধিকারযুক্ত ঝুঁকির ক্ষেত্রগুলো পরিচালনা করা। অধিকন্তু, ব্যাংকের ব্যাপক সুপারভাইজরি রিভিউ প্রসেস সহজতর করার জন্য, একটি ডেডিকেটেড এসআরপি টিম বিআরএমসি-র নির্দেশনায় কাজ করে, যা মূলধন পর্যাপ্ততা মূল্যায়ন করে, পরিবর্তনশীল ঝুঁকির অবস্থান পর্যালোচনা করে এবং পরিচালন স্তরে বাস্তবায়নের কাজগুলো বন্টন করে। পরিচালনগতভাবে, এই কাঠামোটি একটি বহুমাত্রিক প্রতিরক্ষা ব্যবস্থার ওপর নির্ভর করে যেখানে ঝুঁকিকে তার উৎপত্তিস্থলেই সক্রিয়ভাবে প্রশমন করা হয়। ঝুঁকি ব্যবস্থাপনার প্রথম প্রতিরক্ষা স্তরটি সমস্ত ফ্রন্ট-অফিস, শাখা, সার্কেল এবং বিভাগ জুড়ে বিস্তৃত, যেখানে কর্মীরা ঝুঁকি সনাক্ত ও রিপোর্ট করার জন্য কঠোরভাবে কাজ করেন। এই সম্মুখসারির প্রতিরক্ষাকে সহায়তা করার জন্য রয়েছে একটি স্বাধীন রিস্ক ম্যানেজমেন্ট ডিভিশন, যার অধীনে ক্রেডিট রিস্ক, মার্কেট রিস্ক, লিকুইডিটি রিস্ক, অপারেশনাল রিস্ক, ক্যাপিটাল ম্যানেজমেন্ট, স্ট্রেস টেস্টিং এবং রিস্ক রিসার্চ অ্যান্ড পলিসি ডেভেলপমেন্টের জন্য বিশেষায়িত ডেস্ক রয়েছে।

কঠোর কাঠামোগত শৃঙ্খলা বজায় রাখতে বেসিক ব্যাংক পিএলসি. পর্ষদ-অনুমোদিত নীতিমালার একটি বিস্তৃত সেট কার্যকর করে থাকে। এই নিয়মতান্ত্রিক কাঠামোর মধ্যে রয়েছে ক্রেডিট পলিসি, অ্যাসেট লায়াবিলিটি ম্যানেজমেন্ট পলিসি, ট্রেজারি রিস্ক ম্যানেজমেন্ট পলিসি, ইন্টারনাল কন্ট্রোল অ্যান্ড কমপ্লায়েন্স পলিসি এবং অ্যান্টি-মানি লন্ডারিং অ্যান্ড কাউন্টারিং দ্য ফাইন্যান্সিং অব টেররিজম পলিসি। এগুলো আইসিটি পলিসি, হোলসেল বরোয়িং অ্যান্ড ফান্ডিং গাইডলাইনস, লিকুইডিটি কন্টিনজেন্সি প্ল্যান, সামগ্রিক রিস্ক ম্যানেজমেন্ট পলিসি, ফ্রড ম্যানেজমেন্ট পলিসি এবং ইন্টারনাল ক্যাপিটাল অ্যাডেকুয়েসি অ্যাসেসমেন্ট প্রসেস পলিসি দ্বারা আরও শক্তিশালী করা হয়েছে। সকল স্তরের কর্মীদের এই অভ্যন্তরীণ ও নিয়ন্ত্রক নির্দেশিকাগুলো মেনে চলতে সক্রিয়ভাবে উৎসাহিত করা হয়; যা লক্ষ্যভিত্তিক প্রশিক্ষণ কর্মসূচি, ইন্টারেক্টিভ কর্মশালা এবং কঠোর অভ্যন্তরীণ নিরীক্ষার মাধ্যমে ক্রমাগত শক্তিশালী করা হয় এবং পুরো প্রতিষ্ঠান জুড়ে একটি সতর্ক ঝুঁকি-সচেতন সংস্কৃতি গড়ে তোলে।

মূলধন পরিস্থিতি

বছরের শেষে ব্যাংকের মূলধন পরিস্থিতি নিচের টেবিলে উপস্থাপন করা হলো:

(মিলিয়ন টাকা)

বিবরণ	২০২৫	২০২৪
পরিশোধিত মূলধন	১০,৮৪৬.৯৮	১০,৮৪৬.৯৮
মোট শেয়ারহোল্ডারদের ইক্যুইটি	(২২,৬১১.৪৬)	(১৪,৫৪০.৭৮)
মোট মূলধন	(২৩,৫২০.০৭)	(১৫,০৫২.২৮)
মূলধন ঘাটতি	(৪১,৮৪৪.৮৭)	(৩৩,৬৩৬.৯৫)

গত কয়েক অর্থবছর ধরে ক্রমাগত লোকসান জমা হওয়ার কারণে বেসিক ব্যাংক পিএলসি-র মূলধন পরিস্থিতি প্রয়োজনীয় বেঞ্চমার্ক বা কাঙ্খিত পর্যায়ে পৌঁছাতে পারেনি। ঋণ ও অগ্রিমের বিপরীতে পর্যায়ক্রমে প্রভিশন বা সংস্থান সংরক্ষণের জন্য ব্যাংকের অনুকূলে রেগুলেটরি ফরবেয়ারেন্স (নিয়ন্ত্রক শিথিলতা) মঞ্জুর করা এবং ব্যাংকের সংবিধিবদ্ধ মূলধন গণনার সময় অবশিষ্ট প্রয়োজনীয় প্রভিশন সমন্বয় না করা সত্ত্বেও এই ঘাটতি বজায় রয়েছে।

নিরীক্ষক নিয়োগ

কোম্পানি আইন, ১৯৯৪-এর ২১০ ধারা অনুযায়ী পরিচালনা পর্ষদের সিদ্ধান্ত মোতাবেক 'কাজী জহির খান অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস'-কে ২০২৫ সালের জন্য বেসিক ব্যাংক পিএলসি.-র সংবিধিবদ্ধ নিরীক্ষক হিসেবে নিয়োগ করা হয়েছে।

আর্থিক প্রতিবেদন

২০২৫ সালের জন্য ব্যাংক কর্তৃক নির্ভুল এবং যথাযথ হিসাবের বই বা খাতা রক্ষণাবেক্ষণ করা হয়েছে। আর্থিক বিবরণীসমূহ বাংলাদেশ অ্যাকাউন্টিং স্ট্যান্ডার্ডস, বাংলাদেশ ফাইন্যান্সিয়াল রিপোর্টিং স্ট্যান্ডার্ডস, ব্যাংক কোম্পানি আইন, ১৯৯১ (সংশোধিত)-এর প্রযোজ্য বিধান এবং অন্যান্য প্রাসঙ্গিক আইন ও নিয়ন্ত্রক সংস্থা কর্তৃক জারিকৃত বিধিমালা সম্পূর্ণরূপে প্রতিপালন করে এবং বাংলাদেশ ব্যাংক নির্ধারিত ফরমেট কঠোরভাবে অনুসরণ করে প্রস্তুত করা হয়েছে। ৩১ ডিসেম্বর, ২০২৫ তারিখ পর্যন্ত এই আর্থিক বিবরণীগুলো ব্যাংকের আর্থিক অবস্থা, ফলাফল, নগদ প্রবাহ এবং ইক্যুইটির পরিবর্তনের একটি সত্য ও ন্যায্য চিত্র উপস্থাপন করে। এই আর্থিক বিবরণীগুলোর সত্যতা সংবিধিবদ্ধ বহিঃনিরীক্ষক 'কাজী জহির খান অ্যান্ড কোং, চার্টার্ড অ্যাকাউন্ট্যান্টস' দ্বারা যথাযথভাবে নিরীক্ষিত ও প্রত্যয়িত হয়েছে।

জাতীয় রাজস্ব ও অর্থনীতিতে অবদান

ব্যাংক তার কর্পোরেট করের বাধ্যবাধকতা পরিশোধে কঠোরভাবে কমপ্লায়েন্স বা অনুবর্তিতা বজায় রেখেছে, যার ফলে ২০২৫ সালে জাতীয় কোষাগারে মোট ৯,০৩০.৬৩ মিলিয়ন টাকা জমা দেওয়া হয়েছে। নিজস্ব কর্পোরেট কর প্রদানের পাশাপাশি, ব্যাংকটি উৎসে বিভিন্ন সরকারি শুল্ক ও কর সংগ্রহ ও জমা দেওয়ার মাধ্যমে জাতীয় রাজস্ব বোর্ডকে সহায়তা দিয়ে যাচ্ছে। এই সংগ্রহের মধ্যে রয়েছে আমানতের ওপর সুদের পেমেন্ট, পণ্য ও সেবা সংগ্রহ, কর্মকর্তা-কর্মচারীদের বেতন এবং গ্রাহকদের প্রদত্ত ব্যাংকিং সেবা থেকে উদ্ভূত উৎস আয়কর, মূল্য সংযোজন কর, আবগারি শুল্ক এবং অন্যান্য সংবিধিবদ্ধ কর্তন। এই ধরনের সংগৃহীত সকল রাজস্ব নিয়মিত এবং পদ্ধতিগতভাবে প্রযোজ্য কর আইন ও নিয়ন্ত্রক নির্দেশনা অনুযায়ী সরকারি ট্রেজারিতে জমা করা হয়।

মানবসম্পদ উন্নয়ন

বেসিক ব্যাংক পিএলসি-তে মানবসম্পদকে সবচেয়ে গুরুত্বপূর্ণ সম্পদ হিসেবে বিবেচনা করা হয়, যা ব্যাংকের ধারাবাহিক প্রবৃদ্ধি এবং পরিচালনগত সফলতার মূল চালিকাশক্তি হিসেবে কাজ করে। একটি অত্যন্ত গতিশীল এবং প্রতিযোগিতামূলক আর্থিক পরিবেশে, প্রত্যেক কর্মচারীকে সংগঠনের একজন প্রধান প্রতিনিধি হিসেবে স্বীকৃতি দেওয়া হয়, যা প্রাতিষ্ঠানিক লক্ষ্য পূরণে যৌথ ও ব্যক্তিগত প্রচেষ্টাকে অপরিহার্য করে তোলে। ভবিষ্যতের উপযোগী কর্মীবাহিনী নিশ্চিত করতে ব্যাংকটি ক্রমাগত সক্ষমতা বৃদ্ধি এবং পেশাদারী উন্নয়নের ওপর জোর দিয়ে থাকে। বছরজুড়ে ব্যাংকের নিজস্ব প্রশিক্ষণ ইনস্টিটিউটে আধুনিক ব্যাংকিং কার্যক্রমের এক বিস্তীর্ণ ক্ষেত্র নিয়ে বিভিন্ন প্রশিক্ষণ কর্মসূচি, কর্মশালা এবং সেমিনার পদ্ধতিগতভাবে আয়োজন করা হয়। এছাড়া, কর্মীদের বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট, বাংলাদেশ ব্যাংক ট্রেনিং একাডেমি এবং অন্যান্য স্বীকৃত স্থানীয় ও আন্তর্জাতিক সংস্থাসহ শীর্ষস্থানীয় পেশাদার প্রতিষ্ঠানের বিশেষায়িত কোর্সে নিয়মিত মনোনীত করা হয়। এই উদ্যোগগুলো টেকনিক্যাল দক্ষতা বাড়াতে, পরিচালনগত উৎকর্ষতাকে উন্নীত করতে এবং আর্থিক খাতের উদীয়মান প্রবণতা ও নিয়ন্ত্রক চ্যালেঞ্জ মোকাবেলায় প্রাতিষ্ঠানিক প্রস্তুতি নিশ্চিত করতে কৌশলগতভাবে প্রণয়ন করা হয়েছে।

২০২৫ সালে প্রশিক্ষণের পরিধি উল্লেখযোগ্যভাবে সম্প্রসারিত হয়েছে, যেখানে মোট ১৬০টি প্রশিক্ষণ কর্মসূচি পরিচালিত হয়েছে এবং ২,০৭৩ জন কর্মী এতে সক্রিয়ভাবে অংশগ্রহণ করেছেন। এই সক্ষমতা বৃদ্ধির প্রচেষ্টার মূল ভিত্তি ছিল বেসিক ব্যাংক ট্রেনিং ইনস্টিটিউট, যার মাধ্যমে ২৮টি বুনিয়াদ ও কৌশলগত প্রশিক্ষণ কর্মসূচি আয়োজন করা হয় এবং এতে সিংহভাগ অর্থাৎ ১,৭৮৭ জন অংশগ্রহণকারী অংশ নেন। অভ্যন্তরীণ কর্মসূচির পাশাপাশি, কর্মীদের দক্ষতার বৈচিত্র্যকরণে ব্যাপক বাহ্যিক প্রশিক্ষণের সুযোগ সুবিধা প্রদান করা হয়েছে। বাংলাদেশ ব্যাংক থেকে সরাসরি পরিচালিত বিশেষায়িত কোর্সে ৩৫টি ভিন্ন ভিন্ন কর্মসূচিতে ৫২ জন কর্মচারী অংশ নেন, অন্যদিকে বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট-এ ৪১টি প্রশিক্ষণ কর্মসূচিতে ৬৯ জন মনোনীত অংশগ্রহণকারী উপস্থিত ছিলেন। তদুপরি, বাংলাদেশ ব্যাংক ট্রেনিং একাডেমি আয়োজিত ২৭টি প্রশিক্ষণ কর্মসূচিতে ২৯ জন কর্মী অংশ নেন এবং অন্যান্য নামী পেশাদার প্রতিষ্ঠান পরিচালিত আরও ২৯টি প্রশিক্ষণ সেশন ১৩৬ জন স্টাফ সম্পন্ন করেন। এই যৌথ লার্নিং চ্যানেলগুলোর মাধ্যমে সমস্ত পরিচালন স্তরে প্রযুক্তিগত দক্ষতা, নিয়ন্ত্রক কমপ্লায়েন্স এবং নেতৃত্বের সক্ষমতা উল্লেখযোগ্যভাবে বৃদ্ধি পেয়েছে।

এই মানবসম্পদ উন্নয়ন উদ্যোগগুলোর কার্যকর বাস্তবায়ন নিশ্চিত করতে ব্যাংক তার বার্ষিক বাজেটে পদ্ধতিগতভাবে নির্দিষ্ট আর্থিক বরাদ্দ দিয়ে থাকে। ২০২৫ সালে প্রশিক্ষণ কর্মসূচি, ইন্টারেক্টিভ কর্মশালা, কৌশলগত সেমিনার এবং কর্মীদের স্বীকৃতিমূলক কার্যক্রম আয়োজনের জন্য সুনির্দিষ্টভাবে ৪.৫০ মিলিয়ন টাকার একটি বর্ধিত বাজেট বরাদ্দ রাখা হয়েছিল। এই বর্ধিত আর্থিক প্রতিশ্রুতি কর্মীদের সক্ষমতা ও পেশাদারী অনুপ্রেরণা বৃদ্ধির প্রতি ব্যাংকের ধারাবাহিক মনোযোগকে প্রমাণ করে। অধিকন্তু, ব্যাংকিং শিল্পে আনুষ্ঠানিক পেশাদার যোগ্যতার সর্বোচ্চ গুরুত্বকে স্বীকৃতি দিয়ে, প্রফেশনাল ডেভেলপমেন্ট অ্যাওয়ার্ড ও অনার্সের জন্য ৪.০০ মিলিয়ন টাকার একটি পৃথক বাজেট সুনির্দিষ্টভাবে বরাদ্দ করা হয়েছিল। এই বাজেটটি ব্যাংকিং ডিপ্লোমা পরীক্ষায় সফলভাবে উত্তীর্ণ কর্মচারীদের পুরস্কৃত ও উৎসাহিত করার জন্য নিবেদিত, যা প্রাতিষ্ঠানিক শিক্ষার উৎকর্ষতাকে উৎসাহিত করার পাশাপাশি একটি অত্যন্ত জ্ঞানী, দক্ষ এবং কমপ্লায়েন্ট কর্মীবাহিনী গড়ে তোলার দৃঢ় প্রতিশ্রুতি ব্যক্ত করে।

স্থিতিশীলতা ও টেকসই অগ্রগতি নিশ্চিতকরণ

পুরো ২০২৫ সাল জুড়ে বেসিক ব্যাংক পিএলসি. আর্থিক স্থিতিস্থাপকতা পুনর্গঠন, প্রাতিষ্ঠানিক বিশ্বাস জোরালো করা এবং এর কর্পোরেট অনুশীলনকে টেকসই প্রবৃদ্ধির সাথে সামঞ্জস্যপূর্ণ করার ওপর মূল ব্যাংকিং কার্যক্রমে মনোনিবেশ করেছে। এই ব্র্যান্ড-বিল্ডিং প্রচেষ্টার একটি কেন্দ্রীয় স্তম্ভ ছিল সম্পদের গুণগত মানের আগ্রাসী পুনরুদ্ধার। ব্যাংকটি শীর্ষ খেলাপিদের লক্ষ্য করে সুনির্দিষ্ট রিকভারি ক্যাম্পেইন বা আদায় অভিযান চালুর মাধ্যমে একটি কঠোর খেলাপি ঋণ আদায় কার্যক্রম শুরু করেছে। একটি কাঠামোগত তিন বছর মেয়াদী কর্মপরিকল্পনা দ্বারা পরিচালিত হয়ে ব্যাংকটি তার আইনি চ্যানেলগুলোকে শক্তিশালী করেছে, অভ্যন্তরীণ আদায় প্রক্রিয়াকে পরিমার্জিত করেছে এবং অ-কার্যকর বা খেলাপি ঋণ পদ্ধতিগতভাবে কমিয়ে আনতে ঋণগ্রহীতাদের সাথে যোগাযোগ গভীর করেছে। একই সাথে, বাজারে তার অবস্থান সুসংহত করতে ব্যাংকটি টেকসই পুনঃমূলধনকরণ সমাধানের জন্য নিয়ন্ত্রক কর্তৃপক্ষ এবং সরকারের সাথে ঘনিষ্ঠভাবে সহযোগিতার মাধ্যমে মূলধন শক্তিশালীকরণকে অগ্রাধিকার দিয়েছে। এই ঘুরে দাঁড়ানোর কৌশলের অংশ হিসেবে ব্যাংকটি মূলধন পর্যাপ্ততা পুনরুদ্ধার এবং দীর্ঘমেয়াদী আর্থিক স্থিতিশীলতা নিশ্চিত করার উদ্দেশ্যে একটি সময়াবদ্ধ পুনরুদ্ধার পরিকল্পনা সফলভাবে জমা দিয়েছে।

তহবিলের সামগ্রিক খরচ কমাতে এবং একটি স্বাস্থ্যকর ব্যালেন্স শিট তৈরি করতে ব্যাংকটি কম খরচের ও সুদবিহীন আমানতের ওপর বিশেষ নজর দিয়ে তার আমানত সংগ্রহের কৌশলগুলোকে নতুন রূপ দিয়েছে। এই প্রচেষ্টার অংশ হিসেবে উচ্চ-মূল্যের সরকারি এবং দাতা-অর্থায়িত প্রকল্প অ্যাকাউন্টগুলো পরিচালনার জন্য সরকারি অনুমোদনের আনুষ্ঠানিক অনুরোধ জমা দেওয়া হয়েছে। পরিচালনগতভাবে, ব্যাংকটি দক্ষতা বাড়াতে, অপ্রয়োজনীয় ব্যয় কমাতে এবং সেবা প্রদানের মান উন্নত করতে উন্নত প্রযুক্তি এবং কাঠামোগত প্রক্রিয়া উন্নয়নকে কাজে লাগিয়েছে। প্রাতিষ্ঠানিক নেতৃত্ব মূল কাজগুলোর দৈনন্দিন নিখুঁত সম্পন্নের ওপর কঠোর জোর দিয়েছে, যা নির্বিঘ্ন পরিচালনা এবং একটি উল্লেখযোগ্যভাবে উন্নত গ্রাহক অভিজ্ঞতা নিশ্চিত করেছে।

দীর্ঘমেয়াদী ব্র্যান্ডের স্থায়িত্ব নিশ্চিত হয়েছে বিচক্ষণ পোর্টফোলিও বৃদ্ধি, কঠোর নিয়ন্ত্রক কমপ্লায়েন্স এবং কর্মীবাহিনীর উৎকর্ষতার প্রতি দৃঢ় প্রতিশ্রুতির মাধ্যমে। ব্যাংকটি মানসম্পন্ন, বৈচিত্র্যময় ক্রেডিট প্রবৃদ্ধি বজায় রেখেছে এবং একই সাথে অগ্রাধিকার খাতগুলোতে ঋণ বিতরণে শক্তিশালী বরাদ্দ অক্ষুন্ন রেখেছে, যা এর সন্তোষজনক স্মল অ্যান্ড মিডিয়াম ইনফ্রাস্ট্রাকচার (SMI), স্মল স্কেল ইন্ডাস্ট্রি (SSI) এবং মাইক্রোক্রেডিট টু-লোনেবল-ফান্ড রেশিও বা অনুপাতের মধ্যে স্পষ্টভাবে প্রতিফলিত হয়। এই অগ্রগতিগুলো রক্ষা করতে এবং অংশীজনদের স্বার্থ সুরক্ষায়, ব্যবস্থাপনা কর্তৃপক্ষ কেন্দ্রীয় কর্তৃপক্ষের সমস্ত নিয়ন্ত্রক নির্দেশাবলীর কঠোর প্রতিপালন নিশ্চিত করেছে এবং জাতীয় সংস্কার উদ্যোগগুলোর সাথে সক্রিয় সম্পৃক্ততা বজায় রেখেছে। এই সামগ্রিক ঘুরে দাঁড়ানোর কৌশলের মূল ভিত্তি ছিল মানব পুঁজিতে বড় ধরনের বিনিয়োগ, যা ব্যাংকটি আধুনিক আর্থিক পরিমণ্ডল পরিচালনায় কর্মীদের প্রয়োজনীয় প্রযুক্তিগত ও বিশ্লেষণাত্মক দক্ষতা প্রদানের জন্য ব্যাপক ও সুদূরপ্রসারী প্রশিক্ষণ উদ্যোগ এবং পেশাদার উন্নয়ন কর্মসূচির মাধ্যমে সক্রিয়ভাবে এগিয়ে নিয়ে গেছে।

আগামী দিনের পথচলা

বেসিক ব্যাংক পিএলসি. যখন তার কৌশলগত ঘুরে দাঁড়ানোর চক্রের গভীরে প্রবেশ করছে, প্রতিষ্ঠানটি তখন তার কাঠামোগত পুনরুদ্ধার ত্বরান্বিত করতে, ব্যাপক ডিজিটাল আধুনিকীকরণ গ্রহণ করতে এবং টেকসই আর্থিক মূল্য সৃষ্টিতে দৃঢ় প্রতিশ্রুতিবদ্ধ। ২০২৫ সাল জুড়ে প্রতিষ্ঠিত মৌলিক পুনরুদ্ধারের মাইলফলকগুলোর ওপর ভিত্তি করে, আমাদের দূরদর্শী রোডম্যাপের কেন্দ্রবিন্দুতে রয়েছে সম্পদের গুণগত মানের নিরলস পুনরুদ্ধার এবং আগ্রাসী খেলাপি ঋণ ব্যবস্থাপনা। আমাদের নতুন চালু হওয়া ডিজিটাল এনপিএল ম্যানেজমেন্ট সিস্টেমকে পুরোপুরি কাজে লাগিয়ে এবং কঠোর আইনি চ্যানেলগুলোকে জোরদার করে ব্যাংকটি ক্রেডিট ঝুঁকি ঘনিষ্ঠভাবে পর্যবেক্ষণ ও পরিচালনা করবে, ব্যালেন্স শিটের স্বাস্থ্য অপ্টিমাইজ করবে এবং অংশীজনদের মূলধন সক্রিয়ভাবে রক্ষা করবে।

ব্যাংকের কর্পোরেট যাত্রার পরবর্তী ধাপটি সংজ্ঞায়িত হবে একটি ব্যাপক প্রযুক্তিগত বিবর্তনের মাধ্যমে। একটি টেকসই এবং মানসিকভাবে উন্নত ডিজিটাল ইকোসিস্টেমের জাতীয় রূপকল্পকে সমর্থন করতে, ব্যাংকটি সক্রিয়ভাবে একটি পরবর্তী প্রজন্মের কোর ব্যাংকিং সলিউশন চালুর পথ তৈরি করছে, যা আমাদের ব্যাক-এন্ড প্রসেসিং পাওয়ার এবং প্রাতিষ্ঠানিক তৎপরতাকে সম্পূর্ণ বদলে দেওয়ার জন্য ডিজাইন করা হয়েছে। রিটেল বা খুচরা ফ্রন্টে আমরা আমাদের "ম্যাগপাই" মোবাইল প্ল্যাটফর্মের পরিচালন ক্ষমতা সম্প্রসারণ করছি, আমাদের স্বয়ংক্রিয় এআই চ্যাটবট নেটওয়ার্ক স্কেল করছি এবং ব্যাপক বাংলা কিউআর মার্চেন্ট ইন্টিগ্রেশন ও কন্ট্যাক্টলেস লেনদেন ব্যবস্থার মাধ্যমে ক্যাশলেস পেমেন্ট অবকাঠামোকে এগিয়ে নিয়ে যাচ্ছি।

দীর্ঘমেয়াদী স্থায়িত্বের ভিত্তি হবে ক্রেডিট প্রবৃদ্ধির ক্ষেত্রে একটি সুশৃঙ্খল ও উচ্চ-মানের পদ্ধতি। ব্যাংকটি কৌশলগতভাবে তার পোর্টফোলিওকে বৈচিত্র্যময় করছে যেখানে অগ্রাধিকার খাতগুলোতে লক্ষ্যভিত্তিক বরাদ্দ দেওয়া হচ্ছে, যাতে স্মল অ্যান্ড মিডিয়াম ইনফ্রাস্ট্রাকচার, স্মল স্কেল ইন্ডাস্ট্রি এবং মাইক্রোক্রেডিট সুবিধাসমূহ অত্যন্ত শক্তিশালী থাকে। এই পরিচালনগত অগ্রগতিগুলো রক্ষা করতে ব্যাংকটি কেন্দ্রীয় নিয়ন্ত্রক নির্দেশাবলীর শতভাগ পরিপালন নিশ্চিত করছে এবং জাতীয় ব্যাংকিং সংস্কার উদ্যোগগুলোর সাথে প্রঅ্যাক্টিভ বা সক্রিয় সম্পৃক্ততা গভীর করছে।

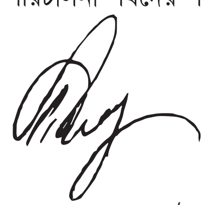
পরিশেষে, এই সামগ্রিক রূপান্তরটি আমাদের কর্মীবাহিনীর ওপর অনেকাংশে নির্ভরশীল। আমাদের ভবিষ্যৎ কৌশলের মূলে রয়েছে মানব সম্পদ উন্নয়নে নিবিড় বিনিয়োগ, যা একটি আধুনিক ও জটিল আর্থিক ল্যান্ডস্কেপ সফলভাবে পরিচালনার জন্য আমাদের কর্মীদের প্রয়োজনীয় প্রযুক্তিগত ও বিশেষণাত্মক দক্ষতায় সজ্জিত করতে ব্যাপক ও বিশেষায়িত প্রশিক্ষণ কর্মসূচির মাধ্যমে পরিচালিত হচ্ছে। এই সমস্ত পরিচালনগত, আর্থিক এবং ডিজিটাল পদক্ষেপের মাধ্যমে বেসিক ব্যাংক পিএলসি. কেবল একটি স্থিতিস্থাপক আর্থিক প্রতিষ্ঠান হিসেবেই নয়, বরং ভবিষ্যতের জন্য একটি গভীর বিশ্বস্ত, আধুনিক এবং অন্তর্ভুক্তিমূলক ব্যাংকিং অংশীদার হিসেবে এগিয়ে চলেছে।

কৃতজ্ঞতা স্বীকার

পরিচালনা পর্ষদ বাংলাদেশ সরকার, বাংলাদেশ ব্যাংক এবং আর্থিক প্রতিষ্ঠান বিভাগকে তাদের নিরবচ্ছিন্ন দিকনির্দেশনা ও সহযোগিতার জন্য গভীর কৃতজ্ঞতা প্রকাশ করছে। পর্ষদ ব্যাংকের প্রতি আমানতকারী, শেয়ারহোল্ডার এবং অন্যান্য অংশীজনদের পুনঃব্যক্ত আস্থার স্বীকৃতি প্রদান করছে।

একটি চ্যালেঞ্জিং ব্যবসায়িক পরিবেশের মধ্যে বেসিক ব্যাংক পিএলসি.-র সকল স্তরের কর্মকর্তা-কর্মচারীদের নিবেদিত প্রচেষ্টা এবং প্রতিশ্রুতির আন্তরিক মূল্যায়ন করা হচ্ছে। ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষ লক্ষ্যমাত্রা পূরণ এবং কঠোরভাবে সমস্ত নিয়ন্ত্রক কমপ্লায়েন্স মেনে চলার জন্য কৌশলগতভাবে কাজ করার ওপর জোর দিয়েছে। ব্যাংকটি দেশের ব্যাংকিং চাহিদা পূরণ এবং বাংলাদেশের অর্থনৈতিক উন্নয়নে অবদান রাখতে প্রতিশ্রুতিবদ্ধ। পর্ষদ ব্যাংকের ঘুরে দাঁড়ানোর যাত্রায় ধারাবাহিক অগ্রগতি প্রত্যাশা করে, যার মূল উদ্দেশ্য আর্থিক স্বাস্থ্যের পুনরুদ্ধার এবং সকল অংশীজনদের কাছে টেকসই মূল্য পৌঁছে দেওয়া।

পরিচালনা পর্ষদের পক্ষে,



হেলাল আহমেদ চৌধুরী
চেয়ারম্যান
পরিচালনা পর্ষদ
বেসিক ব্যাংক পিএলসি.

Bismillahir Rahmanir Rahim

"Respected Shareholders"

Assalamu Alaikum

On behalf of the Board of Directors of BASIC Bank PLC., a warm and cordial welcome is extended to all esteemed shareholders on the occasion of the 37th Annual General Meeting of the Bank. The Directors' Report, alongside the Audited Financial Statements detailing the institutional performance and accounts for the year ended December 31, 2025, is formally presented.

A comprehensive and detailed account of the Bank's operational and financial milestones across various critical dimensions during the year 2025 is provided within this report. In the diligent discharge of fiduciary responsibilities, these financial statements have been meticulously reviewed and scrutinized by the Board to rigorously evaluate the fundamental financial health of the Bank, enforce absolute transparency across all operational mechanisms, and uphold the highest benchmarks of accuracy, integrity, and reliability in financial disclosures.

Prior to the presentation of a granular analysis regarding the Bank's operational milestones and institutional achievements, a strategic overview of the major shifts in the global and domestic macroeconomic landscape, alongside prevailing trends within the national banking sector, is outlined. The operational environment of the Bank has been significantly influenced by these external dynamics, and strategic decisions during the year under review have been actively guided by them.

Global Economic Landscape

The global economy in 2025 navigated a complex terrain marked by policy realignments, geopolitical fragmentation, and asynchronous recovery patterns across major economies. According to the International Monetary Fund's World Economic Outlook, global growth is projected at 3.2 percent for 2025 and 3.1 percent for 2026, representing a cumulative downgrade of 0.2 percentage points from earlier forecasts. This moderation reflects the confluence of several structural headwinds: the escalation of tariff barriers and trade fragmentation, persistent inflationary pressures in service sectors, and the lagged effects of monetary tightening across advanced economies.

The World Bank presents a more cautious view, with its June 2025 Global Economic Prospects report forecasting global growth of only 2.3 percent in 2025, with a modest recovery to 2.7 percent by 2026-27, driven by rising trade barriers and policy risks. This divergence between the IMF and World Bank forecasts underscores the elevated uncertainty surrounding global economic prospects. The OECD similarly projected global growth to slow to 2.9 percent in both 2025 and 2026.

Regionally, advanced economies are projected to expand at around 1.4 percent to 1.8 percent in 2025, with the United States near 1.8 percent and the Euro Area at approximately 0.8 percent, as tightened monetary policy weighs on activity. Emerging markets and developing economies (EMDEs) present a more optimistic picture, projected to grow by 4.2 percent in 2025 and 4.0 percent in 2026, benefiting from easier financial conditions, improving policy frameworks, and continued economic resilience. Asia is expected to remain the primary driver of global economic growth, with the East Asia and Pacific region projected to grow at approximately 4.5 percent to 4.0 percent in 2025.

The reciprocal tariffs introduced by the United States on April 2, 2025—termed "Liberation Day" by President Trump—emerged as the defining event of the global economic calendar for 2025. The scale, breadth, and methodology of these tariffs confused investors and forced companies to delay investment decisions worldwide. Global equities experienced significant declines, with the emerging-market equity benchmark recording its biggest one-day drop in at least five years, falling 10 percent.

The tariff shock has evolved through several phases. Following the initial imposition, significant declines in the U.S. dollar, U.S. equities, and Treasuries prompted a partial reversal of many extreme tariffs, at least temporarily. More recently, the trade war appears to have refocused from indiscriminate tariff imposition to isolating China, marking a strategic shift in U.S. trade policy. While several trade deals have been finalized, offering some relief and contributing to a decline in uncertainty, apprehension still lingers regarding unresolved issues.

The IMF revised its 2025 outlook down to 2.8 percent, attributing the downgrade to escalating trade tensions and increased policy uncertainty. The World

Bank similarly emphasizes the drag of higher tariffs and unpredictable trade policies on global economic activity. The cumulative effect has been a measurable drag on global trade volumes, with world trade growth projected to slow to 1.7 percent in 2025 according to IMF estimates, down from higher levels earlier in the decade. However, some institutions project a more robust trade performance, with the Reserve Bank of India noting that global trade volume is projected to grow faster at 3.6 percent in 2025, driven by front-loaded imports and exports in response to proposed high U.S. import tariffs, before slowing to 2.3 percent in 2026.

Global inflation remained relatively benign during 2025, aided by softer energy prices and subdued demand conditions. The IMF projects global inflation to decline to 4.2 percent in 2025 and further to 3.7 percent in 2026, supported by subdued demand and softer energy prices. Notably, inflation is projected to converge back to target earlier in advanced economies at 2.2 percent in 2026 as compared to emerging market and developing economies at 4.7 percent. The World Bank forecasts global headline inflation to moderate through 2024-25, though with a slower normalization of core inflation.

Central banks responded to the easing of inflation and moderation in growth by reducing policy rates since the second half of 2024, marking a significant reversal from the extended period of monetary tightening during 2022-2023. However, the policy path varies across countries, driven by stickiness of inflation above target as well as growth and labor market concerns.

The European Central Bank reduced policy rates by a cumulative 250 basis points since its first rate cut in June 2024, while the Bank of England reduced rates by 150 basis points since August 2024. The U.S. Federal Reserve started easing policy rates in September 2024, with a cumulative reduction of 175 basis points so far. However, the Federal Reserve has so far refrained from taking any policy action in 2025, holding its policy rate steady in the range of 4.25 to 4.50 percent at its July 2025 meeting, as it weighed growth concerns against inflation risks.

In contrast, the Bank of Japan adopted a monetary tightening cycle, with a cumulative increase of 85 basis points since March 2024 to curb rising inflation. Among the BRICS group, South Africa cut the policy rate in September 2024, followed by India in February 2025 and Russia in June 2025. Brazil, however, adopted a monetary tightening cycle since September 2024, increasing the policy rate by 450 basis points to bring inflation down to its target. China reduced rates further in July 2024 after a pause since August 2023.

Notable upside risks to the global inflation outlook could arise from widespread trade protectionist measures, fragmentation of global value supply chains, and currency manipulations to preserve external competitiveness. Some advanced economies such as the U.S. and U.K. are confronting a new build-up in inflation, as reflected in their incoming data.

The global banking sector successfully navigated the challenges of 2025, benefiting from strong capital buffers and improved profitability. Despite its current strength, global GDP growth is expected to slow amidst trade policy uncertainty, while inflation moderates. Central banks have responded with monetary policy easing.

Global regulatory and supervisory initiatives have been directed at addressing concerns emanating from interconnectedness of banks and non-banks as well as integration of artificial intelligence and crypto-assets into the financial system. The Basel Committee on Banking Supervision has prioritized implementation of all aspects of the Basel III framework, with most member jurisdictions having published their rules implementing the final elements of Basel III. Since end-September 2024, the final Basel III standards became effective in more than 40 percent of the 27 member jurisdictions.

The role of non-bank financial intermediaries is growing in the capital market and credit intermediation. Yet, valuation of risky assets appears stretched amid slowing global growth and expansion in banks' exposure to NBFIs. These global shifts can create vulnerabilities in the financial system. With debt continuing to shift towards the government sector and exposure of banks and non-banks remaining elevated, stress in sovereign bond markets can be transmitted directly to banks. The growing size of NBFIs along with banks' rising exposure raises concerns about risk-taking and interconnectedness in the financial system.

The commercial real estate market has experienced significant stress, driven by weak demand for offices and retail space since the pandemic and higher borrowing costs following monetary policy tightening in 2022-2023. The Financial Stability Board has highlighted three main vulnerabilities associated with non-bank CRE investors– liquidity mismatches in open-ended funds, high financial leverage, and opacity in asset valuations as well as a fourth broader vulnerability due to interlinkages between banks and these non-bank CRE investors, raising the potential for spillover to the banking system.

The Financial Stability Board, in April 2025, published its final report on the Format for Incident Reporting Exchange, introducing a standardized reporting format to reduce fragmentation and ease compliance for internationally active firms. To support global implementation, the FSB has also issued a taxonomy package that includes a data model enabling machine-readable formats.

Crude oil prices have broadly stabilized since June 2025, reversing earlier gains from supply disruptions as a result of the conflict in the Middle East region. Oil prices are expected to settle under the US$65 per barrel mark for the rest of 2025, but uncertainty over the effect of tariffs on demand persists. Global food prices moved up in June 2025, amidst concerns about the repercussions of trade developments on production and demand. By contrast, the Freightos Global Baltic Index, which measures global container freight rates worldwide, retreated across the last two months, reflecting softening demand as frontloading pressures dissipated. The freight market remains sensitive to geopolitical developments and tariff policy shifts, with rate corrections expected to continue through year-end.

Bangladesh Macroeconomic Environment

The macroeconomic environment of Bangladesh in FY2025 and early FY2026 reflects a fragile yet progressing recovery trajectory, shaped by the interplay of domestic political transitions, structural reforms, and external headwinds. After the political transition in July 2024, the government's reform initiatives halted the economic free fall and began reversing negative trends, setting the stage for a measured recovery.

Real GDP growth estimates for FY2025 vary across institutions, reflecting the heightened uncertainty surrounding Bangladesh's economic trajectory. The Asian Development Bank estimates the economy grew by 4.0 percent in FY2025, rising to 5.0 percent in FY2026.

Although garment exports remain resilient, the slower growth estimate reflects subdued domestic demand amid ongoing political transitions, recurrent flooding, industrial labor disputes, and persistently high inflation. The economy expanded by 4.2 percent in FY2024, indicating a modest deceleration.

According to the ADB, consumption will remain the primary driver of growth in FY2026, spurred by robust remittance inflows and election-related spending. However, contractionary monetary and fiscal policies, along with heightened investor caution, are expected to dampen investment. On the supply side, services are expected to expand, driven by improved household purchasing power, while agricultural growth is likely to normalize, contingent on favorable weather and effective government policy support. In contrast, industrial growth may slow as U.S. tariffs constrain economic activity.

The World Bank projects GDP growth to rise to 4.8 percent in FY26 and reach 6.3 percent in FY27, indicating a medium-term upward trajectory contingent upon successful implementation of structural reforms. The International Monetary Fund projects 4.9 percent growth for Bangladesh in FY2026, while Bangladesh Bank's own forecasts suggest a similar trajectory.

Various institutional forecasts and recent analyses suggest modest economic expansion in 2025, with GDP growth estimates ranging between 3.3 and 4.1 percent, with a stronger recovery projected in FY2026, contingent on investment revival and policy reforms. Economists note that while growth stayed positive, structural constraints continued to slow momentum.

Headline inflation has shown signs of moderation, easing to 8.29 percent in November 2025, primarily driven by deceleration in food prices. Food inflation fell to 7.36 percent, offering some household relief, though wage growth continues to lag behind rising living costs. The wage rate index stood at 8.04 in November 2025, implying stagnant real wages and eroding purchasing power for broad population segments.

The ADB estimates inflation rose from 9.7 percent in FY2024 to 10.0 percent in FY2025, driven by limited competition in wholesale markets, inadequate market information, supply chain constraints, and the weakening of the taka. The IMF projects inflation to ease to 8.8 percent in FY2026 and further decline to 5.5 percent in the following fiscal year, assuming continued tight monetary and fiscal policies and easing global commodity prices.

Inflation remained above comfort levels throughout the year, although food price pressures – particularly rice – showed signs of moderation. Headline inflation eased slightly in late 2025, supported by strong remittance-driven foreign currency inflows and cautious policy management. Still, rising living costs continued to erode consumer purchasing power and real incomes.

The external sector demonstrated significant resilience during 2025, with Bangladesh's economy showing clear signs of external stabilization and recovery. Gross foreign exchange reserves rose sharply from about $24.35 billion in late 2024 to more than $32 billion by late 2025, driven by sustained remittance inflows and stabilized export receipts. The improvement helped ease pressures on the current account and balance of payments.

The taka's reference exchange rate hovered around Tk 121.3-122 per US dollar in early December 2025, indicating relative calm in the foreign exchange market and a better dollar supply-demand balance, although day-to-day volatility persisted. The current account is expected to post a small surplus of 0.03 percent of GDP in FY2025, up from a deficit of 1.5 percent of GDP in FY2024, supported by a narrowing trade gap and robust remittance inflows.

Remittances continued to anchor external strength, with formal banking channels recording nearly 17 percent year-on-year growth in the current fiscal year through mid-December, while annual remittances crossed $30 billion in FY2024-25 – the highest on record. For FY25, remittances crossed US$30 billion, with record monthly inflows of US$3.29 billion in March 2025. During July–November FY26, remittances reached US$13.04 billion, representing a year-on-year increase of over 17.1 percent, further strengthening the external position.

Exports grew 8.6 percent in FY2025, with RMG earnings reaching US$39.34 billion out of total exports of US$48.28 billion. Export earnings improved in the latter part of 2025 after earlier declines, led by the ready-made garments sector and other manufacturing industries.

However, some export segments faced pressure from shifting global demand and tariff-related uncertainties. Global tariff hikes, including a 20 percent tariff on Bangladesh exports to the U.S., and stiffer competition in the EU are expected to weigh on exports and growth, potentially compelling exporters to reduce unit prices in response to heightened competition.

Private investment suffered a significant contraction, falling to 22.48 percent of GDP in FY25, its lowest level in five years. Private sector credit growth fell to 6.23 percent in October – the slowest pace in two decades – as businesses delay investments amid high borrowing costs, political uncertainty, and weak consumer demand. Private sector credit growth slumped to a historic low of about 6.29 percent in September 2025, far below policy targets and a major drag on investment and job creation.

Business chambers and bankers said high lending rates, tight monetary policy and lingering political uncertainty sharply reduced firms' appetite for borrowing and expansion, dampening economic activity across key sectors. High lending rates, often 16-17 percent, combined with stricter collateral requirements, discouraged borrowing and new investment. The crowding out of private sector credit by heavy government borrowing has further exacerbated the situation.

The weak credit environment mirrored broader signs of sluggish private investment and muted domestic demand, even as external indicators recovered. To contain inflation and protect reserves, policymakers maintained a tight monetary stance throughout the year, even at the cost of slower private credit growth. Central bank interventions included direct foreign exchange purchases to stabilize the taka.

The banking sector in Bangladesh experienced significant and unprecedented stress during 2025, necessitating comprehensive reform measures. The financial landscape has been strained by a triad of systemic challenges: high non-performing loans and a widening capital shortfall.

As of September 2025, Bangladesh's Gross NPL ratio had escalated to 35.73 percent of total loans, painting a stark picture of poor asset quality. This figure is particularly concerning when viewed in a regional context, as it stands in stark contrast to the significantly lower ratios maintained by neighboring peers. Earlier data from the Asian Development Bank's August 2025 report indicated that Bangladesh has the highest bad loan ratio in Asia, with defaults surging to 20.2 percent of total outstanding loans in 2024. The ratio spiked to 24.13 percent in the first quarter of 2025 after previously hidden vulnerabilities were exposed, and the volume has continued to rise since Bangladesh Bank tightened loan classification rules to align with Basel III standards.

Defaulted loans in the banking sector reached 34.6 percent of all disbursed credit by June 2025, the highest level since 2000. State-owned banks suffer disproportionately from high NPLs and severe capital shortfalls. The total capital shortfall in the banking sector climbed to more than Tk 1.55 lakh crore in June 2025, with 24 of the country's 61 banks – including four state-owned commercial banks, two specialized banks, and 18 private banks – failing to meet minimum capital requirements. Four major state-owned commercial banks were among those failing to meet mandatory requirements.

The government and Bangladesh Bank have initiated significant reforms to enhance transparency and disclosure by aligning the regulatory framework with international standards, while intensifying supervision. An asset recovery task force was established due to the magnitude of potential claims arising from misconduct in the banking sector.

The government has established five additional Money Loan Courts in Dhaka and Chittagong to expedite the disposal of pending cases and rein in NPLs. Acknowledging the shortcomings of the current legal framework for resolving NPLs, the government has also prepared drafts of the Money Loan Court Ordinance 2025 and the Insolvency and Bankruptcy Ordinance 2025.

Economic Outlook

The medium-term outlook for Bangladesh's economy indicates a gradual recovery trajectory, contingent upon successful implementation of structural reforms and resolution of financial sector vulnerabilities. The World Bank projects GDP growth to rise to 4.8 percent in FY26 and reach 6.3 percent in FY27, subject to successful implementation of reforms. The IMF projects 4.9 percent growth for Bangladesh in FY26, while the ADB expects 5 percent for FY 2025-26.

Inflation is expected to moderate further, with Bangladesh Bank forecasting average inflation of 7.26 percent in FY26. The IMF projects inflation to ease to 8.8 percent in FY2026 and further decline to 5.5 percent in the following fiscal year, assuming continued tight monetary and fiscal policies and easing global commodity prices.

The external sector is expected to benefit from sustained remittance inflows, increased foreign investment, and prudent management of a flexible exchange rate. However, global headwinds including tariff shocks, trade fragmentation, and geopolitical uncertainties may continue to affect export growth prospects.

The banking sector faces significant restructuring requirements, with experts noting that recapitalization may require at least 10 percent of GDP. The government and Bangladesh Bank have committed to comprehensive reforms, including strengthening the central bank's operational independence, implementing time-bound restructuring plans, and addressing legal gaps in the recovery process.

The merger of five Islamic banks into a single state-backed entity represents a significant consolidation initiative that may be followed by further sector-wide restructuring. The government has prepared drafts of the Money Loan Court Ordinance 2025 and the Insolvency and Bankruptcy Ordinance 2025, which are expected to enhance the legal framework for loan recovery and bankruptcy resolution.

The banking sector is expected to benefit from enhanced supervision, improved loan classification practices, and stronger corporate governance. However, the sector's recovery will require sustained reform efforts and adequate recapitalization support.

Review of BASIC Bank's Operation

The Bank was established with the objective of contributing to the economic development of Bangladesh through commercial banking operations, with a particular emphasis on priority sector lending and financial inclusion. As a state-owned enterprise, the Bank operates under the administrative supervision of the Financial Institutions Division of the Ministry of Finance, while being regulated by Bangladesh Bank for its banking operations.

The Bank's authorized capital stands at Tk 55,000 million, while its paid-up capital is Tk 10,847 million, representing the shareholders' equity contributed to the Bank. The Bank's share money deposit amounts to Tk 26,000 million, providing a stable capital base for future growth. The government remains the majority shareholder, reflecting the Bank's strategic importance in the country's financial system.

The Bank's financial position in 2025 reflects a mixed performance, with notable improvements in some areas while challenges persist in others. The Bank's Total Assets grew by 11.5 percent to Tk 165,417 million in 2025 from Tk 148,351 million in 2024, reflecting enhanced operational scale and expanded business activities. This growth in assets is particularly significant given the challenging operating environment and the Bank's ongoing turnaround efforts.

Deposit mobilization exhibited robust growth of 14.2 percent, reaching Tk 154,752 million from Tk 135,529 million in the previous year. This growth reflects enhanced customer confidence in the Bank's services and the effectiveness of the Bank's deposit mobilization strategies. The growth in deposits is a critical indicator of the Bank's improving reputation and its ability to attract and retain customer funds despite the competitive banking landscape.

Loans and advances stood at Tk 127,633 million in 2025, representing a carefully calibrated portfolio with focus on quality and risk management. The Loan to Deposit Liabilities ratio improved significantly to 80.20 percent from 93.47 percent in 2024, reflecting enhanced liquidity management and prudent lending practices. This improvement demonstrates the Bank's commitment to maintaining a balanced asset-liability profile and reducing its exposure to credit risk.

The Bank's import business increased to Tk 30,117 million in 2025 from Tk 28,488 million in 2024, reflecting growth of 5.7 percent. Export business exhibited stronger growth of 5.4 percent, reaching Tk 35,453 million from Tk 33,642 million in the previous year. These figures demonstrate the Bank's active role in facilitating international trade and supporting the country's export-oriented industries.

Placement and investment increased to Tk 15,858.30 million in 2025 from Tk 5,414.5 million in 2024, reflecting a strategic redeployment of resources towards core banking operations and liquidity management. Fixed assets stood at Tk 401.82 million, representing the Bank's physical infrastructure and long-term investments.

The Shareholders' Equity position reflects the impact of accumulated losses and provisioning requirements, standing at a deficit of Tk 22,611.5 million in 2025 compared to Tk 14,540.8 million in 2024 and Tk 6,142.5 million in 2023. This deterioration in equity position is primarily attributable to the Bank's ongoing losses and the impact of provisioning requirements on retained earnings. The Reserve and Surplus stood at a negative Tk 59,458.4 million in 2025, reflecting the cumulative impact of losses over the years.

Gross Income demonstrated significant improvement of 56.1 percent year-on-year, rising to Tk 9,486.5 million from Tk 6,078.5 million in 2024. This substantial increase reflects enhanced earning capacity and the effectiveness of the Bank's income generation strategies. The improvement in gross income is attributable to increased interest income from lending operations, enhanced fee-based income, and improved operational efficiency.

Gross Expenditure increased to Tk 17,445.5 million in 2025 from Tk 14,478.4 million in 2024, reflecting the Bank's ongoing operational costs and provisioning requirements. The increase in expenditure is primarily attributable to higher provisioning for non-performing loans, reflecting the Bank's commitment to transparent loan classification and adequate provisioning.

The Profit before Tax and Provision recorded a loss of Tk 7,959.0 million in 2025 compared to a loss of Tk 8,399.9 million in 2024, representing an improvement of 5.3 percent. The Net Loss after Tax narrowed by 6.1 percent to Tk 8,102.7 million from Tk 8,630.9 million in 2024, indicating progress in the Bank's turnaround efforts. While the Bank continues to report losses, the narrowing trend is encouraging and reflects the effectiveness of the Bank's cost optimization and revenue enhancement strategies.

Tax Paid on a cumulative basis stood at Tk 9,030.63 million in 2025, reflecting the Bank's compliance with tax obligations despite its loss-making position.

The Capital Adequacy Ratio stood at negative 12.84 percent in 2025, compared to negative 8.10 percent in 2024 and negative 3.35 percent in 2023. This decline reflects the impact of accumulated losses and provisioning requirements on the Bank's capital position. The Capital Fund to Deposit Liabilities ratio also declined to negative 14.61 percent from negative 10.73 percent in the previous year.

Liquid Assets to Deposit Liabilities improved to 10.44 percent from 7.50 percent in 2024 and 7.44 percent in 2023, strengthening the Bank's liquidity position and its ability to meet depositor demands. The Loan to Deposit Liabilities ratio improved to 80.20 percent from 93.47 percent in 2024 and 88.20 percent in 2023, reflecting enhanced liquidity management.

The After-Tax Return on Average Assets improved to negative 5.16 percent from negative 5.45 percent in 2024 and negative 2.39 percent in 2023. The Net Profit to Gross Income ratio improved significantly to negative 85.41 percent from negative 141.99 percent in 2024 and negative 50.10 percent in 2023. The Interest Margin Cover ratio stood at negative 256.63 percent in 2025 compared to negative 225.89 percent in 2024 and negative 182.72 percent in 2023.

The Bank's trade finance operations are supported by a comprehensive suite of products and services, including letters of credit, bank guarantees, export financing, and foreign exchange services. The Bank's commitment to facilitating international trade has been particularly important during the current period of global trade disruptions, providing essential support to the country's export sector.

Banking Network

BASIC Bank PLC. delivers comprehensive banking services across Bangladesh through a strategically balanced footprint of 72 branches serving both key urban centers and vital rural hubs. To deepen financial inclusion and extend market reach, the Bank has deployed 37 strategically located sub-branches, with a clear expansion pipeline established for additional sub-branch rollouts in the coming years. Continuous optimization of the network remains a core focus; consequently, several branches have recently been relocated to high-potential areas to elevate service delivery standards and maximize operational efficiency.

To further streamline retail transactions, the Bank operates 13 dedicated collection booths across multiple regions. This network comprises 6 booths in Dhaka, 2 in Cox's Bazar, and 1 each in Mymensingh, Barishal, Kushtia, Gazipur, and Patuakhali. These touchpoints provide essential transactional convenience, significantly reducing service friction for our customers and easing day-to-day banking activities.

Driven by a commitment to seamless, 24/7 accessibility, BASIC Bank PLC. maintains an active membership in the Q-Cash shared network—one of Bangladesh's largest ATM consortiums. This partnership grants our customers uninterrupted access to approximately 3,147 ATMs nationwide, extending our operational capabilities far beyond physical branch walls. Complementing this shared ecosystem, the Bank continues to scale its proprietary ATM network, which currently includes 15 ATMs in Dhaka Division, 3 in Barishal, 2 each in Chattogram and Rajshahi, and 1 each in Khulna, Sylhet, and Cumilla. Looking forward, the Bank is executing targeted expansion plans to deploy additional proprietary ATMs in high-traffic, strategically critical areas to continuously upgrade our service delivery and customer experience.

Technology

Since its inception, BASIC Bank PLC. has prioritized the integration of advanced information technology into its core banking operations. The Bank initiated its digital journey in 1991 by developing its own proprietary in-house banking software, which was subsequently upgraded to a centralized, real-time Core Banking System (CBS) to drive operational efficiency and elevate the customer experience. For over a decade, this centralized platform has seamlessly interconnected all branches, sub-branches, and the Head Office. Building upon this solid foundation, the Bank is actively evaluating the implementation of a next-generation Core Banking Solution in the upcoming year to future-proof its operations and support advanced digital functionalities.

Recognizing the transformative power of Information and Communication Technology (ICT) in modern financial landscapes, BASIC Bank PLC consistently embraces cutting-edge fintech innovations to meet evolving consumer expectations. The Bank remains dedicated to delivering prompt, secure, and highly efficient services while optimizing convenience and system adaptability. This commitment is sustained through continuous technological upgrades, enhanced process automation, and the deployment of advanced digital tools.

To continuously refine retail digital ecosystems, the Bank has introduced several milestone capabilities during the fiscal period. Addressing the industry-wide necessity for robust risk management, the Bank rolled out its integrated NPL Management System. Transitioning from historical manual processes, this specialized digital platform centralizes the tracking, monitoring, recovery tracking, litigation management, and executive reporting of Non-Performing Loans, offering real-time visibility into borrowers, guarantors, collateral, write-offs, and legal statuses. Simultaneously, to address the modern demand for instant, round-the-clock customer support, the Bank launched an Artificial Intelligence (AI) powered Chatbot Service on its official website. This intelligent interface eliminates the need for physical branch visits or traditional call center queues, giving customers and stakeholders immediate access to precise information regarding products, deposit schemes, loans, and branch locations.

The "Magpie" mobile ecosystem has also received substantial feature enhancements during 2025. In alignment with national financial safety nets, the application now supports direct digital payments for the Universal Pension Scheme (UPS) managed by the National Pension Authority (NPA), including the Probash, Progoti, Surokkha, and Shomota schemes. Enabled by seamless API integration, transaction details are automatically updated in the government's central system, providing users with instant digital receipts, transaction IDs, and confirmation notifications from any location. Furthermore, the Bank integrated Bangla QR Payment capabilities into the Magpie app, capitalizing on Bangladesh Bank's national QR infrastructure to encourage secure, contactless, and cashless transactions at retail merchant points. The app has also been upgraded with a comprehensive Utility Bill Payment interface, allowing customers to settle electricity, gas, water, and other utility bills instantly without the need to visit physical collection points.

Supporting these front-end innovations is a robust back-end architecture. The Bank utilizes various proprietary software solutions developed by its internal IT team and has long facilitated online utility bill collections through its dedicated platforms. All physical delivery channels remain securely interconnected with the Head Office, Data Center, and Disaster Recovery Site via a resilient Wide Area Network (WAN), guaranteeing business continuity and uninterrupted service delivery. To satisfy consumer demands for flexible payment instruments, the Bank offers a Visa-branded Contactless Dual Currency Credit Card, backed by an active social media presence to enhance brand engagement and stakeholder communication.

Inward remittance services are actively provided across all branches to regular and walk-in customers through strategic partnerships with premier global networks. These include Western Union, Ria, MoneyGram, Agrani Remittance House (Malaysia), and Agrani Exchange House Pte. Ltd. (Singapore), alongside other globally renowned exchange houses.

On an institutional level, BASIC Bank PLC. remains deeply embedded in the national payment infrastructure. The Bank actively participates in the Bangladesh Automated Cheque Processing System (BACPS), the Bangladesh Electronic Fund Transfer Network (BEFTN), the Real Time Gross Settlement System (RTGS), the Electronic Dealing System for Interbank Money Market (EDSMoney), and the Market Infrastructure Module (MI Module) for government securities trading. Furthermore, the Bank facilitates national e-tendering by offering e-GP services across its entire branch network for participants registered with the CPTU. ATM and Debit Card functionalities are fully synchronized with the Q-Cash shared network and the National Payment Switch Bangladesh (NPSB), which also powers the Bank's E-Commerce payment gateway solutions.

Safeguarding customer trust and institutional data remains paramount. In strict compliance with regulatory mandates, BASIC Bank PLC. has comprehensively updated its ICT Security Policy and fortified its defensive posture in accordance with the latest directives from Bangladesh Bank. The institution undergoes rigorous, independent external audits encompassing routine vulnerability assessments, penetration testing, and detailed system configuration reviews. Additionally, specialized security protocols governing the Bank's SWIFT messaging architecture have been significantly strengthened to counteract sophisticated global cyber threats. Through these concerted technological interventions, BASIC Bank PLC continues to drive financial innovation and contribute meaningfully to the realization of a sustainable, smart, and inclusive financial ecosystem for a Smart Bangladesh.

Risk Management

BASIC Bank PLC. operates under a robust and inclusive risk management culture where the identification, measurement, monitoring, and control of risk are viewed as institutional responsibilities shared across all levels of the organization. At the apex of this framework, the Board of Directors, supported by the Board Risk Management Committee (BRMC), steers the Bank's strategic risk philosophy. The Board establishes the overarching organizational structure for risk management, evaluates the inherent risks of banking operations, and approves high-level policies, procedures, and guidelines. Complementing this, the BRMC sets up the risk governance framework, monitors the execution of control measures to ensure long-term sustainability, and continuously reviews the Bank's overall risk profile to provide critical updates and policy recommendations to the Board.

At the executive level, the management of the Bank systematically implements the strategies authorized by the Board. The Executive Risk Management Committee (ERMC) continuously monitors operational policies and ensures that risk thresholds remain strictly aligned with the Bank's defined risk appetite. To ensure specialized oversight, the ERMC directly supervises the activities of the six Core Risks Addressing Committees, which are tasked with managing individual high-priority risk areas. Furthermore, to facilitate the Bank's comprehensive Supervisory Review Process (SRP), the dedicated SRP Team operates under the guidance of the BRMC to evaluate capital adequacy, assess shifting risk positions, and allocate execution tasks to the operational tier.

Operationally, the framework relies on a multi-layered defense structure where risk is actively mitigated at its point of origin. The first line of risk management is embedded across all front-offices, branches, circles, and divisions, where personnel work rigorously to identify and report exposures. Supporting this frontline defense is an independent Risk Management Division, which features specialized desks dedicated to Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Capital Management, Stress Testing, and Risk Research and Policy Development.

To maintain rigid structural discipline, BASIC Bank PLC. enforces a comprehensive suite of board-approved policies. This regulatory architecture includes the Credit Policy, Asset Liability Management (ALM) Policy, Treasury Risk Management Policy, Internal Control and Compliance (ICC) Policy, and the Anti-Money Laundering and Countering the Financing of Terrorism (AML & CFT) Policy. These are further reinforced by the ICT Policy, Wholesale Borrowing and Funding Guidelines, the Liquidity Contingency Plan, the overarching Risk Management Policy, the Fraud Management Policy, and the Internal Capital Adequacy Assessment Process (ICAAP) Policy. Employees at all levels are actively encouraged to adhere to these internal and regulatory guidelines, a practice continuously strengthened through targeted training programs, interactive workshops, and rigorous internal audits that solidify a vigilant risk-aware culture across the entire institution.

Capital Position

The year-end capital position of the Bank is presented in the following table:

(Million Taka)

Particulars	2025	2024
Paid up capital	10,846.98	10,846.98
Total shareholders' equity	(22,611.46)	(14,540.78)
Total capital	(23,520.07)	(15,052.28)
Capital Deficit	(41,844.87)	(33,636.95)

The capital position of BASIC Bank PLC. has not been up to the required benchmark due to the steady accumulation of losses over the last few fiscal years. This deficit persists despite the regulatory forbearance granted to the Bank for the gradual maintenance of provisions against loans and advances, and the non-adjustment of the remaining required provisions during the calculation of the Bank's regulatory capital.

Appointment of Auditors

In accordance with Section 210 of the Companies Act, 1994, Kazi Zahir Khan & Co., Chartered Accountants, was appointed as the statutory auditors of BASIC Bank PLC. for the year 2025, following the decision of the Board of Directors.

Financial Reporting

Accurate and proper books of accounts have been consistently maintained by the Bank for the year 2025. The financial statements have been prepared in full compliance with Bangladesh Accounting Standards (BAS), Bangladesh Financial Reporting Standards (BFRS), the applicable provisions of The Bank Companies Act, 1991 (as amended), and other relevant laws and regulations issued by regulatory authorities, strictly adhering to the format prescribed by Bangladesh Bank. As of December 31, 2025, a true and fair view of the Bank's financial position, performance, cash flows, and changes in equity is presented by these financial statements. The authenticity of these financial statements has been duly audited and certified by the statutory external auditors, Kazi Zahir Khan & Co., Chartered Accountants.

Contribution to National Exchequer and Economy

Compliance has been strictly maintained by the Bank in discharging its corporate tax obligations, with a total of Taka 9,030.63 million deposited to the national exchequer in 2025. In addition to its own corporate tax payments, the National Board of Revenue (NBR) continues to be supported by the Bank through the diligent collection and deposition of various government levies at source. These collections include source income tax, value-added tax (VAT), excise duty, and other statutory deductions arising from interest payments on deposits, the procurement of goods and services, employee salaries, and banking services provided to customers. All such collected revenues are regularly and systematically deposited into the government treasury in strict accordance with applicable tax laws and regulatory directives.

Development of Human Resources

Human resources continue to be valued as the most critical asset of BASIC Bank PLC., serving as the primary driving force behind sustained growth and operational success. In a highly dynamic and competitive financial environment, every employee is recognized as a key representative of the organization, making collective and individual efforts indispensable to the fulfillment of institutional objectives. Strong emphasis is placed by the Bank on continuous capacity building and professional development to ensure a future-ready workforce. Throughout the year, various training programs, workshops, and seminars are systematically organized at the Bank's own training institute, covering a broad spectrum of modern banking operations. In addition, employees are regularly nominated to attend specialized courses conducted by leading professional institutions, including the Bangladesh Institute of Bank Management (BIBM), the Bangladesh Bank Training Academy (BBTA), and other recognized local and international bodies. These initiatives are strategically designed to enhance technical skills, promote operational excellence, and ensure institutional preparedness for emerging trends and regulatory challenges within the financial sector.

A significant expansion in training scale was achieved in 2025, with a total of 160 training programs conducted, drawing the active participation of 2,073 employees. The cornerstone of these capacity-building efforts remained the BASIC Bank Training Institute (BBTI), by which 28 foundational and strategic training programs were organized, engaging a major share of 1,787 participants. Beyond internal programs, extensive external training opportunities were facilitated to diversify staff expertise. Specialized courses direct from Bangladesh Bank saw 52 employees participating across 35 distinct programs, while 41 training programs were attended at the Bangladesh Institute of Bank Management (BIBM) by 69 nominated participants. Furthermore, 27 training programs hosted by the Bangladesh Bank Training Academy (BBTA) were attended by 29 employees, and an additional 29 training sessions organized by other reputed professional institutions were completed by 136 staff members. Technical proficiency, regulatory compliance, and leadership capacity across all operational tiers have been significantly advanced through these collective learning channels.

To guarantee the effective implementation of these human resource development initiatives, dedicated financial resources are systematically allocated by the Bank in its annual budget. In 2025, an increased budget of Taka 4.50 million was earmarked specifically for organizing training programs, interactive workshops, strategic seminars, and key employee recognition activities. This heightened financial commitment underscores the continuous focus placed by the Bank on elevating staff capability and professional motivation. Furthermore, recognizing the paramount importance of formal professional qualifications in the banking industry, a separate budget of Taka 4.00 million was explicitly allocated for professional development awards and honors. This budget is dedicated to rewarding and incentivizing employees who successfully complete the Banking Diploma Examination, reflecting a strong institutional encouragement of academic excellence and a firm commitment to fostering a highly knowledgeable, skilled, and compliant workforce.

Driving Stability and Sustainable Progress

Throughout 2025, BASIC Bank PLC. focused its core operations on rebuilding financial resilience, strengthening institutional trust, and aligning its corporate practices with sustainable growth. A central pillar of this brand-building effort was the aggressive restoration of asset quality. The Bank initiated a rigorous default-loan-recovery drive, launching targeted recovery campaigns aimed specifically at top defaulters. Guided by a structured three-year action plan, the Bank fortified its legal channels, refined internal recovery processes, and deepened borrower engagement to systematically lower non-performing loans. Concurrently, to reinforce its market position, the Bank prioritized capital strengthening by collaborating closely with regulatory authorities and the government on sustainable recapitalization solutions. As part of this turnaround strategy, the Bank successfully submitted a time-bound recovery plan designed to restore capital adequacy and secure long-term financial stability.

The Bank's commitment to sustainability was further demonstrated through a disciplined approach to cost optimization and operational excellence. To lower its overall cost of funds and establish a healthier balance sheet, the Bank reshaped its deposit mobilization strategies with a sharp focus on low-cost and non-interest -bearing deposits. As part of this effort, formal requests were submitted for government approval to operate high-value government and donor-funded project accounts. Operationally, the Bank leveraged advanced technology and structural process improvements to maximize efficiency, curb unnecessary expenditures, and elevate service delivery standards. Institutional leadership strictly emphasized the meticulous day-to-day completion of core tasks, ensuring seamless operations and a significantly improved customer experience.

Long-term brand sustainability was driven by prudent portfolio growth, stringent regulatory compliance, and a strong commitment to workforce excellence. The Bank pursued high-quality, diversified credit growth while maintaining a strong allocation toward priority sector lending, a commitment clearly reflected in its healthy Small and Medium Infrastructure (SMI), Small Scale Industry (SSI), and Microcredit-to-loanable-fund ratios. To safeguard these advancements and protect stakeholder interests, management enforced strict adherence to all regulatory directives from central authorities and maintained proactive engagement with national reform initiatives. Underpinning this entire turnaround strategy was a major investment in human capital development, which the Bank actively advanced through massive, comprehensive training initiatives and professional development programs to equip its workforce with the vital skills needed to navigate a modern financial landscape.

The Way Forward

As BASIC Bank PLC. moves deeper into its strategic turnaround cycle, the institution is firmly committed to accelerating its structural recovery, embracing comprehensive digital modernization, and driving sustainable financial value. Building upon the foundational recovery milestones established throughout 2025, our forward-looking roadmap centers on the relentless restoration of asset quality and aggressive default loan management. By fully leveraging our newly deployed digital NPL Management System and reinforcing stringent legal channels, the Bank will continue to closely monitor and manage credit risks, optimize balance sheet health, and proactively safeguard stakeholder capital.

The next phase of our corporate journey will be defined by an extensive technological evolution. To support the national vision of a sustainable and digitally advanced ecosystem, the Bank is actively paving the way for a next-generation Core Banking Solution (CBS) designed to completely revolutionize our back-end processing power and institutional agility. On the retail front, we are expanding the operational capabilities of our "Magpie" mobile platform, scaling our automated

AI Chatbot networks, and championing cashless payment infrastructures through widespread Bangla QR merchant integrations and contactless transaction systems.

Long-term sustainability will be anchored in a disciplined, high-quality approach to credit growth. The Bank is strategically diversifying its portfolio with a targeted allocation toward priority sectors, ensuring that Small and Medium Infrastructure (SMI), Small Scale Industry (SSI), and Microcredit facilities remain highly robust. To protect these operational advancements, the Bank enforces absolute compliance with central regulatory directives while deepening proactive engagement with national banking reform initiatives.

Ultimately, this comprehensive transformation relies heavily on our workforce. Underpinning our future strategy is an intensive investment in human capital development, driven by massive, specialized training programs designed to equip our personnel with the vital technical and analytical skills required to navigate a modern, complex financial landscape. Through these concerted operational, financial, and digital interventions, BASIC Bank PLC. is moving forward not just as a resilient financial institution, but as a deeply trusted, modern, and inclusive banking partner for the future.

Acknowledgement

The Board of Directors expresses its profound gratitude to the Government of Bangladesh, Bangladesh Bank, and the Financial Institutions Division for their continued guidance and support. The Board acknowledges the confidence reposed by depositors, shareholders, and other stakeholders in the Bank.

The dedicated efforts and commitment of all employees of BASIC Bank PLC. during a challenging operating environment are sincerely appreciated. The Bank's management has emphasized the importance of working strategically for the fulfillment of targets and complying with all regulatory compliances strictly. The Bank remains committed to serving the nation's banking needs and contributing to Bangladesh's economic development.

The Board looks forward to continued progress in the Bank's turnaround journey, with the objective of restoring financial health and delivering sustainable value to all stakeholders.

On behalf of the Board of Directors

Helal Ahmed Cowdhury
Chairman
Board of Directors
BASIC Bank PLC.

The 36th Annual General Meeting (AGM) of state-owned BASIC Bank PLC. was held on Monday, September 22, 2025, at the Head Office of the Bank. Helal Ahmed Chowdhury, Chairman of the Board of Directors of the Bank presided over the meeting. Nazma Mobarek, Secretary, Financial Institutions Division (FID), Ministry of Finance attended the meeting as a representative of the Bank's sole shareholder, the Govt. of Bangladesh.

Meeting of the Board of Directors of BASIC Bank PLC.

BASIC Bank PLC., 100% State-owned commercial bank, held the Managers Conference 2026 on Saturday, January 31, 2026, at Mukti Auditorium, Biddut Bhaban in the Capital. Helal Ahmed Chowdhury, Chairman of the bank's Board of Directors, inaugurated the conference as Chief Guest.

State-owned BASIC Bank PLC. organized a knowledge-sharing program on 'Anti Money Laundering & Combating the Financing of Terrorism' with the participation of the Board of Directors and senior management of the Bank, which was held on Tuesday, October 28, 2025, at the Bank's Head Office in Motijheel, Dhaka. Helal Ahmed Chowdhury, Chairman of the Board of Directors, graced the event as the Chief Guest.

To celebrate the Youth Festival 2025, state-owned BASIC Bank PLC. has inaugurated “Fortnightly-long Customer Service”, starting from October 19 to November 02, 2025. The initiative is a part of the program undertaken by the Financial Institutions Division (FID) of the Ministry of Finance in state-owned commercial banks, specialized banks, and financial institutions. Helal Ahmed Chowdhoury, Chairman of the Board of Directors, graced the event as the Chief Guest and formally inaugurated the program. Sheikh Farid, Joint Secretary of FID and Director of BASIC Bank, attended as the Special Guest.

State owned BASIC Bank PLC. organized a virtual workshop pertaining to ‘Reporting on Anti Money Laundering & Terrorist Financing’ which was held on Thursday, September 11, 2025, with the participation of officials from branch and sub-branch levels.

BASIC Bank PLC., 100% State-owned commercial bank, organized a workshop on "Innovation in Banking Services" with the aim of improving customer experience by making banking services easier, faster and more secure through digital transformation. Md. Quamruzzaman Khan, Managaing Director & CEO of BASIC Bank, inaugurated the workshop on June 16, 2026 at the Conference Hall of the Bank's Head Office. Farida Yasmin, Joint Secretary and Chief Innovation Officer of the Financial Institutions Division under the Ministry of Finance, attended the workshop as the resource person.

BASIC Bank PLC., 100% State-owned commercial bank, signed an important service agreement with state-owned Sonali Bank PLC. Under this agreement, BASIC Bank PLC. has been connected to Sonali Bank PLC's own software 'Sonali Payment Gateway'. Md. Quamruzzaman Khan, Managaing Director & CEO of BASIC Bank, and Md. Shawkat Ali Khan, MD and CEO of Sonali Bank signed the agreement on behalf of their respective organizations at a ceremony held at the conference room of Sonali Bank's head office on Tuesday, June 23, 2026.

Senior Management

From Left to Right

Md. Hasan Imam General Manager	**Sumit Ranjan Nath** General Manager	**Md. Momenul Hoque** General Manager	**Abu Md. Mofazzal** Deputy Managing Director	**Md. Quamruzzaman Khan** Managing Director & CEO

Subhash Chandra Das
Deputy Managing Director

Md. Ismail
General Manager

Md. Nashir Uddin
General Manager

Md. Ghulam Sayeed Khan
General Manager

Saidur Rahman Sohel
General Manager

Executive Committee

From Left to Right

Rup Ratan Pine Observer	**Munshi Abdul Ahad** Director	**Helal Ahmed Chowdhury** Chairman	**Md. Abdul Ahad** Director	**Md. Quamruzzaman Khan** Managing Director & CEO

Audit Committee

Rup Ratan Pine
Observer

Sheikh Farid
Director

Md. Matiur Rahman, FCA, FCMA
Director

Dr. Abu Saleh Mostafa Kamal
Director

S. M. Iqbal Hossain
Director

Report of the AUDIT COMMITTEE

Constitution/Formation of the Audit Committee :

The Audit Committee, an important functional committee, was constituted by the Board in its 148th meeting held on April 05, 2003 in compliance with the guidelines of BRPD Circular No.12 dated December 23, 2002 of Bangladesh Bank to provide an independent oversight of the financial reporting, non-financial corporate disclosures, internal control and compliance to governing rules and laws. After issuance of BRPD Circular No.11 dated October 27, 2013 of Bangladesh Bank which was later replaced by BRPD Circular No. 02 dated February 11, 2024, reconstitution of the Committee is being made in compliance of the stipulations enunciated in the said Circular(s).

Particulars of the Members of the Audit Committee as on 31.12.2025:

Sl. No.	Name	Status with the Bank	Status with the Committee	Educational Qualification
1.	Mr. Md. Matiur Rahman, FCA, FCMA	Director	Chairman	FCA, FCMA; Master of Commerce in Accounting, D.U.
2.	Mr. Sheikh Farid	Director	Member	MSc in Economics, Hiroshima University, Japan; MSS in Economics, D.U.
3.	Dr. Abu Saleh Mostafa Kamal	Director	Member	PhD, MSc. in Applied and Molecular Cytogenetics; BSc. (Hons.) in Botany, Dhaka University.
4.	Mr. S.M. Iqbal Hossain	Director	Member	MA (Economics), University of Chittagong.

Meetings held during 2025:

During the year 2025 the Audit Committee met 11 (Eleven) times wherein efforts were made there to accomplish the duties and responsibilities that would serve the purpose of constitution of the Committee. Details of the meetings held in 2025 are as under:

Sl. No.	Meeting No.	Date
1.	122	27.01.2025
2.	123	13.02.2025
3.	124	04.03.2025
4.	125	30.04.2025
5.	126	29.05.2025
6.	127	26.06.2025
7.	128	30.07.2025
8.	129	16.09.2025
9.	130	29.10.2025
10.	131	18.11.2025
11.	132	09.12.2025

Activities of the Audit Committee during 2025 :

The Committee while discharging its duties and responsibilities followed the guidelines enunciated in the BRPD Circular No. 02 dated February 11, 2024 of Bangladesh Bank, and emphasis was given on the following fundamentals:

- Internal Control
- Financial Reporting
- Internal Audit
- External Audit
- Compliance

Besides, the major areas reviewed/discussed/ evaluated/recommended by the Audit Committee during the year 2025 are as under:

- Statement of audited Accounts for the year ended December 31, 2024.
- Appointment of external auditors of the bank for the year 2025 and fixing their remuneration.
- Appointment of external auditors for auditing the applications in connection with export stimulus/ export subsidy/cash incentive of the bank for the year 2025-2026.
- Review of Self-Assessment of Anti-Fraud Internal Control statement of the Bank for the periods July- December 2024 and January-June 2025.
- Risk based grading of the Branches of the Bank for the year 2024.
- Compliance status of internal audit and inspection report of various branches of the Bank for the year 2021, 2022 and 2023.
- Inspection report by the Audit and Inspection Division of the Bank regarding the irregularities of Barishal Branch of the Bank related to receiving and exchanging 5/- taka denomination coins from Bangladesh Bank, Barishal Office.
- Inspection report by the Audit and Inspection Division of the Bank on major irregularities of KDA Avenue Branch of the Bank regarding clearing GL.
- Summary of the special inspection report on Rajshahi and Chapainawabganj branches regarding misappropriation of funds through major irregularities and forgery at the time of creating e-BIP loans.
- List of non-complied objections raised by the Commercial Audit Directorate on the financial activities of Head Office along with 18 selected branches of the Bank for the calendar years 2019 and 2020.
- Management Report prepared by the external auditor M/s. Kazi Zahir Khan & Co., Chartered Accountants on the audited financial statements of the Bank as of December 31, 2024.
- Annual Health Report of the Bank for the year 2024.
- Review of ICC Policy along with reconstitution of the Senior Management Team (SMT) of the Bank.
- Report on the updated status as of 20.07.2025 of the ongoing and expired export LCs/Contracts of the customers related to the 17 major irregularities raised in the regular audit report for the year 2024 of Mirpur Branch and the special audit by Circle-1 as of 19.12.2024 and the subsequent assessment of liabilities/ responsibilities thereon.
- Summary of the inspection reports of 20 branches (Moulvibazar, Sirajganj, Dilkusha, Saidpur, Gulshan, CEPZ, Rangpur, Karwan Bazar, Shantinagar, Natore, Khatunganj, Sonarpara, Choumuhana, Rajshahi, Fakirhat, Agrabad, Bangshal, Pahartali, Satkhira and Dewanhat) in light of the Annual Audit and Inspection Plan of the Bank.
- Statement of unaudited Accounts of the Bank for the half-year ended on 30.06.2025.
- Review of the plan for conducting internal audit and inspection program of the Bank for the year 2025.

Md. Matiur Rahman, FCA, FCMA
Chairman
Audit Committee

Risk Management Committee

From Left to Right

Munshi Abdul Ahad Director	**Md. Matiur Rahman,** FCA, FCMA Director	**Sheikh Farid** Director	**Helal Ahmed Chowdhury** Chairman	**Md. Abdul Ahad** Director	**Md. Quamruzzaman Khan** Managing Director & CEO

Risk Management COMMITTEE REPORT

The Risk Management Committee of the Board of Directors was formed in line with the Bangladesh Bank's BRPD Circular No. 02 dated February 11, 2024 which was lastly reconstituted at 689th Board meeting held 02.09.2025 with the following members:

Sl. No.	Name	Status with the Bank	Status with the Committee	Educational Qualification
1.	Mr. Sheikh Farid	Director	Chairman	MSc in Economics, Hiroshima University, Japan; MSS in Economics, University of Dhaka.
2.	Mr. Helal Ahmed Chowdhury	Director & Chairman	Member	MSS (Political Science), University of Chittagong
3.	Mr. Md. Matiur Rahman, FCA, FCMA	Director	Member	FCA, FCMA; Master of Commerce in Accounting, University of Dhaka.
4.	Mr. Md. Abdul Ahad	Director	Member	M.Sc in Economics, Jahangirnagar University
5.	Mr. Munshi Abdul Ahad	Director	Member	MPA (International Economic Relations), M.Com. (Finance), Hons. (Banking & Finance), University of Dhaka.

The Committee discharged its duties and responsibilities enunciated in the Bangladesh Bank's BRPD Circular No.02 dated February 11, 2024 replacing the BRPD Circular No.11 dated October 27, 2013.

During the year 2025 the Risk Management Committee met 10 (ten) times wherein efforts were there to accomplish the duties and responsibilities that would serve the purpose of constitution of the Committee. Details of the meetings held in 2025 are as under:

Sl. No.	Meeting No.	Date
1.	98	21.01.2025
2.	99	27.02.2025
3.	100	19.03.2025
4.	101	27.04.2025
5.	102	27.05.2025
6.	103	25.06.2025
7.	104	21.07.2025
8.	105	17.09.2025
9.	106	14.10.2025
10.	107	27.11.2025

The role and responsibilities of the Committee include, among others:

i. To formulate a policy for overall risk management.

ii. To review risk management policy and guidelines.

iii. To submit observations and recommendations to the Board.

iv. To set appropriate organizational structure for controlling risks.

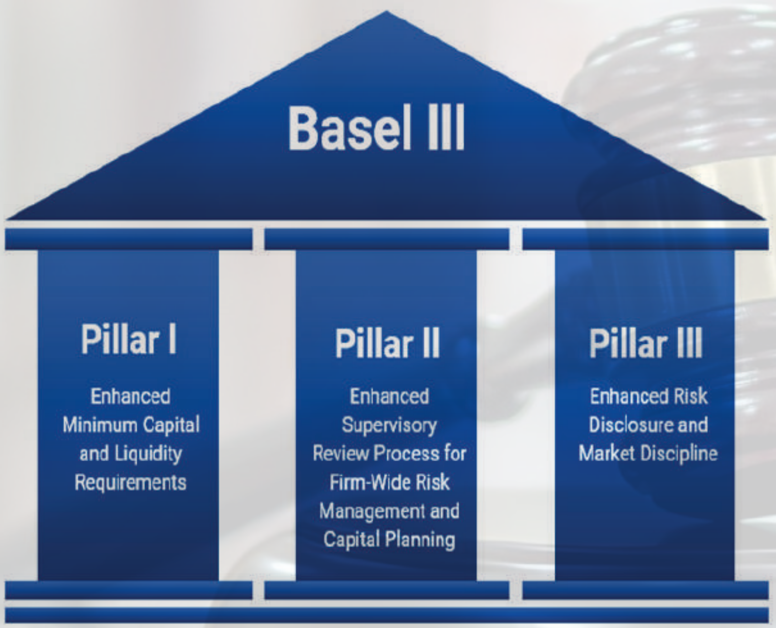
v. To advise on the development and maintenance of a supportive culture, in relation to the management of risk.

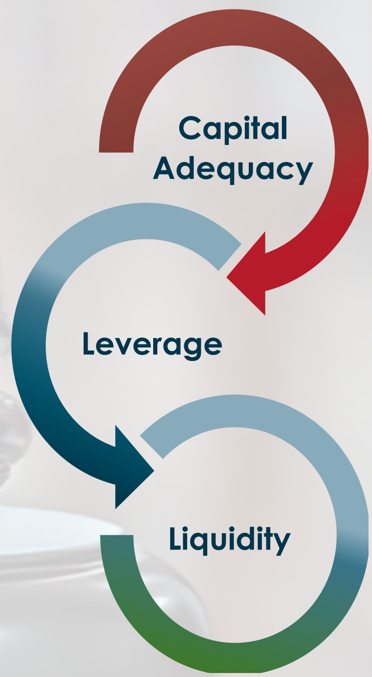
The major areas discussed/evaluated/reviewed and recommended by the Risk Management Committee in those analyses are as under:

- Comprehensive Risk Management report as on 31.12.2024.
- Comprehensive Risk Management Rating of the Bank based on June 30, 2024 and December 31, 2024.
- Risk Appetite Statement of the Bank for the year 2025.
- Surveillance Credit Rating Report of 2024.
- Final Statement on Internal Capital Adequacy Assessment Process (ICAAP) under Supervisory Review Process of BASEL-III for the year 2023.
- Internal Capital Adequacy Assessment Process (ICAAP) under Supervisory Review Process of BASEL-III for the year 2024.
- Half Yearly Report (01.07.2024 to 31.12.2024) & (01.01.2025 to 30.06.2025) regarding the steps taken by the Bank in terms of Anti-Money Laundering (AML) and Combating Financing of Terrorism (CFT).
- Stress Testing Report as on 31.03.2025, 30.06.2025 & 30.09.2025
- Supervision of Suit filed by the Bank and against the Bank.
- Plan for Recovery from Potential Stress Events.
- Present status including the recovery progress of the loans & advances of the default borrowers of the Bank.

Sheikh Farid
Chairman
Risk Management Committee

Disclosures on Risk Based Capital under Basel-III 2025





Disclosures on Risk Based Capital Requirement under Basel-III for the year ended 31 December 2025

Disclosure Overview

The following detailed qualitative and quantitative disclosures are provided in accordance with the Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in Line with Basel-III) issued by Bangladesh Bank through BRPD Circular No. 18 dated December 21, 2014. This is intended to provide the users an insight about various risk exposures, to which the Bank is exposed and maintained adequate capital against them. The users will also be able to compare the Bank's performance within the banking industry.

Scope and purpose

The purpose of Market Discipline in the Revised Regulatory Capital Framework is to complement the Minimum Capital Requirements (MCR) and the Supervisory Review Process (SRP). The aim of introducing Market Discipline in the revised Framework is to establish more transparent and more disciplined financial market so that stakeholders can assess the position of a bank regarding holding of assets and to identify the risks relating to the assets and capital adequacy to meet probable loss of assets.

All the quantitative disclosures furnished here are on ***Solo Basis*** and on the basis of Audited Financial Statements of BASIC Bank PLC. for the year ended 31 December 2025 prepared under relevant International Accounting and Financial Reporting Standards (IFRSs) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and related circulars/instructions issued by Bangladesh Bank from time to time.

A) Scope of Application

Qualitative Disclosures

a. The name of the top corporate entity in the group to which this guidelines applies.	**BASIC Bank PLC.**
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.	The Risk Based Capital Adequacy Guideline applies to BASIC Bank PLC. on **"Solo Basis"** as there are no subsidiaries of the Bank on reporting date.
c. Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not Applicable
Quantitative Disclosures	
d. The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not Applicable

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, Additional Tier-1 or Tier-2.

For the purpose of calculating capital under Capital Adequacy Framework, the capital of banks shall be classified into two tiers:

- Tier-1 Capital (Going-Concern Capital)
- Tier-2 Capital (Gone-Concern Capital)

Tier-1 Capital is further classified into two categories:

- Common Equity Tier-1 (CET-1)
- Additional Tier-1

CET-1 capital, which is the sum of core capitals like Paid-up Capital, Retained Earnings, Statutory Reserve, General Reserve etc. after netting regulatory adjustments like Shortfall in specific loan loss provision maintained, Goodwill, Deferred Tax Assets etc., of BASIC Bank as on 31 December 2025 was Tk. (2,493.10) crore. Bangladesh Bank allowed Regulatory Forbearance for total provision shortfall of Tk. 5,082.00 crore against loans and advances, balance with Banks & NBFIs, non-banking assets and other assets of the Bank vide its letter no# BSD-3(WING-4)/2026-360 dated 30 April 2026. As per the Forbearance, Regulatory Capital was calculated without adjusting shortfall in provision against NPL & Balance with Banks & NBFIs which was Tk. 4,976.42 crore.

Additional Tier-1 (AT-1) Capital shall consist of Non-cumulative Irredeemable Preference Shares account, Instruments issued by the banks that meet the qualifying criteria for the same, Minority Interest etc. after netting regulatory adjustments. On 31 December 2025, the Bank only had a Non-cumulative Irredeemable Preference Shares account for Tk. 120.50 crore in AT-1 Capital.

On the other hand, Tier-2 Capital represents other elements which fall short of some of the characteristics of the core capital but contribute to the overall strength of a bank. Tier-2 Capital shall consist of General Provisions, Subordinated Debt/ Instruments issued by the bank etc. after netting regulatory adjustments. The Bank had a total of Tk. 20.60 crore eligible for Tier-2 Capital on 31 December 2025.

All banks will be required to maintain the capital adequacy ratios as per following table:

Particulars	**2025**
Minimum CET-1 Capital Ratio	4.50%
Capital Conservation Buffer (CCB)	2.50%
Minimum CET-1 plus CCB	7.00%
Minimum T-1 Capital Ratio	6.00%
Minimum T-1 Capital Ratio plus CCB	8.50%
Minimum Total Capital Ratio	10.00%
Minimum Total Capital plus CCB	12.50%
Leverage Ratio	3.75%

Quantitative Disclosures

(Amount in crore Tk.)

b. The amount of Regulatory Capital, with separate disclosure of: • CET-1 Capital • Additional Tier-1 Capital • Total Tier-1 Capital • Tier-2 Capital	**Tier- 1 Capital (Going Concern Capital)**			
	Common Equity Tier-1			
	Fully Paid-up Capital	1,084.70		
	Statutory Reserve	222.47		
	General Reserve	4.00		
	Retained Earnings	(6,296.10)		
	Others (fresh fund provided by Govt. in the process of converting to capital)	2,600.00		
			(2,384.93)	
	Regulatory Adjustments (from CET-1):			
	Shortfall in provisions against NPL	0.00		
	Deferred Tax Assets (DTA)	108.17		
	Total Deductions from CET-1		(108.17)	
	• **Total Common Equity Tier-1 Capital [A]**			**(2,493.10)**
	Additional Tier-1 Capital			
	Non-cumulative irredeemable pref. shares	120.50		
	• **Total Additional Tier-1 Capital [B]**			**120.50**
	• **Total Tier-1 Capital [A+B]**			**(2,372.60)**
	Tier- 2 Capital (Gone Concern Capital)			
	General Provision	20.60		
			20.60	
	Regulatory Adjustments (from Tier-2):			
	Total Deductions from Tier-2		(0.00)	
	• **Total Tier- 2 Capital [C]**			**20.60**
	Total Regulatory Capital [A+B+C]*			**(2,352.01)**

* Regulatory Forbearance was allowed by Bangladesh Bank for total provision shortfall of Tk. 5,082.00 crore against Loans and Advances, Balance with Banks & NBFIs, Non-Banking Assets and Other Assets of the Bank vide its letter no# BSD-3(WING-4)/2026-360 dated 30 April 2026. As per the Forbearance, Regulatory Capital was calculated without adjusting Tk. 4,976.42 crore as shortfall in provision against NPL & Balance with Banks & NBFIs.

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 so as protecting the depositors and general creditors' interest against such losses. In line with latest Guidelines on Risk Based Capital Adequacy that has been issued through BRPD Circular No. 18 dated 21 December 2014, the Bank has adopted Standardized Approach (SA) for computing capital requirement for Credit Risk and Market Risk and Basic Indicator Approach (BIA) for computing capital requirement for Operational Risk.

<u>**Quantitative Disclosures**</u>

(Amount in crore Tk.)

<table>
<tr><td>b)</td><td>Capital requirement for Credit Risk</td><td colspan="4">1,629.44</td></tr>
<tr><td>c)</td><td>Capital requirement for Market Risk</td><td colspan="4">55.78</td></tr>
<tr><td>d)</td><td>Capital requirement for Operational Risk</td><td colspan="4">147.26</td></tr>
<tr><td>e)</td><td>Capital to Risk Weighted Assets Ratio:</td><td>Total</td><td>CET-1</td><td>Tier-1</td><td>Tier-2</td></tr>
<tr><td></td><td>• For the consolidated group</td><td>N/A</td><td>N/A</td><td>N/A</td><td>N/A</td></tr>
<tr><td></td><td>• For stand alone</td><td>-12.84%</td><td>-13.61%</td><td>-12.95%</td><td>0.11%</td></tr>
<tr><td>e)</td><td>Capital Conservation Buffer Maintained</td><td colspan="4">0.00</td></tr>
<tr><td>f)</td><td>Available Capital under Pillar-2 req.</td><td colspan="4">0.00</td></tr>
</table>

D) Credit Risk

<u>**Qualitative Disclosures**</u>

a. The general qualitative disclosures requirement with respect to credit risk, including:

- Definitions of past due and impaired (for accounting purposes);

To define past due and impairment through classification and provisioning, BASIC Bank PLC. follows Bangladesh Bank circulars and guidelines.

As per BRPD Circular-15 dated 27/11/2024, all loans and advances are grouped into 04 (four) categories for the purpose of classification, namely-(a) Continuous Loan (b) Demand Loan (c) Fixed Term Loan and (d) Short-term Agricultural Credit. As per this circular, the basis for determination of Past Due/Overdue period for all loans is as under:

Types of Facility	Past Due/Overdue Period
Continuous Loan & Demand Loan	If not repaid/renewed within the fixed expiry date for repayment or after the demand by the Bank or from the creation of the forced loan is treated as past due/overdue from the following day of the expiry date.
Fixed Term Loan & Short-term Agricultural Credit	In case of any installment(s) or part of installment(s) is not repaid within the fixed expiry/due date, the amount of unpaid installment(s) is treated as past due/overdue from the following day of the expiry/due date.

For all categories of loans, the entire loan is classified depending on the period of past due or overdue as mentioned below:

CL Types		Past Due/Overdue Period for Loan Classification
Unclassified	**Standard (STD)-0**	No past due/overdue
	Standard (STD)-1	≥ 1 day but < 1 month
	Standard (STD)-2	≥ 1 month but < 2 months
	Special Mention Account (SMA)	≥ 2 months but < 3 months
Classified	**Sub-standard (SS)**	≥ 3 months but < 6 months
	Doubtful (DF)	≥ 6 months but < 12 months
	Bad/Loss (B/L)	≥ 12 months

- Description of approaches followed for specific and general allowances and statistical methods

Bank maintains provision at the following rates for all categories of loans:

Provision & CL Types		Rate of Provision
General Provision	**STD-0** **STD-1** **STD-2**	• 0.50% for Short-term Agricultural & CMS Enterprise Credits under CMSME Sector • 1% of other loan outstanding
	SMA	• 0.50% for Short-term Agricultural & CMS Enterprise Credits under CMSME Sector • 5% of other loan outstanding
Specific Provision	**SS**	20% of base for provision
	DF	50% of base for provision
	B/L	100% of base for provision

- Discussion of the bank's credit risk management policy

Credit risk is defined as the possibility of failure of the Bank's borrower(s) to meet the financial obligation in accordance with agreed terms. The main objective of credit risk management is to minimize the negative impact through adopting proper measures and also limiting credit risk exposures within acceptable limit.

BASIC Bank PLC. has a Credit Risk Management Division (CRMD) as well as a Credit Risk Management Committee (CRMC) for prudent management of credit risk. Final authority and responsibility for all activities that expose the Bank to credit risk belong to the Board of Directors. The Board, however, delegated specific authority to the Managing Director and other Executives of the Bank through a well structured delegation of power. Besides, the Board determines Risk Appetite for credit risk of the Bank desiring optimum business mix, risk preference etc. The Bank strictly adheres to the regulatory policies; rules etc. as regard to credit management and are in compliance with regulatory requirements as stipulated by Bangladesh Bank from time to time. The credit assessment process of the Bank is initiated at Branch as well as Circle Offices which include all plausible aspects including eligibility of the borrower, requirement of information and/or documents etc. While assessing the overall rating of borrowers, the Bank follows Bangladesh Bank's prescribed Internal Credit Risk Rating (ICRR) system which captures quantitative and qualitative issues related to financial risk, performance behavior, business and industry risk, management risk, security risk, relationship risk and compliance risk. Collateral values are also accurately identified by using standard evaluation methodologies. Bank procedures require verification including certification by Bank officials during initial, annual and periodic reviews including genuineness checking of collaterals. All these procedures are also ensured before sanction of the loan through Credit Pre-Audit Cell of Audit & Inspection Division under Internal Control & Compliance of the Bank. Respective branch, Circles, as well as Internal Control & Compliance (ICC) of the Bank are simultaneously engaged in effective credit monitoring of the Bank. Besides, Risk Management Division of the Bank reviews various parameters of credit risk, e.g. concentration, quality of assets etc. on time to time and places the observations to Executive Risk Management Committee of the Bank.

	BASIC Bank PLC. is very much concerned with managing non-performing loan (NPL) which is being conducted by Recovery Division of the Bank. The Bank follows Bangladesh Bank's BRPD Circular for classification of loans & advances & provisioning. Recovery positions of the Bank are regularly reviewed and potential alternative actions are relentlessly asserted. Targets for the branches are determined to recover classified and write-off loans and advances. Head Office Executives and Officials have also been assigned with the responsibility of recovery of classified and write-off loans of branches of the Bank. Circle Offices are also designated with the responsibility of monitoring recovery of branches of the Bank. Moreover, Write-off Loan Recovery Unit, Intelligence Unit, Special Asset Management Unit (SAM) and Mamla Porjobekkhon Unit are also working in this regard.

Quantitative Disclosures

	Type	Amount (in crore Tk.)	Percentage
b. Total gross credit risk exposures broken down by major types of credit exposure.	Term Loan	7,511.13	58.85%
	Cash Credit	1,818.95	14.25%
	Overdraft	952.14	7.46%
	Export/Packing Credit	41.38	0.32%
	Loan Against Trust Receipt	240.41	1.88%
	Real Estate Loan	240.99	1.89%
	Transport Loan	446.50	3.50%
	Micro Credit Financing	48.25	0.38%
	Staff Loan	353.57	2.77%
	Bill Purchased & Discounted	86.96	0.68%
	Others	1,023.07	8.02%
	Total	**12,763.35**	**100.00%**

	Division	Amount (in crore Tk.)	Percentage
c. Geographical distribution of exposures, broken down in significant areas by major types of credit exposure.	Dhaka	7,604.41	59.58%
	Chattogram	2,133.19	16.71%
	Rajshahi	574.23	4.50%
	Khulna	614.42	4.81%
	Barishal	62.70	0.49%
	Sylhet	116.96	0.92%
	Rangpur	822.78	6.45%
	Mymensingh	834.66	6.54%
	Total	**12,763.35**	**100.00%**

d. Industry or counterparty type distribution of exposures, broken down by major types of credit exposure.	**Sector (only industrial loan)**	**Amount (in crore Tk.)**	**Percentage**
	Food & Allied	1,294.51	14.62%
	Textile	516.68	5.84%
	ERMG	1,012.15	11.43%
	Accessories	217.94	2.46%
	Jute Product & Allied	483.34	5.46%
	Forest Product & Allied	0.00	0.00%
	Paper, Board, Printing & Packaging	460.97	5.21%
	Tannery, Leather and Rubber	409.99	4.63%
	Chem. Pharm. and Allied	173.50	1.96%
	Glass, Plastic, Ceramic & other non-metal	222.78	2.52%
	Engineering	438.28	4.95%
	Electrical & Electronics	53.34	0.60%
	Service Industry	660.69	7.46%
	Misc. Industry	2,631.62	29.73%
	Industry not elsewhere classified	275.69	3.11%
	Total	**8,851.48**	**100.00%**

e. Residual contractual maturity breakdown of the whole portfolio, broken down by major types of credit exposure.	**Type of credit exposure**	**Amount (in crore Tk.)**	**Percentage**
	Up to 01 Month	13.85	0.11%
	Above 1 month but not more than 3 month	384.02	3.01%
	Above 3 month but not more than 1 year	2,228.50	17.46%
	Above 1 year but not more than 5 years	6,834.38	53.55%
	Above 5 years	3,302.60	25.88%
	Total	**12,763.35**	**100.00%**

f. By major industry or counterparty type:	(Amount in crore Tk.)
• Amount of impaired loans and if available, past due loans, provided separately;	
Unclassified loans (STD + SMA)	4,446.63
Classified loans (SS + DF + BL)	8,316.72
• Specific and general provisions;	
General provision for loans	7.94
Specific provision for loans	529.44
• Charges for specific allowances and charge-offs during the period.	0.00

g. Movement of NPLs & Provisions:	(Amount in crore Tk.)
Gross Non Performing Loans (NPLs)	8,316.72
Non Performing Loans (NPLs) to Outstanding Loans & Advances	65.16%
Movement of Non Performing Assets (NPAs)	
Opening balance	8,835.57
Additions	509.76
Reductions	1,028.61
Closing balance	8,316.72
Movement of specific provisions for NPAs	
Opening balance	511.58
Provisions made during the period	0.00
Provision provided for Write-off	0.00
Transferred from Provision for Un-classified Loans	17.86
Closing balance	529.44

E) Equities: Disclosures for Banking Book Positions

Qualitative Disclosures

a. The general qualitative disclosure requirement with respect to Equity Risk, including: • Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons; and • Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices.	Equity investments of the Bank are mainly for capital gain purpose and dividend earnings from invested securities of various companies. Bank also has some equity investment for strategic purpose. The holding of Bank's quoted and unquoted shares are valued at cost price. Provisions are made at the end of the year if total market value of the quoted and un-quoted shares is lower than the cost value of those shares.

Quantitative Disclosures

b. Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	Value disclosed (cost value of Quoted & Un-quoted securities) in the balance sheet of investments was Tk. 131.47 crore and market value of which was Tk. 93.16 crore. Cost value of investment in Quoted Securities was Tk. 125.12 crore and market value thereof was Tk. 87.39 crore.

c. The cumulative realized gains (losses) arising from sales and liquidations in the reporting period.	Tk. 1.26 crore in the year of 2025.
d. • Total unrealized gains/ (losses) • Total latent revaluation gains /(losses) • Any amounts of the above included in Tier-2 capital	Total unrealized losses were Tk. 38.31 crore. Nil Nil
e. Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements.	Specific Market Risk: Tk. 13.14 crore General Market Risk: Tk. 13.15 crore Total capital charge on equities: Tk. 26.29 crore

F) Interest Rate Risk in the Banking Book (IRRBB)

<u>Qualitative Disclosures</u>

a. The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non maturity deposits, and frequency of IRRBB measurement.	Interest Rate Risk in the Banking Book is the risk of changes in market interest rate. Any positive or negative movement in the market interest rate affects the value of the banking book. It affects the current earning as well as the net worth of the Bank.

<u>Quantitative Disclosures</u>

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).	Market Value of Assets: Tk. 16,657.50 crore Market Value of Liabilities: Tk. 18,866.96 crore Weighted average of Duration Gap: 0.90 years CRAR after different level of shocks: • Minor Level : -13.61% • Moderate Level : -14.35% • Major Leve : -15.10%

G) Market Risk

Qualitative Disclosures

a. Views of BOD on trading/investment activities	As the Market Risk is the probability of losing assets in Balance Sheet and Off-Balance Sheet position arising out of the volatility in market variables i.e., interest rate, exchange rate and price; the Board of Directors approves all necessary policies related to Market Risk and review them on regular basis.
Methods used to measure Market Risk	Standardized Approach has been used to measure the Market Risk.
Market Risk Management system	Treasury & Capital Market Services Division, Mid Office Division & Back Office Division of the Bank have been functioning to manage market risk covering liquidity, interest rate and foreign exchange risks with oversight by Asset-Liability Management Committee (ALCO) comprising Senior Executives and is chaired by the Managing Director of the Bank. Risk Management Division also reviews the market risk parameters time to time and places the observations to Executive Risk Management Committee of the Bank.
Policies and processes for mitigating Market Risk	There are approved limits for advance deposit ratio, liquid assets to total deposit ratio, liquid assets to short term liabilities, net open position, LCR, NSFR, WBG, structural liquidity profile, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items etc. The limits are monitored and enforced regularly to protect the Bank against market risks. These limits are reviewed based on prevailing market and economic conditions to minimize risk due to market fluctuation.

Quantitative Disclosures

b. The capital requirements for:	(Amount in crore Tk.)
Interest Rate Risk	16.52
Equity Position Risk	26.29
Foreign Exchange Risk	12.96
Commodity Risk	0.00

H) Operational Risk

Qualitative Disclosures

a. Views of BOD on system to reduce Operational Risk	As the Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and system or from external events, the Board of Directors approves all necessary policies related to operational risk and reviews them on regular basis. Bank has internal manuals on Internal Control & Compliance and on Human Resources where details of operational policies, procedures and HR related activities have been stated, which is approved by the Board of Directors.
Performance gap of executives and staffs	Bank regularly monitors and reviews the performance of Executives both quantitatively and qualitatively through analysis of achievement of business target in various parameters and behavioral, tactical and leadership aspects through confidential evaluation process.
Potential external events	No potential external events are expected to expose the Bank to significant Operational Risk.
Policies and processes for mitigating Operational Risk	The internal control and compliance policy is approved by the Board taking into account relevant guidelines of Bangladesh Bank for mitigating operational risks. The Bank has three Divisions under Internal Control and Compliance, namely Audit & Inspection Division, Monitoring Division and Compliance Division. Audit and Inspection team regularly works to detect and remove procedural flaws, errors and frauds. Monitoring Division ensures proper implementation of control tools to strengthen internal check and internal control system of the Bank. Compliance Division works to ensure all sorts of regulatory and policy compliance to help smooth operation and maintain consistency and thus reduce risk. The Bank is using some tools for mitigating operational risk such as Self Assessment of Anti-fraud Internal Control; Quarterly Operational Report (QOR) and Departmental Control Function Check List (DCFCL) in line with the Bangladesh Bank's relevant Instructions and recommendations. It is required to submit the statement on Self Assessment of Anti-fraud Internal Control to Bangladesh Bank on quarterly rest. Bank's Anti-Money Laundering Division is devoted to thwart all money laundering and terrorist finance related activities. The Central Customer Service & Complaints Management Unit is also engaged in mitigating the operation risks of the Bank. Bank is running through centralized real time online system. External events like natural disasters and unauthorized access to Bank's centralized computer system can affect the Bank significantly. Bank has alternative arrangement for disaster recovery and a highly qualified team of IT experts who are working to prevent any type of unauthorized access.
Approach for calculating capital charge for operational risk	Bank uses Basic Indicator Approach for calculating capital charge for Operational Risk as per instruction of Bangladesh Bank.

Quantitative Disclosures

b. The capital requirements for Operational Risk:	Tk. 147.26 crore

I) Liquidity Ratio

Qualitative Disclosures

a. Views of BOD on system to reduce liquidity Risk	Board of Directors (BOD) has instructed to follow all the guidelines and instructions related to liquidity risk management with utmost importance. Moreover, the BOD has also instructed to maintain liquidity at an optimum level so that no liquidity ratio can violate regulatory range.
Methods used to measure Liquidity Risk	The Bank uses 'Cash-Flow Approach' and 'Stock Approach' for measuring Liquidity Risk. Under 'Cash-Flow Approach' Liquidity Risk is tracked through maturity or cash flow mismatches. Calculation of gaps at various 'time-buckets', is adopted as standard tool for measuring Liquidity Risk. While, Liquidity Risk under 'Stock Approach' is measured liquidity position of various Balance-Sheet items.
Liquidity Risk management system	Liquidity Risk is the potential inability to meet the liabilities as they become due. 'Cash-Flow Approach' and 'Stock Approach' are used for managing, monitoring and measuring Liquidity Risk. The Liquidity/Funds requirements under stress situations, sources of raising the funds and its possible impact on profit and loss are also worked out at quarterly interval.
Policies and processes for mitigating Liquidity Risk	Various regulatory ratios/limits like ADR, CRR, SLR, LCR, and NFSR, etc. are in place to apply the stock approach to monitor and to control Liquidity Risk and various liquidity related ratios are reported to Bangladesh Bank on weekly, monthly and quarterly basis.

Quantitative Disclosures

b. Liquidity Coverage Ratio (LCR)	217.52%
Net Stable Funding Ratio (NSFR)	126.61%
Stock of High quality liquid assets	Tk. 2,663.07 crore
Total net cash outflows over the next 30 calendar days	Tk. 1,224.29 crore
Available amount of stable funding	Tk. 15,316.89 crore
Required amount of stable funding	Tk. 12,097.45 crore

J) Leverage Ratio

Qualitative Disclosures

a. Views of BOD on system to reduce excessive leverage	The Board of Directors has instructed the management to follow all guidelines and instructions that are given by regulators in order to reduce excessive leverage in the Bank.
Policies and processes for managing excessive on and off-balance sheet leverage	The Leverage Ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements. The Leverage Ratio is intended to constrain the build-up of leverage in the Bank and to reinforce the risk based requirements with an easy to understand and a non-risk based measure. The Bank has been aware of its leverage and has been trying to increase its core capital as well has controlling the growth of on and off-balance sheet exposure.
Approach for calculating exposure	The accounting measure of exposure is generally followed to calculate total exposure for leverage ratio. The Bank includes both on and off-balance sheet items for measuring total exposure as instructed by the Guidelines on Risk Based Capital Adequacy of Bangladesh Bank.

Quantitative Disclosures

b. Leverage Ratio	-14.44%
On-Balance Sheet Exposure	Tk. 16,012.25 crore
Off-Balance Sheet Exposure	Tk. 529.44 crore
Total Exposure (after related deductions)	Tk. 16,433.52 crore

K) Remuneration Policy

Qualitative Disclosures

a. Information relating to the bodies that oversee remuneration.	
Name, composition and mandate of the main body overseeing remuneration.	The Board of Directors of the Bank oversees the remuneration policy. At the beginning, the Board forms 'Pay Scale Committee'. The committee examines the proposed pay scales, fringe benefits and allowances thoroughly and submits their recommendations after suitable adjustment, amendment or modification where applicable. Eventually, the Board approves the policy. The Human Resources Division executes the approved remuneration structure. Finance and Accounts Division disburses the remuneration to respective employees on monthly basis. However, from 22/12/2019 Bank has adopted remuneration policy following National Pay Scale-2015 applicable for public bodies.
External consultants whose advice has been sought, the body by which they were commissioned and in what areas of the remuneration process.	No external remuneration consultants were engaged during the reporting period.
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.	The Bank's remuneration framework is government by the **National Pay Scale 2015** (specifically S.R.O. No. 370-AIN/2015 for Public Bodies and State-Owned Enterprises). This policy applies to all domestic employees based on their respective designations and grades. The policy includes specific provisions regarding employees subject to disciplinary proceedings. As the Bank does not currently operate foreign subsidiaries or international branches, the scope remains strictly domestic.
A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group.	The Bank identifies **Senior Management**, **Divisional Heads and Branch Managers** as Material Risk Takers (MRTs) given their capacity to significantly influence the Bank's risk profile. "Senior Management" is defined as personnel holding the rank of Deputy General Manager (DGM) through to the Managing Director (MD). The composition of Senior Management comprises as DGM: 43, GM: 08, DMD: 02 & MD: 01.

b. Information relating to the design and structure of remuneration processes.	
An overview of the key features and objectives of remuneration policy.	Only cash and cash equivalent remuneration is being permitted whereas there are no equity or equity linked payments. The objectives of the remuneration policy incorporates: • to attract and retain skilled and motivated employees; and • to provide incentivize to the executive to lead employees to achieve goals.
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.	Remuneration policy is being reviewed upon changes made by Govt. as the Bank is following National Pay Scale-2015 approved by the Board of Directors vide its meeting no-487 held on 21/12/2019 effective from 22/12/2019.
A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.	The policy aims to ensure that quality human resources are being employed, retained and compensated in accordance with their responsibilities and expertise. There is no scope of independent remuneration provision at the current pay scale of the Bank for the risk and compliance employees.
c. Description of the ways in which current and future risks are taken into account in the remuneration processes.	
An overview of the key risks that the bank takes into account when implementing remuneration measures.	The level and composition of the remuneration deems to be appropriate and fair in the context of the interests of the Bank. The Bank aims to maintain a strong risk framework and continuous assessment of the risks in order to protect its resources.
An overview of the nature and type of the key measures used to take account of these risks; including risks difficult to measure (values need not be disclosed).	In this context, Bank employs an array of measures based on the nature and types of business lines/segments. The most effective tools and indicators used for measuring such risks include asset quality ratio (NPL ratio), Net Interest Margin (NIM) ratio, provision coverage ratio, credit-deposit ratio, cost-income ratio as well as some non-financial indicators such as compliance status as per regulatory norms etc.

A discussion of the ways in which these measures affect remuneration.	The key measures of the remuneration policy commensurate with the process of setting targets, Annual Performance Appraisals (APA) and the long term plans of the Bank. At the end of each financial year, the actual performance of the Bank is being assessed with target set at the beginning of the year. Bank evaluates each employee's performance on annual basis based on some pre-determined financial and non-financial indicators. However, there are significant implications of the above measures on the remuneration policy of the Bank.
A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.	In the previous year, the Bank did not experience any changes of these measures affecting remuneration.
d. Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	
An overview of main performance metrics for bank, top-level business lines and individuals.	The main performance metrics is the outcome of a comprehensive review of some performance indicators such as Profitability, Capital to Risk-weighted Assets Ratio (CRAR), Liquidity Ratios, Return on Assets (ROA), Cost to Income Ratio, Net Interest Margin (NIM) and Non-Performing Loans (NPL) to Total Loans, Loan Growth and Deposit Growth etc.
A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	Though fixed remuneration pool is defined over the years, variable remuneration package (incentives bonus) does not arise unless a predetermined level of profit is achieved despite personal achievements of employees.
A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak.	A set remuneration process is in practice. Weak performance metrics/scorecards hardly affect the remuneration practice.

e. Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance.	
A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.	The Bank does not offer any deferred variable remuneration.

	A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw back arrangements.	Not Applicable
f.	**Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms.**	
	An overview of the forms of variable remuneration offered (i.e., cash, shares and share-linked instruments and other forms)	Only cash based remuneration exists.
	A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative importance.	Not Applicable.

Quantitative Disclosures

g.	Number of meetings held by the main body overseeing remuneration during the financial year and remuneration paid to its member.	Nil
h.	• Number of employees having received a variable remuneration award during the financial year.	Nil
	• Number and total amount of guaranteed bonuses awarded during the financial year.	Number: 02 Festival bonuses & 01 Bangla New Year bonus. Total amount: Tk. 0.99 crore
	• Number and total amount of sign-on awards made during the financial year.	Not Applicable.
	• Number and total amount of severance payments made during the financial year.	Nil
i.	Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year.	Nil
j.	**Breakdown of amount of remuneration awards for the financial year to show:**	
	• Fixed • Variable	Tk. 8.69 crore Nil

• Deferred and non-deferred	Nil
• Different forms used (cash, shares and share linked instruments, other forms).	Cash only
k. Quantitative information about employees' exposure to implicit (e.g., fluctuations in the value of shares or performance units) and explicit adjustments (e.g., claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration:	
• Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not Applicable
• Total amount of reductions during the financial year due to ex post explicit adjustments.	Not Applicable
• Total amount of reductions during the financial year due to ex post implicit adjustments.	Not Applicable

Sustainability Report

Sustainable Banking means providing socially and environmentally responsible products and services that will have long term positive impact to financial institutes and community as a whole. Financial institutions unwilling to follow the path towards sustainability will lose competitiveness. The "triple bottom line" approach "people, planet and profit" to banking contextualizes the relationships between people, the social equity bottom line; planet, the environmental bottom line; and profit, the economic bottom line. Guided by these, BASIC Bank is anchored on creating a holistic impact that benefits all constituents of its stakeholder eco system.

This type of banking focuses on responsible and inclusive lending, promoting projects and programs in line with Environmental, Social and Governance (ESG) investing. An ESG framework guides investment decisions to factor in the impact on the environment, social issues and overall governance instead of just potential returns.

As a development financial institution, BASIC Bank has demonstrated its commitment firmly towards sustainable development to foster social and economic growth. To meet the expectations of the stakeholders, the Bank is concentrating on sustainability of its business. BASIC Bank emphasizes Environmental, Social and Governance (ESG) investing while it's lending programs. As a part of social commitment, Bank prioritizes by ascertaining investment of 50 percent of its loan able funds in the Small and Medium Scale Industries (SMIs).

BASIC Bank places of high importance in avoiding environmentally hazardous and socially undesirable projects. While financing various projects reports related to 'Initial Environmental Examination' as well as 'Environmental and Social Impact Assessment' are taken care of and Environmental and Social Due Diligence (ESDD) are also conducted prior to fund the projects. What is more, the Bank categorically performs Environmental and Social Risk Rating (ESRR) with conformity to prudential regulations and put due weight on social return on investment before approving any credit proposals. The Bank is promoting the 'green' initiatives through effective finance; it also facilitates to micro credit borrowers through direct approach and indirectly through the role of NGOs, Alternative Credit Delivery Channel and MFIs.

All branches of BASIC Bank are technologically sophisticated and fully fledged offices since inception. In addition, it is the first state owned bank that implemented real time on-line banking in the country where in-house environmental management has also been highly prioritized. The following issues are considered for implementing in-house environmental management of the Bank:

1. Using more daylight and saving electricity;
2. Conserving natural resources like water, gas, air and saving other physical resources like paper and stationery;
3. Using online communication technology extensively;
4. Incorporating the latest developments and trends of technologies for fostering utilization of energy ;
5. Setting up energy efficient devices while using energy efficient vehicles for corporate business travels;
6. Creating awareness among the employees for efficient use of electricity, water, gas, paper, stationary, fuel and re-use of equipment's.

Social Initiatives and CSR

The Bank confers its commitment to social issues such as employees' health and safety factors to borrower's entity, presence of child labor as well as forced labor, wage compensation, working hours, congenial atmosphere at the factories/offices etc. while assessing business proposals and making positive decisions in favor of the clients.

Socially responsible business is BASIC Bank's prime motto. Hence the Bank has been taking part in CSR activities since 2008. CSR areas of the bank include education, health, environment and climate change mitigation & adaptation, income generating activities, disaster management, infrastructure development, sports and culture, financial literacy, other sectors (as defined by Bangladesh Bank). Being a corporate citizen, the Bank reaffirms its commitment towards social wellbeing of the citizens of the country. As part of social responsibility, the Bank earlier contributed in establishing a day-care center in collaboration with other four nationalized commercial banks. That facility was crafted for those working mothers who would not be burdened by the feeling of insecurity of their wards at home. On different occasions, the Bank donated fund under its CSR initiatives for purchasing medical & pathological equipment's and ambulances for hospitals, procuring computers and various educational items for schools & colleges and developing infrastructure of schools, colleges, universities and other educational institutions, organizing & celebrating various cultural programs & many more.

Green Banking

Green Banking is a part of global initiatives that are intended for financing environment friendly projects/ventures. Green Banking concerns for ethical standard of banking addressing sustainability and social responsibility in banking. Practice of Green Banking focuses on environment-friendly practices at all levels of organization and examines environmental impact of a project before maneuvering a financing decision.

Being a socially and environmentally responsible bank of the country, BASIC Bank persists to improve its own standard progressively while contributing in building socially responsible business environment taking into account the interest of the stakeholders. The Bank is aiming to create long-term resilient, sustainable economy, sustainable environment and social value. As part of these sustainability goals, BASIC Bank is supporting loans to environment friendly proposals and refraining from projects which are non-compliant. Policies have been put in place to increase BASIC Bank's exposure to climate change-mitigating industries; introducing 'Green Banking' products namely 'BASIC Alternative Power Generation System (Solar System) Financing Scheme' in the renewable energy sector.

The Bank conforms to the instructions stipulated in the detailed guidelines on Environmental and Social Risk Management (ESRM) circulated by Bangladesh Bank. Moreover, the Bank is continuously assessing Environmental & Social Risk Assessment-Generic Checklist in addition to existing Internal Credit Risk Rating System (ICRRS) for either of new, renewal, rescheduling and restructuring industrial projects.

BASIC Bank firmly promotes green banking to reach its long-term strategic objective to be a green, triple bottom line bank where every decision will be taken with both financial and environmental considerations in mind. The Bank's green banking initiatives includes Online & paperless banking, reducing greenhouse gas emission, mapping bank's carbon foot print, efficient energy use, environment friendly projects, plant nursery and horticulture projects etc.

In 2025, the Bank assessed Environmental & Social Risk Assessment-Generic Checklist of 322 projects, business ventures worth BDT 23256.51 million. The bank also takes care on environmental and social issues while processing each loan proposal. The bank has stepped into green finance zone by funding 48 (Forty eight) projects comprising 29 (Twenty nine) brick fields, 1 (One) plants for Installation of ETP and 6 (Six) Integrated Cow Rearing & Bio Gas Plant, 4 (Four) Paper Bottle Recycling plant, 2 (Two) Pet Bottle Recycling plant, 4 (Four) 'Polythene Recycling Plant', 1(one) 'Solar Panel Manufacturing Plant', 1(one) plant for Vermicompost, as of 31 December 2025 under project loan and working capital policy's.

Women Empowerment

To ensure more involvement of women in country's economic activities, to make credit more available/ convenient for women entrepreneurs and to promote women entrepreneurship, BASIC Bank has formed 'Women Entrepreneur Development Unit' at Head Office level and Women Entrepreneur Dedicated Desk at all of its branches. The bank has greatly contributed by means of financing 76 women entrepreneurs of BDT 261.80 million for the period of 2025. Of them, majority are small entrepreneurs. On the other hand, total outstanding of loan for women entrepreneurs as of 31 December 2025 was BDT 3059.00 million.

Financial Inclusion

'Financial Inclusion' has become an issue of worldwide concern and a very popular term in the banking arena. Financial inclusion refers to delivery of banking services and credit at an affordable cost to the vast section of disadvantaged and low-income group of people. The various financial services include savings, loans, insurance, payments, remittance facilities and financial counseling/advisory services within the formal financial system.

Millions of people across the country still remain unbanked or have limited access to banking services. For achieving SDG (Sustainable Development Goal) targets, financial inclusion is considered as a very important tool for Bangladesh to grow as a middle-income country. BASIC Bank PLC. has taken initiatives to bring the unbanked people of our country under the coverage of banking channel by opening bank account through financial inclusion program. The major focus under this program has given to the underprivileged, uprooted, street child, poor and low income group people.

BASIC Bank has always devised effective strategy for disbursing agricultural and rural credit (micro finance) targeting more financial inclusion of financially vulnerable people of the country. To promote financial inclusion, BASIC Bank has already launched different high yield deposit products and arranged promotional campaigns at divisional and district level through school banking conferences, development fairs, SME fairs etc. The Bank has conducted workshops, seminars, symposiums in branches in order to train its employees so that appropriate service can be delivered to the vulnerable people of the country.

E-governance, Innovation And Facing The Challenge of Fourth Industrial Revolution in Banking Service

The Fourth Industrial Revolution (4IR) has now become a buzzword but still most of the people in Bangladesh are not much aware of how the new digital landscape will have a significant impact on their daily life and activities. Technologies like Artificial Intelligence (AI), Internet of Things (IOT), Augmented Reality (AR), Virtual Reality (VR), Cloud Computing, Block Chain Technologies, 3D Printing, Bio-Technology, Robotic Engineering and the like are still far away to embrace due to lack of Training, Study and Research in our country.

In view of the above, our Bank has taken initiatives to train our employees in the aforesaid fields to face the challenges of Fourth Industrial Revolution (4IR) which is the talk of the world nowadays.

During the last two & half decades of the twenty first century and at the post new millennium era, the banking industry has emerged as the most alluring sector amongst all contemporary sectors for its continuing strive in the field of innovative cultures by implementing & presenting more and more Innovative ideas for its customers. Innovation and its practices in the banking as well as public services is of utmost importance in easing public administration functions which play a significant role in enhancing employee efficiency and keeping congenial working environment everywhere. The government has taken various initiatives for institutionalizing the issues of innovation in public services. Taking the purview of the instruction from access to Information (a2i) under the ICT Division, Government of Bangladesh the Bank has constituted an 'Innovation Team' headed by a Deputy Managing Director.

The Central Innovation Team of BASIC Bank has been functioning as a working partner of the Ministry of Finance to minimize 'TCV' (Time, Cost and Visits), enhance the functional quality and increase the efficiency of the working force as well as to modernize and to develop new service rendering methods.

As part of the drive, the Bank has successfully initiated the following innovative ideas:

(1) Real-time Utility Bill Payment System;

(2) SMS Alert Service;

(3) Automated Leave Register;

(4) Automated Salary Payment Mechanism;

(5) Credit Report Database;

(6) 100% Real-time on-line banking in all branches

(7) Wall Mag BASIC

(8) E-training Portal

(9) Call a Customer

(10) BASIC Bank Whatsapp Banking Services App

(11) Internet Banking (Magpie Apps)

(12) E-KYC (Electronic Know Your Customers)

(13) Electronic Wallet Fund Transfer (With bkash)

(14) Magpie Apps

(15) I-banking

(16) Remit 365

(17) Incorporation of various Customer-centric services in Magpie Mobile Apps

(18) Utility Bill payment through Mobile Apps

(19) Connectivity with bKash & Nagad customers for easy payment mechanism

(20) Connectivity with National Payment Switch of Bangladesh

(21) Payment through Bangla QR Code etc.

Besides, the Bank is preparing itself with a view to implement the following innovative ideas within a shortest possible time:

(1) BASIC Rin Prokoron Engine

(2) Cheque Book Issue Mechanism (From Any Branch)

(3) On-line Account Opening Mechanism

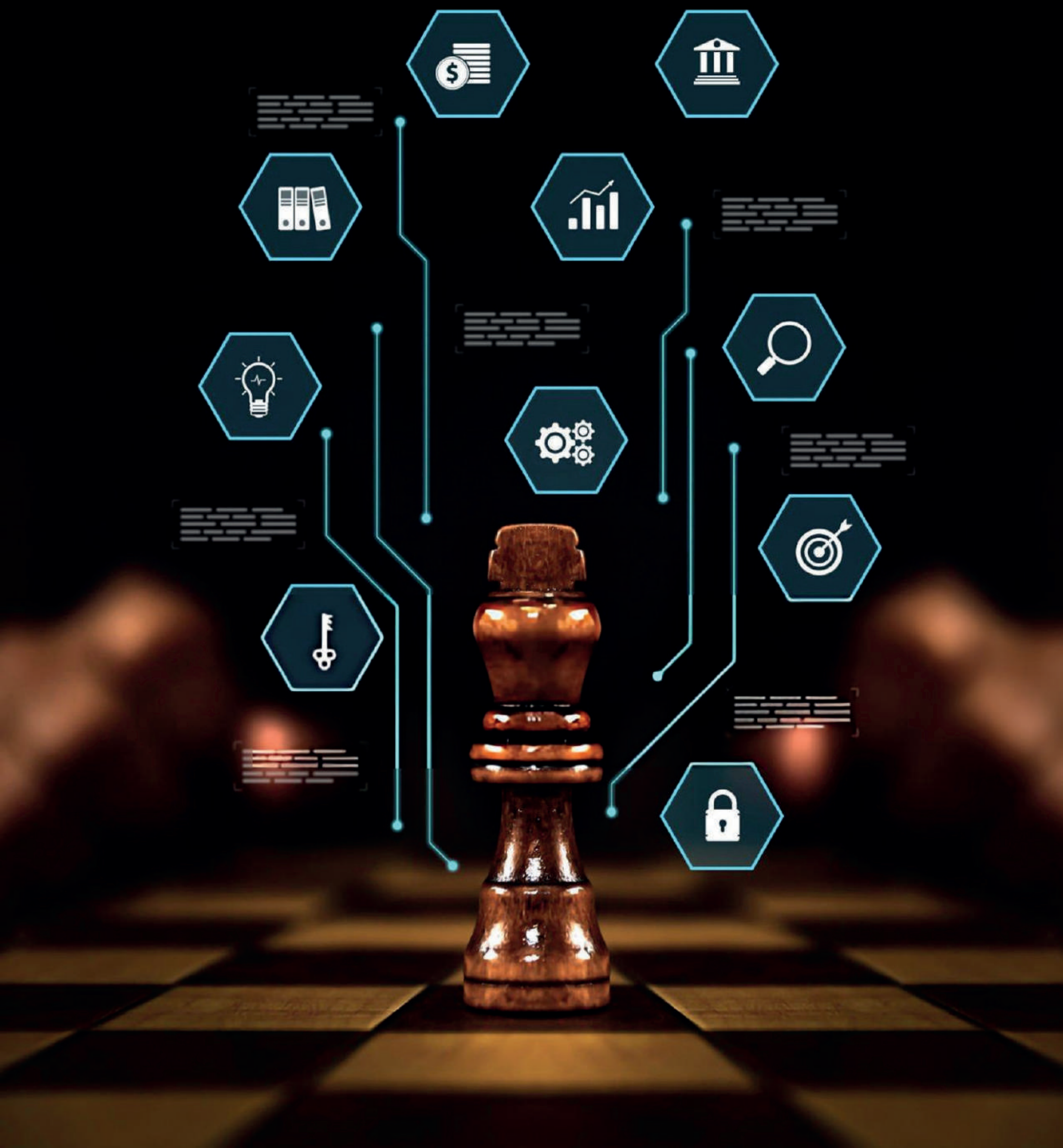
(4) Electronically Stationery Requisition & Supply

(5) BASIC Lens (Observing Every Transaction Round The Clock) and

(6) Unique Loan Management Software etc.

"Sustainable banking isn't just a philosophy – it's about action."

Corporate Governance



Corporate Governance Practices of the Bank:

Preface:

Corporate governance encompasses the framework of rules, relationships, systems and processes within which fiduciary authority is exercised and controlled in companies. The parties involved in corporate governance include the governing or regulatory bodies i.e., Bangladesh Bank, Bangladesh Securities and Exchange Commission, the Managing Director / Chief Executive Officer, the Board of Directors, Management and Shareholders. Other Stakeholders who take part include employees, suppliers, creditors, lenders, customers and the community at large. Good governance is an essential element in corporate success and sustainable economic growth of a nation. Being a stakeholder of the society BASIC Bank is keen to augment the corporate governance practices toward accountability, sustainable growth of the Bank as well as betterment of our economy.

The Board:

The members of the Board of Directors of the Bank are appointed by the Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh. As on December 31, 2025 the Board was comprised of eight members, of whom two were retired bankers, two were bureaucrats, two were retired bureaucrats, one was accounting professional and the rest one was the MD & CEO of the Bank. Since January 2025, a total of 40 Board meetings were held up to December 2025. The Directors, having sound academic and professional background, skills and experiences, add value toward corporate governance and maximizing the shareholders' value.

The Board discharges its duties through convening Board meetings on regular basis as per Memorandum and Articles of Association of the Bank, directives of Bangladesh Bank as well as usual banking norms and practices.

Chairman of the Board:

Mr. Helal Ahmed Chowdhury, former Managing Director & CEO of Pubali Bank PLC., was appointed as a Director & Chairman of the Board of Directors of BASIC Bank PLC. on October 31, 2024 by the Financial Institutions Division of Ministry of Finance. Mr. Chowdhury started his journey as the Chairman of the Board through convening the 663rd Board meeting held on November 17, 2024. Prior to his joining at BASIC Bank PLC. Mr. Chowdhury had been serving as an Independent Director of Bank Asia PLC. and Chairman of BA Express USA Inc., a subsidiary of Bank Asia PLC.

Attendance of the Directors in Board Meetings held during 2025:

Sl.	Name of the Director	Total No. of meetings held	No. of attendance	Remarks
1.	Mr. Helal Ahmed Chowdhury Director & Chairman	40	40	-
2.	Mr. Sheikh Farid Director	40	28	After his joining as Director in the 678th Board meeting held on 30.04.2025, a total of 29 meetings were held up to 31.12.2025. However, he could not attend the 697th Board meeting held on 04.11.2025 due to personal reasons.
3.	Mr. Md. Matiur Rahman, FCA, FCMA Director	40	29	After his joining as Director in the 678th Board meeting held on 30.04.2025, a total of 29 meetings were held up to 31.12.2025.
4.	Mr. Md. Abdul Ahad Director	40	27	After his joining as Director in the 680th Board meeting held on 29.05.2025, a total of 27 meetings were held up to 31.12.2025.

Sl.	Name of the Director	Total No. of meetings held	No. of attendance	Remarks
5.	Dr. Abu Saleh Mostafa Kamal Director	40	22	After his joining as Director in the 685h Board meeting held on 30.07.2025, a total of 22 meetings were held up to 31.12.2025.
6.	Mr. Munshi Abdul Ahad Director	40	19	After his joining as Director in the 688h Board meeting held on 24.08.2025, a total of 19 meetings were held up to 31.12.2025.
7.	Mr. S.M. Iqbal Hossain Director	40	13	After his joining as Director in the 694h Board meeting held on 14.10.2025, a total of 13 meetings were held up to 31.12.2025.
8.	Dr. Nahid Hossain Director	40	07	A total of 07 Board meetings were held in 2025 till his tenure ended on 07.03.2025 as the Director of the Bank.
9.	Dr. Md. Abdul Khaleque Khan, F.F., Director	40	11	A total of 11 Board meetings were held during 2025 till his release from directorship on 29.04.2025 as per instruction of FID, MoF.
10.	Mr. Shamim Ahammed Director	40	04	A total of 04 Board meetings were held in 2025 till his tenure ended on 31.01.2025 as the Director of the Bank.
11.	Mr. Md. M. Latif Bhuiyan Director	40	13	A total of 13 Board meetings were held in 2025 till his tenure ended on 17.05.2025 as the Director of the Bank.
12.	Mr. Md. Rafiqul Islam Director	40	13	A total of 13 Board meetings were held in 2025 till his tenure ended on 17.05.2025 as the Director of the Bank.
13.	Mr. Md. Quamruzzaman Khan Managing Director & CEO	40	40	-

The Committees of the Board of Directors:

As per Banking Companies Act 1991 (amended up to 2023), presently there are three committees of the Board, namely Executive Committee, Audit Committee and Risk Management Committee of the Board of Directors of the Bank. Each Committee operates under separate Terms of Reference (ToR) as per said Act and the guidelines of Bangladesh Bank.

Executive Committee:

The Board delegated administrative, financial and business authorities to the Executive Committee though all policy matters and strategic issues are under the jurisdiction of the Board of Directors of the Bank. The Executive Committee of the Bank as on 31.12.2025 was comprised of the following members:

01.	Mr. Md. Abdul Ahad	Chairman
02.	Mr. Helal Ahmed Chowdhury	Member
03.	Mr. Munshi Abdul Ahad	Member

A total of 10 meeting of the Executive Committee were held in 2025.

Audit Committee:

The ToR of the Audit Committee is based on the guidelines of Bangladesh Bank. The Audit Committee of the Bank as on 31.12.2025 was comprised of the following members:

01.	Mr. Md. Matiur Rahman, FCA, FCMA	Chairman
02.	Mr. Sheikh Farid	Member
03.	Dr. Abu Saleh Mostafa Kamal	Member
04.	Mr. S.M. Iqbal Hossain	Member

A total of 11 meetings of the Audit Committee were held in 2025.

Risk Management Committee:

The Risk Management Committee of the Board of Directors discharges its duties following the TOR specified in the guidelines of Bangladesh Bank. The Risk Management Committee of the Bank as on 31.12.2025 was comprised of the following members:

01.	Mr. Sheikh Farid	Chairman
02.	Mr. Helal Ahmed Chowdhury	Member
03.	Mr. Md. Matiur Rahman, FCA, FCMA	Member
04.	Mr. Md. Abdul Ahad	Member
05.	Mr. Munshi Abdul Ahad	Member

A total of 10 meetings of the Risk Management Committee were held in 2025.

Compliance with Bangladesh Bank regulations:

The Bank as a scheduled commercial bank gives priority towards meticulous compliance with all regulatory requirements of Bangladesh Bank focusing core risk management, capital adequacy, loan classification and provisioning, foreign exchange regulations, liquidity management, anti-money laundering guidelines, BASEL implementation etc.

Compliance with Corporate Governance guidelines of Bangladesh Bank:

The Bank follows the guidelines of Bangladesh Bank on corporate governance regarding responsibilities and accountabilities of the Board of Directors, responsibilities of the Chairman of the Board focusing credit and risk management, internal control, human resources management as well as income and expenses, responsibilities and accountabilities of the CEO and the contractual appointment of the Adviser, Consultant for any bank.

Compliance with BSEC regulations:

The Bank follows the applicable regulations of the Bangladesh Securities and Exchange Commission (BSEC) though it is yet to be a listed company.

MD & CEO AND CFO's
Declaration to the Board on Integrity of Financial Statements

30 April 2025

The Board of Directors
BASIC Bank PLC.
Senakalyan Bhaban
195 Motijheel C/A
Dhaka-1000

Subject: Declaration on Financial Statements for the year ended on 31 December 2025.

Dear Sirs,

Pursuant to the condition No. 1(5)(xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 Dated 03 June 2018 under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

(1) The Financial Statements of BASIC Bank PLC. for the year ended on 31 December 2025 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in the Bangladesh and any departure there from has been adequately disclosed;

(2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the Financial Statements to reveal a true and fair view;

(3) The form and substance of transactions and the Company's state of affairs have been reasonably and fairly presented in its financial statements;

(4) To ensure above, the Company has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;

(5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Company were consistently followed; and

(6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Company ability to continue as a going concern.

In this regard, we also certify that:

(i) We have reviewed the financial statements for the year ended on 31 December 2025 and that to the best of our knowledge and belief:

   (a) these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

   (b) these statements collectively present true and fair view of the Company affairs and are in compliance with existing accounting standards and applicable laws.

(ii) There are, to the best of our knowledge and belief, no transactions entered into by the Company during the year which are fraudulent, illegal or in violation of the code of conduct for the Company's Board of Directors or its members.

Sincerely yours,

(Md. Quamruzzaman Khan)
Managing Director & Chief Executive Officer (MD & CEO)

(Saidur Rahman Sohel)
General Manager & CFO

BASIC BANK at a Glance

BASIC BANK AT A GLANCE

		2025	2024	2023
A.	**From the Balance Sheet (Million Taka)**			
	Authorized Capital	55,000.00	55,000.00	55,000.00
	Paid-up Capital	10,846.98	10,846.98	10,846.98
	Share Money Deposit	26,000.00	26,000.00	26,000.00
	Reserve and Surplus	(59,458.44)	(51,387.76)	(42,989.47)
	Shareholders' Equity	(22,611.46)	(14,540.78)	(6,142.49)
	Fixed Assets	401.82	409.55	447.26
	Total Assets	165,416.87	148,351.32	168,181.44
	Deposits	154,751.92	135,529.28	146,933.94
	Long-term Debt	3,221.99	1,913.54	2,277.03
	Loans and Advances	127,633.48	128,889.06	131,524.83
	Placement & Investment	15,858.30	5,414.50	22,063.20
B.	**From the Income Statement (Million Taka)**			
	Gross Income	9,486.54	6,078.49	8,308.90
	Gross Expenditure	17,445.50	14,478.35	12,403.03
	Profit before Tax and Provision	(7,958.96)	(8,399.86)	(4,094.13)
	Profit/(Loss) after Tax	(8,102.66)	(8,630.94)	(4,162.95)
	Tax Paid (cumulative)	9,030.63	8,873.51	8,750.13
C.	**Others (Million Taka)**			
	Import Business	30,117.00	28,487.60	31,297.60
	Export Business	35,453.00	33,641.90	30,534.10
D.	**Financial Ratios (Percentage)**			
	Capital Adequacy Ratio	(12.84)	(8.10)	(3.35)
	Capital Fund to Deposit Liabilities	(14.61)	(10.73)	(4.18)
	Liquid Assets to Deposit Liabilities	10.44	7.50	7.44
	Loan to Deposit Liabilities	80.20	93.47	88.20
	Earning Assets to Deposit Liabilities	40.89	34.46	48.20
	After Tax Return on Average Assets	(5.16)	(5.45)	(2.39)
	Net Profit to Gross Income	(85.41)	(141.99)	(50.10)
	Interest Magin Cover	(256.63)	(225.89)	(182.72)
	After Tax Return on Equity	(50.62)	(104.66)	(270.97)
	SMI/SSI Loan and Micro Credit to Loanable Fund	31.61	49.05	51.79
	Number of Branches	72	72	72
	Number of Employees	1,764	1,808	1,879
	Deposit per employee (Million Taka)	87.73	74.96	78.20
	Advance per employee (Million Taka)	72.35	71.29	70.00
	Profit before Tax per employee (Million Taka)	(4.51)	(4.65)	(2.18)

BASIC BANK AT A GLANCE

	2022	2021	2020	2019
A. From the Balance Sheet (Million Taka)				
Authorized Capital	55,000.00	55,000.00	55,000.00	55,000.00
Paid-up Capital	10,846.98	10,846.98	10,846.98	10,846.98
Share Money Deposit	26,000.00	26,000.00	26,000.00	26,000.00
Reserve and Surplus	(38,954.25)	(37,421.89)	(33,153.85)	(29,839.84)
Shareholders' Equity	(2,107.27)	(574.91)	3,693.13	7,007.14
Fixed Assets	365.46	375.01	414.93	472.71
Total Assets	180,575.95	195,561.35	196,678.18	194,915.97
Deposits	148,961.57	150,980.39	139,714.95	138,307.35
Long-term Debt	2,900.12	4,627.16	8,454.52	7,315.44
Loans and Advances	134,595.36	144,451.77	149,125.94	151,769.61
Placement & Investment	30,700.37	36,058.78	29,157.29	27,995.90
B. From the Income Statement (Million Taka)				
Gross Income	10,006.32	7,993.92	7,772.95	8,489.12
Gross Expenditure	11,282.42	12,016.88	11,476.08	11,555.65
Profit before Tax and Provision	(1,248.60)	(4,022.96)	(3,703.13)	(3,066.53)
Profit/(Loss) after Tax	(1,301.65)	(3,969.79)	(3,718.18)	(3,269.03)
Tax Paid (cumulative)	8,461.33	8,339.99	8,292.03	8,245.39
C. Others (Million Taka)				
Import Business	27,217.36	29,176.40	27,758.60	32,514.70
Export Business	29,310.60	21,362.20	19,161.10	22,470.90
D. Financial Ratios (Percentage)				
Capital Adequacy Ratio	(1.36)	0.18	3.08	6.53
Capital Fund to Deposit Liabilities	(1.41)	(0.38)	2.64	5.07
Liquid Assets to Deposit Liabilities	10.91	9.15	10.39	9.58
Loan to Deposit Liabilities	88.40	92.92	100.84	103.88
Earning Assets to Deposit Liabilities	58.96	62.48	74.00	72.82
After Tax Return on Average Assets	(0.69)	(2.02)	(1.90)	(1.69)
Net Profit to Gross Income	(13.01)	(49.66)	(47.83)	(38.51)
Interest Magin Cover	(95.09)	(163.46)	(155.39)	(77.25)
After Tax Return on Equity	(53.73)	(49.01)	(28.09)	(20.57)
SMI/SSI Loan and Micro Credit to Loanable Fund	40.03	40.31	40.13	39.71
Number of Branches	72	72	72	72
Number of Employees	1,939	2,005	2,070	2,097
Deposit per employee (Million Taka)	76.82	75.30	67.50	65.95
Advance per employee (Million Taka)	69.41	72.05	72.04	72.37
Profit before Tax per employee (Million Taka)	(0.64)	(2.01)	(1.79)	(1.46)

BASIC BANK AT A GLANCE

	2018	2017	2016	2015	2014
A. From the Balance Sheet (Million Taka)					
Authorized Capital	55,000.00	55,000.00	55,000.00	25,000.00	25,000.00
Paid-up Capital	10,846.98	10,846.98	10,846.98	10,846.98	2,946.98
Share Money Deposit	26,000.00	26,000.00	16,000.00	16,000.00	7,900.00
Reserve and Surplus	(26,465.66)	(22,939.89)	(16,038.66)	(899.90)	2,166.94
Shareholders' Equity	10,381.32	13,907.09	10,808.32	25,947.08	13,013.92
Fixed Assets	312.29	349.66	409.03	514.23	649.68
Total Assets	191,560.41	198,816.67	204,739.63	194,173.36	171,118.53
Deposits	131,821.58	143,180.24	158,070.98	148,167.23	139,934.06
Long-term Debt	7,082.11	2,198.15	2,325.16	2,482.94	2,673.97
Loans and Advances	151,968.05	145,568.59	134,882.80	128,807.01	119,384.90
Placement & Investment	25,313.44	37,599.23	54,209.42	44,677.93	37,299.33
B. From the Income Statement (Million Taka)					
Gross Income	9,586.44	10,615.17	11,932.41	11,514.96	15,113.56
Gross Expenditure	10,787.00	10,263.62	11,841.56	14,079.21	16,237.94
Profit before Tax and Provision	(1,200.56)	351.55	90.85	(2,564.25)	(1,124.38)
Profit/(Loss) after Tax	(3,538.95)	(6,843.69)	(14,930.40)	(3,140.36)	(1,100.16)
Tax Paid (cumulative)	8,124.98	8,067.46	7,918.05	7,879.44	7,844.26
C. Others (Million Taka)					
Import Business	41,925.40	39,035.90	30,380.20	32,104.90	38,318.80
Export Business	23,102.40	22,285.70	23,415.80	21,892.70	26,691.30
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	8.25	(13.22)	(15.59)	(7.55)	(29.08)
Capital Fund to Deposit Liabilities	7.88	9.71	6.84	17.51	9.30
Liquid Assets to Deposit Liabilities	7.75	13.60	10.86	16.88	12.03
Loan to Deposit Liabilities	109.45	100.25	83.62	84.72	85.32
Earning Assets to Deposit Liabilities	68.70	67.50	73.50	70.47	54.14
After Tax Return on Average Assets	(1.81)	(3.39)	(7.49)	(1.72)	(0.67)
Net Profit to Gross Income	(36.92)	(64.47)	(125.12)	(27.27)	(7.28)
Interest Magin Cover	(41.11)	(6.52)	(39.29)	(115.46)	(50.36)
After Tax Return on Equity	(21.08)	(55.38)	(81.24)	(12.10)	(11.55)
SMI/SSI Loan and Micro Credit to Loanable Fund	40.72	40.34	40.57	44.15	41.18
Number of Branches	68	68	68	68	68
Number of Employees	2,075	2,103	2,132	2,163	2,237
Deposit per employee (Million Taka)	63.53	68.08	74.14	68.50	62.55
Advance per employee (Million Taka)	73.24	69.22	63.27	59.55	53.37
Profit before Tax per employee (Million Taka)	(0.58)	0.17	0.04	(1.19)	(0.50)

BASIC BANK AT A GLANCE

	2013	2012	2011	2010	2009
A. From the Balance Sheet (Million Taka)					
Authorized Capital	5,000.00	5,000.00	5,000.00	2,000.00	2,000.00
Paid-up Capital	2,946.98	2,946.98	2,357.59	1,964.65	1,455.30
Share Money Deposit					
Reserve and Surplus	3,092.20	3,493.60	3,124.17	2,509.78	2,468.65
Shareholders' Equity	6,039.18	6,440.58	5,481.76	4,474.43	3,923.95
Fixed Assets	723.08	526.82	364.46	283.12	232.65
Total Assets	157,072.19	109,682.06	78,031.73	61,569.38	45,308.31
Deposits	134,493.45	87,693.23	62,650.73	49,259.60	34,501.69
Long-term Debt	2,780.50	3,742.93	2,788.15	2,718.46	2,875.16
Loans and Advances	109,428.44	85,955.76	56,884.76	46,341.51	29,261.53
Placement & Investment	34,584.88	14,111.57	13,760.82	9,294.02	12,244.91
B. From the Income Statement (Million Taka)					
Gross Income	17,338.74	13,402.26	8,825.20	6,120.53	5,162.30
Gross Expenditure	15,868.54	10,792.18	6,476.70	4,403.49	3,593.96
Profit before Tax and Provision	1,470.20	2,610.08	2,348.50	1,717.05	1,568.34
Profit/(Loss) after Tax	(531.53)	27.89	976.11	660.93	648.85
Tax Paid (cumulative)	7,798.92	7,066.80	5,987.61	4,948.64	4,225.37
C. Others (Million Taka)					
Import Business	42,007.20	37,093.50	47,087.80	42,205.90	33,976.60
Export Business	30,538.30	29,939.20	33,061.10	23,998.80	19,887.70
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	(1.66)	10.05	10.13	9.41	13.48
Capital Fund to Deposit Liabilities	4.49	7.34	8.75	9.08	11.37
Liquid Assets to Deposit Liabilities	11.80	9.91	14.28	12.06	24.67
Loan to Deposit Liabilities	78.31	91.75	87.74	94.08	84.81
Earning Assets to Deposit Liabilities	84.52	105.56	108.22	81.55	116.44
After Tax Return on Average Assets	(0.40)	0.03	1.40	1.24	1.41
Net Profit to Gross Income	(3.07)	0.21	11.06	10.80	12.57
Interest Magin Cover	61.62	110.17	139.76	95.15	135.79
After Tax Return on Equity	(8.50)	0.47	19.61	14.95	18.79
SMI/SSI Loan and Micro Credit to Loanable Fund	43.07	52.12	54.67	56.78	56.93
Number of Branches	68	62	45	34	32
Number of Employees	2,145	1,657	1,132	964	776
Deposit per employee (Million Taka)	62.70	52.92	55.35	51.10	44.46
Advance per employee (Million Taka)	51.02	51.87	50.25	48.07	37.71
Profit before Tax per employee (Million Taka)	0.69	1.58	2.07	1.78	2.02

BASIC BANK AT A GLANCE

	2008	2007	2006	2005	2004
A. From the Balance Sheet (Million Taka)					
Authorized Capital	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Paid-up Capital	1,309.77	1,247.40	945.00	810.00	675.00
Share Money Deposit					
Reserve and Surplus	1,672.82	1,349.17	1,294.00	916.14	816.23
Shareholders' Equity	2,982.59	2,596.58	2,239.00	1,726.14	1,491.23
Fixed Assets	228.36	196.11	154.52	135.78	101.41
Total Assets	46,660.03	38,773.91	29,417.09	27,136.37	19,436.57
Deposits	38,368.23	31,947.98	24,084.65	22,325.58	15,509.18
Long-term Debt	1,708.40	1,385.81	830.06	937.51	839.61
Loans and Advances	27,269.13	22,263.35	19,000.00	15,339.35	12,000.15
Placement & Investment	15,659.03	13,560.92	8,212.23	10,236.82	6,098.51
B. From the Income Statement (Million Taka)					
Gross Income	5,060.29	3,549.51	2,870.32	2,228.21	1,768.85
Gross Expenditure	3,526.35	2,458.41	1,858.69	1,599.77	1,241.63
Profit before Tax and Provision	1,533.94	1,091.10	1,011.62	628.44	527.22
Profit/(Loss) after Tax	549.86	282.96	554.14	285.49	291.48
Tax Paid (cumulative)	3,538.01	2,790.98	2,245.16	1,777.70	1,434.76
C. Others (Million Taka)					
Import Business	27,359.77	21,266.57	17,804.27	14,094.96	12,507.80
Export Business	22,270.87	16,794.96	15,463.74	11,097.23	7,908.00
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	12.04	12.91	11.98	11.77	12.49
Capital Fund to Deposit Liabilities	7.81	9.23	10.34	10.36	10.47
Liquid Assets to Deposit Liabilities	47.70	49.10	40.42	58.01	50.56
Loan to Deposit Liabilities	71.07	69.69	78.89	69.74	77.37
Earning Assets to Deposit Liabilities	114.69	109.70	112.99	114.56	116.70
After Tax Return on Average Assets	1.30	0.83	1.96	1.23	1.70
Net Profit to Gross Income	10.87	7.97	19.31	12.81	16.48
Interest Magin Cover	137.08	176.80	211.72	214.56	205.07
After Tax Return on Equity	19.68	11.70	27.82	17.75	21.27
SMI/SSI Loan and Micro Credit to Loanable Fund	59.32	56.73	53.43	50.66	62.21
Number of Branches	31	31	28	27	27
Number of Employees	735	721	651	601	578
Deposit per employee (Million Taka)	52.20	44.31	37.00	37.15	26.83
Advance per employee (Million Taka)	37.10	30.88	29.19	25.52	20.76
Profit before Tax per employee (Million Taka)	2.09	1.51	1.55	1.05	0.91

BASIC BANK AT A GLANCE

	2003	2002	2001	2000	1999
A. From the Balance Sheet (Million Taka)					
Authorized Capital	2,000.00	500.00	500.00	500.00	500.00
Paid-up Capital	450.00	300.00	300.00	240.00	160.00
Share Money Deposit					
Reserve and Surplus	799.29	712.90	461.39	457.77	424.43
Shareholders' Equity	1,249.29	1,012.90	761.35	697.77	584.43
Fixed Assets	73.49	76.68	65.73	51.11	37.83
Total Assets	14,766.32	13,019.42	9,721.93	7,730.67	7,173.17
Deposits	11,266.54	10,021.24	7,512.62	5,845.15	5,647.93
Long-term Debt	690.95	676.51	582.82	555.98	368.85
Loans and Advances	9,282.20	7,957.04	6,260.78	4,618.73	3,960.11
Placement & Investment	4,361.93	3,988.76	2,605.23	2,462.17	2,021.19
B. From the Income Statement (Million Taka)					
Gross Income	1,558.52	1,290.66	1,041.76	877.48	794.59
Gross Expenditure	1,004.85	856.15	685.64	573.30	528.01
Profit before Tax and Provision	553.67	434.51	356.12	304.18	266.58
Profit/(Loss) after Tax	236.39	251.55	213.67	173.34	159.95
Tax Paid (cumulative)	1,199.02	881.73	698.76	556.31	425.47
C. Others (Million Taka)					
Import Business	9,882.80	8,645.00	7,542.80	7,948.00	7,391.10
Export Business	6,933.90	5,557.60	5,957.90	5,557.00	5,060.30
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	12.57	13.20	12.49	15.30	14.27
Capital Fund to Deposit Liabilities	10.65	10.11	10.13	11.94	10.34
Liquid Assets to Deposit Liabilities	51.05	54.80	51.47	59.52	59.09
Loan to Deposit Liabilities	82.39	79.40	83.34	79.02	66.71
Earning Assets to Deposit Liabilities	121.10	119.20	118.01	117.74	85.34
After Tax Return on Average Assets	1.70	2.20	2.45	2.33	2.50
Net Profit to Gross Income	15.17	19.35	20.51	19.75	20.45
Interest Magin Cover	210.87	187.00	173.91	150.67	112.67
After Tax Return on Equity	20.90	28.18	28.06	27.04	30.21
SMI/SSI Loan and Micro Credit to Loanable Fund	59.16	63.00	50.18	46.96	40.09
Number of Branches	26	26	25	25	23
Number of Employees	523	510	497	453	417
Deposit per employee (Million Taka)	21.54	19.65	15.12	12.90	13.54
Advance per employee (Million Taka)	17.75	15.60	12.60	10.20	9.50
Profit before Tax per employee (Million Taka)	1.06	0.85	0.72	0.67	0.64

BASIC BANK AT A GLANCE

	1998	1997	1996	1995	1994
A. From the Balance Sheet (Million Taka)					
Authorized Capital	500.00	500.00	100.00	100.00	100.00
Paid-up Capital	80.00	80.00	80.00	80.00	80.00
Share Money Deposit					
Reserve and Surplus	394.48	258.34	163.73	105.96	53.49
Shareholders' Equity	474.48	338.34	243.73	185.96	133.49
Fixed Assets	41.96	36.39	25.45	21.27	21.37
Total Assets	5,620.57	4,350.14	3,962.55	3,280.16	2,609.85
Deposits	4,551.48	3,541.60	3,357.05	2,773.73	2,241.33
Long-term Debt	344.61	273.29	196.45	166.08	119.68
Loans and Advances	3,218.90	2,630.90	1,724.81	1,561.29	1,112.24
Placement & Investment	2,040.72	1,395.59	1,320.43	995.57	483.90
B. From the Income Statement (Million Taka)					
Gross Income	591.64	440.46	311.43	291.62	232.87
Gross Expenditure	364.73	268.83	207.41	191.66	181.51
Profit before Tax and Provision	226.91	171.63	104.02	99.96	51.36
Profit/(Loss) after Tax	136.15	94.61	57.77	52.48	25.68
Tax Paid (cumulative)	318.84	228.08	151.06	104.81	57.33
C. Others (Million Taka)					
Import Business	7,208.20	7,017.56	4,986.10	4,657.86	2,613.50
Export Business	4,420.20	3,754.87	2,609.30	1,783.09	1,227.08
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	14.01	12.45	12.39	-	-
Capital Fund to Deposit Liabilities	10.42	9.55	7.26	6.70	5.96
Liquid Assets to Deposit Liabilities	62.29	59.58	70.42	66.22	68.17
Loan to Deposit Liabilities	66.81	69.86	47.82	54.17	49.62
Earning Assets to Deposit Liabilities	115.56	113.69	99.57	97.52	74.04
After Tax Return on Average Assets	2.73	2.28	1.60	1.78	1.04
Net Profit to Gross Income	23.01	21.48	18.54	18.00	11.03
Interest Magin Cover	192.07	194.64	112.45	109.68	60.33
After Tax Return on Equity	28.69	27.96	23.70	28.22	21.28
SMI/SSI Loan and Micro Credit to Loanable Fund	42.21	35.83	40.99	43.44	46.25
Number of Branches	22	21	19	18	17
Number of Employees	372	351	315	300	238
Deposit per employee (Million Taka)	12.24	10.09	10.66	9.25	9.42
Advance per employee (Million Taka)	8.65	7.50	5.48	5.20	4.67
Profit before Tax per employee (Million Taka)	0.61	0.49	0.33	0.33	0.22

BASIC BANK AT A GLANCE

	1993	1992	1991	1990	1989
A. From the Balance Sheet (Million Taka)					
Authorized Capital	100.00	100.00	100.00	100.00	100.00
Paid-up Capital	80.00	80.00	80.00	80.00	80.00
Share Money Deposit					
Reserve and Surplus	27.81	10.48	4.83	4.36	1.09
Shareholders' Equity	107.81	90.48	84.83	84.36	81.09
Fixed Assets	20.82	16.26	15.15	14.08	7.62
Total Assets	2,321.13	1,646.95	991.37	661.91	406.73
Deposits	1,977.60	1,367.36	843.79	529.19	317.72
Long-term Debt	122.18	125.80	30.00	30.00	-
Loans and Advances	986.61	715.75	432.80	200.00	66.45
Placement & Investment	672.29	553.61	404.60	341.11	287.52
B. From the Income Statement (Million Taka)					
Gross Income	197.67	126.70	98.80	61.11	28.42
Gross Expenditure	163.01	117.52	95.33	52.22	24.28
Profit before Tax and Provision	34.66	9.18	3.47	8.89	4.14
Profit/(Loss) after Tax	17.33	4.13	2.87	3.27	1.09
Tax Paid (cumulative)	31.65	14.32	9.27	8.67	3.05
C. Others (Million Taka)					
Import Business	1,851.13	1,656.70	1,144.16	582.39	296.41
Export Business	718.63	365.50	115.64	36.76	-
D. Financial Ratios (Percentage)					
Capital Adequacy Ratio	-	-	-	-	-
Capital Fund to Deposit Liabilities	5.45	6.62	10.05	15.94	25.52
Liquid Assets to Deposit Liabilities	66.91	75.59	61.21	81.86	104.05
Loan to Deposit Liabilities	49.89	52.35	51.29	37.79	20.91
Earning Assets to Deposit Liabilities	83.69	92.70	101.48	102.99	111.41
After Tax Return on Average Assets	0.76	0.23	0.23	0.39	0.35
Net Profit to Gross Income	8.77	3.26	2.90	5.35	3.84
Interest Magin Cover	84.98	57.85	82.15	102.43	123.10
After Tax Return on Equity	17.48	4.71	3.39	3.95	1.34
SMI/SSI Loan and Micro Credit to Loanable Fund	22.16	15.38	15.56	23.84	28.12
Number of Branches	16	13	10	7	3
Number of Employees	196	159	124	100	48
Deposit per employee (Million Taka)	10.09	8.60	6.80	5.29	6.62
Advance per employee (Million Taka)	5.03	4.50	3.49	2.00	1.38
Profit before Tax per employee (Million Taka)	0.18	0.06	0.03	0.09	0.09

INDEPENDENT AUDITORS' REPORT

To the Shareholders of BASIC Bank PLC.

INDEPENDENT AUDITORS' REPORT

To the Shareholders of BASIC Bank PLC.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of BASIC Bank PLC. (the Bank), which comprise the balance sheet as at 31 December 2025, 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 material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Bank as at 31 December 2025, and of its financial performance and its statement of cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB) as explained in Note: 2.

Basis for Opinion

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 Bank in accordance with the International Ethics Standards Board for Accountants, International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the following matters, though our opinion is not qualified in respect of the same:

1. As per Bangladesh Bank Circular No. 18, dated 21 December 2014, the Bank requires to maintain the minimum Capital to Risk-Weighted Assets Ratio (CRAR) at 12.50% including 2.50% Capital Conversion Buffer whether the Bank capital fund consequently deficit and stood at Taka (4,642.61) crore as of 31 December 2025 (Note 14.3), inclusive of the Capital Conservation Buffer. As of that date, the Bank's CRAR was negative (12.84%), reflecting a prolonged deteriorating trend. Stress testing indicates that under a minor shock scenario, the ratio would further decline to negative (15.87%). Notably, the Bank utilized forbearance facilities up to 31 December 2025 amounting to Taka 5,082.00 crore from Bangladesh Bank (Ref: Letter No. BSD-3(WING-4)/2026-360, dated 30 April 2026); without this support, the negative CRAR would have plummeted to (53.07%). Furthermore, the Bank has remained non-compliant with Statutory Reserve requirements since 2014.

   Furthermore, the Bank must remain compliant with the regulations of the Financial Reporting Council (FRC) and the Registrar of Joint Stock Companies and Firms (RJSC) regarding its Paid-up Capital (see Note 14).

2. We draw attention to the Liquidity Statement, which shows significant maturity variances across various time buckets. This has led to a rising trend in the cost of funds (i.e.6.88% higher than the yield) consequently impacting the Bank's ability to maintain CRR (Note 3.3.1) and SLR (Note 3.3.2) requirements and the associated interest costs.

3. We draw attention to Note 7 to the financial statements, which indicates that the Bank is facing significant challenges in respect of asset quality, liquidity, and profitability. As at 31 December 2025, total classified loans and advances amounted to Tk. 8,316.72 crore, against which a provision of Tk. 537.38 crore has been maintained after considering regulatory forbearance granted by Bangladesh Bank vide letter no. BSD-3(WING-4)/2026-360, dated 30 April 2026, resulting in a substantial provision shortfall of Tk. 5,082.00 crore. Furthermore, 63 default borrowers of the Bank are currently under investigation by the Anti-Corruption Commission of Bangladesh. The high level of classified loans has led to a significant provisioning deficiency, while the negative spread between funding costs and lending yields has resulted in recurring negative interest income and adverse operating cash flows. Recovery from classified and rescheduled loans remains low compared to total exposures, and continued negative operating performance is further deteriorating the Bank's overall asset base, thereby constraining its ability to meet liabilities arising from borrowings and deposits (Notes 11 and 12), with only 40.05% of assets being income-generating. Additionally, the Bank entered into a Memorandum of Understanding (MOU) with Bangladesh Bank vide letter no. DOS (OS)/1156/59/2022-6523, dated 26 December 2022, and is endeavoring to comply with the conditions stipulated therein. Moreover, the Bank has 181 outstanding overdue Bill of entry for long aggregating USD 4,971,277. We also draw attention to Note 2.1.1, which states that the financial statements have been prepared in accordance with the regulations of Bangladesh Bank, particularly those relating to loan classification and provisioning requirements.

4. We also draw your attention to the fact that the Bank is required to maintain compliance with IFRS 16, BRPD Circular No. 06 (dated 25 April 2023) for calculating provisions regarding off-balance sheet exposure, and IAS 19 regarding Employee Benefits, in accordance with the provisions of the related Service Rules and the Labor Act.

Material Uncertainty

The Bank has been under severe and persistent financial stress since 2014, as evidenced by continuous negative profitability, operating losses, and negative operating cash flows. Its capital position has deteriorated significantly, resulting in deeply negative shareholders' equity, even after accounting for the regulatory forbearance support granted by Bangladesh Bank. Furthermore, the Bank continues to face a prolonged liquidity crisis, sustained net losses, and material provisioning shortfalls related to loans, distressed investments, and off-balance sheet exposures, as disclosed in the relevant notes to the financial statements.

The consideration of these conditions, along with the related issues in the Emphasis of Matter paragraph and the Asset and Liability Maturity Analysis, indicates that a material uncertainty exists which may cast significant doubt on the Bank's ability to continue as a going concern.

Nevertheless, the financial statements have been prepared on a going concern basis, as the Bank has been permitted to defer the recognition of deficit provisions until 31 December 2025. This follows the regulatory forbearance approved by Bangladesh Bank via letter Ref. No. BSD-3(WING-4)/2026-360, dated 30 April 2026, issued in response to BASIC Bank's letter dated 28 April 2026, (Ref. No. 53.09.0000.817.90.309).

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, 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. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans and advances	
The process for estimating the provision for loans & advances portfolio associated with credit risk is significant, judgmental and complex. While estimating such provision certain judgmental factors need to be considered including: • Future business performance of the borrower; • Key assumptions relating to further business performance of the borrower; • Market value of the collateral; • Ability to repossess collateral; and • Recovery rates etc. The Bank calculates provision for loans and advances by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024, and its subsequent amendments. To minimize COVID-19 impact, Bangladesh Bank issued BRPD Circular Letter No. 56, dated-10 December 2020, related to BRPD Circular No. 17, dated-28 September 2020; BRPD circular No. 52, dated-29 December 2021, related to BRPD Circular No. 19, dated-26 August 2021, and BRPD Circular No. 51, dated-22 December 2022, related to BRPD Circular No. 14, dated-22 June 2022, BRPD Circular No. 16 date- August 03, 2022, BRPD Circular No. 16 date- July 18, 2022, BRPD Circular No. 03 date-February 02, 2023, BRPD Circular No. 06 (April 25, 2023, BRPD Circular No. 11 (June 20, 2023, BRPD Circular No. 15 (July 20, 2023, BRPD Circular No. 04 (February 08, 2024, BRPD Circular No. 08 (May 08, 2024, BRPD Circular No. 16 (May 2024), BRPD Circular No. 13 date- July 08, 2024, BRPD Circular No. 43 (December 2024, BRPD Circular No. 05 date- June 25, 2025, BRPD Circular No. 07 date- September 16, 2025, BRPD Circular No. 26 date- November 24, 2025, Circular No. 29 date- December 21, 2025, for providing deferral facility to aggrieved customers. In Bangladesh, non-performing loans and advances have been increasing day by day. Banks need to maintain provisions for additional non-performing loans and advances in line with the central bank's guidelines. The Bank identifies impaired loans and advances accounts and calculates required provisions manually.	We tested the design and operating effectiveness of key controls focusing on the following: • Credit monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; and • Review of quarterly Classification of loans and advances; • Follow Bangladesh Bank's circular and guidelines. Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • Reviewed general and specific provisions kept by the bank; • Assessed the methodologies on which the provision amounts based, checked the calculations of the provisions and tested the completeness and accuracy of the underlying information; • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • We checked the no. of instalments outstanding and in compliance with the various circular & guidelines of Bangladesh Bank; • Tested the inputs in computation of provision in terms of testing the accuracy of underlying information; • Assessed the methodologies on which the provision amounts based (value of eligible securities, interest suspense), recalculated the provisions for loans and advances; and • Finally, compared the amount of provision requirement as determined by Bangladesh Bank to the actual amount of provision maintained. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.

In addition, management has incentive to maintain lower provisions for loans and advances to misstate profit. Considering these factors, we have considered measurement of provision for loans and advances and leases as significant risk as well as a key audit matter. Furthermore, these provisions are processed manually using the voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank (the central bank of Bangladesh) issued from time to time. For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows and management intend to shows their loans and advances regular including staff loans and advances. Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates. At the year end the Bank reported total gross loans and advances/investments of Taka 12,763.35 Crore (2024: Taka 12,888.91 crore) and total provision for loans and advances excluding off balance sheet item Taka 537.38 crore (2024: Taka 537,38 crore).	
See note no 7 and 13.1 to the financial statements	

<table>
<tr><th colspan="2">Recognition of interest income on loans and advances</th></tr>
<tr><td>Recognition of interest income from loans and advances has significant and wide influence on financial statements. Recognition and measurement of interest income have involvement of complex IT environment.

We identify recognition of interest income from loans & advances as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest income by management to meet specific targets or expectations.

The bank has reported interest income of Taka 526.98 crore which is 9.89% lower than the previous year (2024: Taka 584.83). As such, EPS represent Taka (7.47) which has decreased 6.16% as compared to last year [EPS-2024: Taka (7.96)].

Accordingly, this has been considered as key audit matter.</td><td>We tested the design and operating effectiveness of key controls over recognition and measurement of interest income on loans and advances focusing on the following:

• We performed test of operating effectiveness on automated control in place to measure and recognise interest income from loans and advances.
• We have also performed substantive procedure to check whether income is recognised completely and accurately.
• Reviewing transfer of interest to the income account in line with the Bangladesh Bank's guidelines.
• We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
• Finally, we also conducted substantive analytical procedures to asses reasonableness of interest income recognized during the year with reference to the product wise outstanding loans & advances balances.

We performed several analytical and substantive procedures to check whether the calculations relating to the investment income, profit paid on deposits and borrowings etc. and the EPS are accurate or not.</td></tr>
<tr><td colspan="2">See note no 19 to the financial statements</td></tr>
<tr><th colspan="2">Liquidity concern and significant Increase in Borrowing from Bangladesh Bank</th></tr>
<tr><td>At several point of time in the reporting year, the bank encountered multiple instances of liquidity challenges.

It resulted the bank to seek external financing as borrowing from Bangladesh Bank. The year ended balance has come to Taka 279.98 crore (2024: Taka 137.03 crore) as Bangladesh Bank Cash Liquidity Support & Bangladesh Bank Re- Finance Scheme under SME.

The consequence of the liquidity challenge and increase in the borrowing from the central bank and the associated risk with it have made us determine it as key audit matter.</td><td>Our audit procedures in connection of the borrowing are as follows:

• Assessed the effectiveness of the bank's management of liquidity risk in light of the current economic conditions and market volatility, as well as any changes in the bank's liquidity profile, such as changes in funding sources etc.
• Assessed whether the borrowing has been appropriately disclosed in the financial statements.
• Checked ledger and documents provided by regulator on sample basis as part of audit procedure.</td></tr>
<tr><td colspan="2">See note no 11 to the financial statements</td></tr>
</table>

<table>
<tr><td colspan="2">Valuation of Treasury Bill and Treasury Bond</td></tr>
<tr><td>The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.

In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.

Impairment assessment of financial instruments measured at amortized cost also required mainly unobservable market data and assumptions.</td><td>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of financial instruments.

We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument's valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.

We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.

Finally, assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</td></tr>
<tr><td colspan="2">See note no 6.1 to the financial statements</td></tr>
<tr><td colspan="2">Adequacy of income tax provision and measurement of deferred tax</td></tr>
<tr><td>The adequacy of the income tax provision and the measurement of deferred tax assets is considered a key audit matter due to the significant judgment involved in determining both the current and deferred tax, as well as the potential impact on the financial position and performance of the company. These areas involve complex estimates, the application of tax laws, and the assessment of future taxable income, which require careful consideration and professional judgment.

Both income tax provisions and deferred tax assets rely on significant estimates. There is a risk that these estimates may be incorrect or overly optimistic, particularly in the case of deferred tax assets, which can be recognized only if it is probable that the Bank will have future taxable profits against which the deferred tax assets can be utilized.

Due to the inherent complexity and estimation uncertainty in both areas, and the materiality of the amounts involved, we have determined them as a key audit matter.</td><td>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of both current tax and deferred tax, including the assumptions used in estimating the Bank's taxable income.

We carefully reviewed any ongoing tax litigation between the Bank and the income tax authority, as well as the tax positions for the years where income tax assessments are still pending. We also assessed the adequacy of the tax provision recorded by the Bank. Special attention was given to any reversals or adjustments made to the income tax provision from prior years.

We also assessed the completeness and accuracy of the data used for the estimations of future taxable income to ensure that The Bank has sufficient taxable profit to recover the deferred tax assets in foreseeable future.

We recalculated the current tax provision and deferred tax assets to ensure that the Bank has determined them in accordance with the applicable laws and regulations.

We engaged our tax specialist team to assess the key assumptions, controls, and the recognition and measurement of both current and deferred tax.

Finally, we assessed the appropriateness and presentation of the disclosures in accordance with IAS 12, Income Taxes, including the deduction of deferred tax assets from regulatory capital.</td></tr>
<tr><td colspan="2">See note no 9, 13, 35 & 36 to the financial statements</td></tr>
</table>

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. Usually, Bank IT System and Control in Bangladesh has become increasingly complex due to heavy reliance on core banking platforms. In the context of Bangladesh, particularly under the regulatory oversight of Bangladesh Bank, several key challenges arise: • Difficulty in understanding system architecture and data flow; • Heavy reliance on automated processing reduces visible audit trail; • Risk of improper system configuration affecting financial reporting; • Increasing cyber threats, phishing, and hacking attempts; • Manual intervention in automated system.	We tested the design and operating effectiveness of the Bank's 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 our audit. We performed the tests of IT general controls to evaluate the application development and database, hosting platforms and segregation of incompatible duties relevant to application and database change management.
Significant Foreign Exchange Income	
During the year under audit, the bank has recorded a significant foreign exchange Income i.e., Taka 33.15 crore (2024: Taka 28.75 crore) In the case of the bank, this is largely due to external market forces, mostly the rise in the exchange rate of the USD has resulted in such exchange gains. Since, this exchange gains is a significant financial matter that has an impact on the bank's profitability and earnings per share (EPS), we considered the matter as key audit matter.	Our audit procedures in connection of this are as follows: • Assessed the adequacy of the bank's accounting policies and procedures for recognizing and measuring exchange gains and losses, to evaluate whether the bank's accounting policies and procedures comply with applicable accounting standards and industry best practices. • Conducted substantive procedure to assess whether the exchange gains are properly disclosed and explained. • Evaluated the materiality and sustainability of the exchange gain, particularly in relation to the bank's overall financial performance and earnings per share (EPS).
See note no 22.1 to the financial statements	

<table>
<tr><td colspan="2">Impairment assessment of unquoted investment</td></tr>
<tr><td>In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds, especially any impairment is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence require an elevated level of judgment.</td><td>We have assessed the process and controls put in place by the company to ensure all major investment decisions are undertaken through a proper due diligence process.

We tested a sample of investment valuation as at 31 December 2025 and compared our results to the recorded value.

Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</td></tr>
<tr><td colspan="2">See note no 6.2.1 to the financial statements</td></tr>
<tr><td colspan="2">Legal and regulatory matters</td></tr>
<tr><td>We focused on legal and regulatory matters because the Bank and the Bank operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions and other contingent liabilities.</td><td>The Bank's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.

We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel.

We assessed the methodologies on which the provision amounts are based, recalculated the provision, and tested the completeness and accuracy of the underlying information.

We also assessed the Bank's provisions and contingent liabilities disclosure.

Our results, based on the procedure performed, we have considered the bank's legal affairs and communicated with the legal advisors and panel lawyers to assess the bank's legal & regulatory positions.

• Total filed cases: 1,205 Among them, 721 cases are in the Money Loan Court, 22 cases are in the Criminal Court, 5 cases under the writ-petition Act, 10 cases under the Appeal/Revision/Criminal Miscellaneous Act, 17 cases under the Civil Petition for Leave to Appeal (CPLA) and Civil Miscellaneous Petition (CMP) filed by the Bank and 430 cases under the NI Act. The total amount involved is Taka 19,541.52 crore.

• Disposed cases: 260 Among them, 186 cases are in the Money Loan Court, 1 case are in the Criminal Court, 1 case under the writ-petition Act, and 72 cases under the NI Act. The total amount involved is Taka 3,383.52 crore.</td></tr>
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- Pending cases: 945 Among them, 535 cases are in the Money Loan Court, 21 cases are in the Criminal Court, 4 cases under the Writ-Petion Act, 10 cases under the Appeal/Revision/ Criminal Miscellaneous Act, 17 cases under the Civil Petition for Leave to Appeal (CPLA) and Civil Miscellaneous Petition (CMP) filed by the Bank and 358 cases under the NI Act. The total amount involved is Taka 16,158.00 crore.

</td></tr>
<tr><td colspan="2">Fixed assets including premises, furniture and fixtures</td></tr>
<tr><td>

The carrying value of the fixed assets including premises, furniture and fixtures amounted to Taka 39.90 crore as at 31 December 2025. The valuation of fixed assets including premises, furniture and fixtures was identified as a key audit matter due to the significance of this balance to the financial statements.

Expenditures are capitalized if they create new or enhance the existing assets, and expensed if they relate to repair or maintenance of the assets. Classification of the expenditures involves judgment. The useful lives of fixed assets including premises, furniture and fixtures items are based on management's estimates regarding the period during which the asset or its significant components will be used. The estimates are based on historical experience and market practice and take into consideration the physical condition of the assets.

In Bangladesh often encounter persistent and technically significant challenges when reviewing the Fixed Assets Register (FAR) regarding missing asset descriptions, identification numbers, or locations.

</td><td>

Our audit included the following procedures:

- We assessed whether the accounting policies in relation to the capitalization of expenditures are in compliance with IFRS and found them to be consistent.
- We obtained a listing of capital expenditures incurred during the year and, on a sample basis, checked whether the items were procured based on internal purchase order that had been properly approved by the responsible individuals.
- We inspected a sample of invoices and documents to determine whether the classification between capital and operating expenditure was appropriate.
- We evaluated whether the useful lives determined and applied by the management were in line with historical experience and the market practice.

</td></tr>
<tr><td colspan="2">See note no. 8.00 to the financial statements.</td></tr>
<tr><td colspan="2">Valuation of Defined Benefits and Pension Obligation</td></tr>
<tr><td>

Our response to the risk Valuation of Defined Benefits and Pension Obligation. The Company operates a number of defined benefit schemes which in total are significant in the context of the overall financial position. At year end the Company reported a net defined benefits scheme liability of Taka 59.96 crore.

The valuations of the post-employment benefit liabilities are calculated with reference to a number of actuarial assumptions and inputs including discount rate, rate of inflation and mortality rates. The net defined benefits scheme liability is sensitive to changes in these assumptions.

</td><td>

We tested the design and operating effectiveness of key controls over the completeness and accuracy of data extracted and supplied to the Company's actuaries, which is used to calculate the pension assets and pension schemes' surplus or deficit.

We also tested the controls associated with the actuarial assumptions setting process and the measurement of the fair value of the schemes' assets. We concluded that the key controls were designed, implemented and operated efficiently.

Employee data used in calculating obligation is also tested and the appropriateness and presentation of disclosures against IAS 19: Employee Benefits were assessed.

</td></tr>
<tr><td colspan="2">See note no. 13 to the financial statements.</td></tr>
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Other Matter

We have sent balance confirmations for all relevant matters; however, the majority of these confirmations have yet to be received. Those still outstanding are marked with an asterisk (*) in the financial statements under Notes 3, 4, 6, 7, 11, and 12.

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 inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that if there is any material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation of the financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in Note: 2 and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error. The Banking Company Act, 1991 (as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to 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 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 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. We conclude that a material uncertainty exists, we draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units as a basis for forming an opinion on the financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes 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 other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

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 Companies Act 1994, the Banking Company Act 1991 (as amended up to date), and the rules and regulations issued by Bangladesh Bank, we also report that, except for the matters described in the Emphasis of Matter paragraphs:

(i) we have obtained all the information & explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

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

(iii) the records and statements submitted by the branches have been properly maintained in the financial statements;

(iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank and considering Bangladesh Bank vide letter no. BSD-3(WING-4)/2026-360, dated 30 April 2026;

(vi) adequate provisions to consider related deferral have been made for loans and advances and other assets;

(vii) based on our checking of sample, no loans and advances in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Financial Statements section in forming the above opinion on the financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and those charged with Governance for the Financial Statements and Internal Controls:

(a) internal audit, internal control and risk management arrangements of the Bank as disclosed in the financial statements appeared to be materially adequate;

(b) 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 Bank and its related entities other than matters disclosed in these financial statements;

(ix) the information and explanations required by us have been received and found satisfactory;

(x) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 8,600 person hours;

(xi) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xii) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Signed for & on behalf of

Kazi Zahir Khan & Co.
Chartered Accountants
Firm Registration No. With FRC: CAF- 001-116

Mohammed Alamgir Kabir FCA
Partner
Enrolment No.:1483
Place: Dhaka
Date: 30 APR 2026
DVC: 2604301483AS285646

BASIC Bank PLC.

BALANCE SHEET

As at 31 December 2025

Particulars	Note	Amount in Taka	
		31-Dec-25	31-Dec-24
PROPERTY AND ASSETS			
Cash*:	3	**14,200,086,244**	**9,008,558,333**
Cash in hand (including foreign currencies)		1,403,112,335	1,367,500,171
Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies)		12,796,973,909	7,641,058,162
Balance with other banks & financial institutions:	4	**1,951,865,255**	**1,157,484,425**
In Bangladesh		603,872,466	598,410,620
Outside Bangladesh		1,347,992,789	559,073,805
Money at Call & Short Notice	5	**-**	**-**
Investments:	6	**13,906,434,095**	**4,257,015,423**
Government		12,591,697,606	2,919,551,378
Others		1,314,736,489	1,337,464,045
Loans & Advances:	7	**127,633,479,288**	**128,889,061,260**
Loan, Cash Credit & Overdraft etc.		126,763,873,565	127,890,314,689
Bills purchased & discounted		869,605,723	998,746,571
Fixed assets including premises, furniture's and fixtures	8	**401,816,195**	**409,546,173**
Other assets	9	**7,299,329,831**	**4,605,796,509**
Non-banking Assets	10	**23,858,490**	**23,858,490**
Total Assets		**165,416,869,398**	**148,351,320,613**
LIABILITIES AND CAPITAL			
Borrowings from other banks, financial institutions and agents	11	**3,221,988,783**	**2,224,824,124**
Deposits and other accounts:	12	**154,751,917,468**	**135,529,279,823**
Current Accounts and other Accounts		7,236,676,823	7,391,466,794
Bills Payable		686,357,118	620,935,820
Savings Bank Deposits		9,366,963,934	9,402,865,074
Fixed Deposits		137,461,919,593	118,114,012,135
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
Other liabilities	13	**30,054,421,472**	**25,137,998,327**
Total Liabilities		**188,028,327,723**	**162,892,102,274**
Capital/Shareholders' Equity:			
Paid up Capital	14.2	10,846,982,500	10,846,982,500
Statutory Reserve	15	2,224,690,642	2,224,690,642
Other Reserve	16	27,277,880,814	27,245,896,833
Surplus in Profit and Loss A/C	17	(62,961,012,281)	(54,858,351,636)
Total Shareholders' Equity**		**(22,611,458,325)**	**(14,540,781,661)**
Total Liabilities and Shareholders' Equity		**165,416,869,398**	**148,351,320,613**

*see Statement of Cash Flows

**see Statement of Changes in Equity

Particulars	Note	Amount in Taka	
		31-Dec-25	31-Dec-24
OFF-BALANCE SHEET ITEMS			
CONTINGENT LIABILITIES:	**18**		
Acceptances and Endorsements		3,161,174,541	3,778,836,752
Letters of Guarantee		2,472,139,733	3,788,710,932
Irrevocable Letters of Credit		5,816,392,602	8,541,080,311
Bills for Collection		85,428,339	66,541,038
Other Contingent Liabilities		1,115,481,325	1,113,666,325
Total:		**12,650,616,540**	**17,288,835,358**
OTHER COMMITMENTS:			
Documentary credit and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total:			
Total Off-Balance Sheet items including contingent liabilities:		**12,650,616,540**	**17,288,835,358**

These financial statements should be read in conjunction with the annexed notes.

Managing Director & CEO **Director** **Director** **Chairman**

Signed as per our annexed report on same date.

Kazi Zahir Khan & Co.
Chartered Accountants
FRC Registration #CAF-001-116

Mohammed Alamgir Kabir FCA
Partner
Enrolment No.:1483

Place: Dhaka
Date: 30 APR 2026
DVC: 2604301483AS285646

BASIC Bank PLC.

PROFIT & LOSS ACCOUNT

For the year ended 31 December 2025

Particulars	Note	Amount in Taka	
		31-Dec-25	31-Dec-24
Interest income	19	5,269,768,061	5,848,277,117
Interest paid on deposits and borrowings etc.	20	(14,031,418,401)	(11,830,157,688)
Net interest income		**(8,761,650,340)**	**(5,981,880,571)**
Investment income	21	3,340,031,765	(685,350,540)
Commission, exchange and brokerage	22	660,925,244	606,668,539
Other operating income	23	215,811,497	308,893,800
		4,216,768,506	**230,211,799**
Total operating income		**(4,544,881,834)**	**(5,751,668,772)**
Salary and allowances	24	2,064,459,825	1,798,008,406
Rent, taxes, insurance, electricity etc.	25	317,051,227	315,291,701
Legal & professional expenses	26	13,369,482	11,233,727
Postage, stamp, telecommunication etc.	27	28,603,018	25,698,531
Stationery, Printings, Advertisements etc.	28	42,565,106	37,974,110
Managing Director's salary	29	5,450,000	4,478,251
Directors' fees	30	4,415,870	2,860,781
Auditors' fees		862,500	575,000
Charges on loan losses		-	-
Depreciation of bank's assets	31	51,699,367	70,292,080
Repair of bank's assets	32	42,125,744	35,364,941
Other expenses	33	843,473,076	346,414,066
Total operating expenses		**3,414,075,215**	**2,648,191,594**
Profit/(Loss) before provision		**(7,958,957,049)**	**(8,399,860,366)**
Provision (excess provision) for loan	34	-	11,851,740
Provision (excess provision) for Off Balance Sheet Exposures	34	(46,379,189)	14,300,594
Provision (excess provision) for other assets	34	102,001,486	(31,283,728)
Provision (excess provision) for Investment	34	71,126,350	157,229,117
Provision (excess provision) for Balance with other Banks and NBFIs	34	-	-
Total provision		**126,748,647**	**152,097,723**
Total Profit/(Loss) before taxes		**(8,085,705,696)**	**(8,551,958,089)**
Provision for Current Tax	35	157,119,810	123,380,848
Provision for Deferred Tax	36	(140,164,861)	(44,394,924)
Net Profit/(Loss) after Taxation		**(8,102,660,645)**	**(8,630,944,013)**
Appropriations:			
Statutory Reserve	37	-	-
General Reserve	37	-	-
Dividends etc.	37	-	-
Retained surplus		**(8,102,660,645)**	**(8,630,944,013)**
Earning Per Share (EPS)	39	**(7.47)**	**(7.96)**
Diluted Earning Per Share (Diluted EPS)	39	**(2.20)**	**(2.34)**

These financial statements should be read in conjunction with the annexed notes.

Managing Director & CEO **Director** **Director** **Chairman**

Signed as per our annexed report on same date.

Kazi Zahir Khan & Co.
Chartered Accountants
FRC Registration #CAF-001-116

Place: Dhaka
Date: 30 APR 2026
DVC: 2604301483AS285646

Mohammed Alamgir Kabir FCA
Partner
Enrolment No.:1483

BASIC Bank PLC.

STATEMENT OF CASH FLOWS

For the year ended 31 December 2025

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Cash flows from operating activities		
Interest receipts in cash	8,296,436,441	5,329,750,647
Interest payments	(12,398,053,126)	(11,769,862,930)
Dividends receipts	56,169,889	64,917,053
Fee and commission receipts in cash	660,925,244	606,668,539
Recoveries of loans previously written off	31,835,599	122,010,663
Cash payments to employees	(1,560,070,099)	(1,708,172,919)
Cash payments to suppliers	(42,565,106)	(37,974,110)
Income taxes paid	(157,824,710)	(146,722,869)
Receipts from other operating activities (item- wise)	183,913,910	186,883,137
Payments for other operating activities (item-wise)	(1,249,900,917)	(737,438,747)
Cash Generated from Operating Activities before changes in operating assets and liabilities	**(6,179,132,875)**	**(8,089,941,536)**
Increase/Decrease in operating assets and liabilities	**11,211,784,358**	**7,412,729,430**
Purchase/sale of trading securities	(9,617,434,691)	16,239,676,928
Loans & advances to other banks	-	-
Loans & advances to customers	1,255,581,972	2,635,768,439
Other assets (item-wise)	(2,285,879,814)	181,733,966
Deposits from other banks	(257,434,822)	21,442,603
Deposits from customers	19,480,072,467	(11,426,099,593)
Other liabilities (item-wise)	2,636,879,246	(239,792,913)
Net cash from operating activities	**5,032,651,483**	**(677,212,106)**
Cash flows from investing activities		
Proceeds from Sale of Securities	-	-
Payments for Purchase of Securities	-	-
Purchase of property, plant & equipment	(44,220,768)	(32,729,134)
Sales of property, plant & equipment	313,367	113,518
Net cash from investing activities	**(43,907,401)**	**(32,615,616)**
Cash flows from financing activities		
Increase/(Decrease) of Long Term Borrowing	997,164,659	(52,205,858)
Receipt from Government	-	-
Conversion of borrowing into reserve	-	-
Payment of Dividend		
Net cash from financing activities	**997,164,659**	**(52,205,858)**
Net increase/decreasing in cash	**5,985,908,741**	**(762,033,580)**
Effects of Exchange Rate Changes on Cash and Cash Equivalent	-	-
Cash and cash equivalents at beginning of period	10,166,042,758	10,928,076,338
Cash and cash equivalents at end of period	**16,151,951,499**	**10,166,042,758**
Analysis of cash and cash equivalents at end of period		
Cash	14,200,086,244	9,008,558,333
Balance with other banks & financial institutions	1,951,865,255	1,157,484,425
Money at call on Short Notice	-	-
	16,151,951,499	**10,166,042,758**

Managing Director & CEO **Director** **Director** **Chairman**

Signed as per our annexed report on same date.

Kazi Zahir Khan & Co.
Chartered Accountants
FRC Registration #CAF-001-116

Place: Dhaka
Date: 30 APR 2026
DVC: 2604301483AS285646

Mohammed Alamgir Kabir FCA
Partner
Enrolment No.:1483

BASIC Bank PLC.

STATEMENT OF CHANGES IN EQUITY

For the year ended 31 December 2025

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve					Profit and Loss	Total
			Non-cumulative irredeemable preference share	General Reserve	Share Money deposit	Investment Revaluation Reserve	Sub-Total		
	Taka	Taka		Taka		Taka	Taka	Taka	Taka
Balance as at 01 January 2025	10,846,982,500	2,224,690,642	1,205,000,000	40,000,000	26,000,000,000	896,833	27,245,896,833	(54,858,351,636)	(14,540,781,661)
Net Profit for the Year	-	-	-	-	-	-	-	(8,102,660,645)	(8,102,660,645)
Increase/ (decrease) of Investment Revaluation Reserve during the year	-	-	-	-	-	31,983,981	31,983,981	-	31,983,981
Transferred to Other Reserve	-	-	-	-	-	-	-	-	-
Cash Dividend Paid during the year	-	-	-	-	-	-	-	-	-
Dividend Distribution Tax	-	-	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-		-
Share Money received during the year	-	-	-	-	-	-	-	-	-
Issuance of bonus share	-	-	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	-	-	-	-	-	-	-	-
Free Reserve	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	**10,846,982,500**	**2,224,690,642**	**1,205,000,000**	**40,000,000**	**26,000,000,000**	**32,880,814**	**27,277,880,814**	**(62,961,012,281)**	**(22,611,458,325)**

These financial statements should be read in conjunction with the annexed notes.

Managing Director & CEO | **Director** | **Director** | **Chairman**

Signed as per our annexed report on same date.

BASIC Bank PLC.

LIQUIDITY STATEMENT

(Asset and Liability Maturity Analysis)
As at 31 December 2025

Particulars	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand	1,403,112,335	-	-	-	12,796,973,909	14,200,086,244
Balance with other banks and financial institutions	1,400,901,113	120,875,594	-	430,088,548	-	1,951,865,255
Money at call on short notice	-	-	-	-	-	-
Investment	2,688,800	-	3,726,115,185	3,420,615,072	6,757,015,038	13,906,434,095
Loans and Advances	1,039,439,598	2,939,269,888	22,284,979,871	68,343,792,966	33,025,996,965	127,633,479,288
Fixed assets including premises, furniture & fixtures	-	-	2,793,364	132,512,170	266,510,661	401,816,195
Other assets	-	131,000,879	30,590,559	1,227,619,578	5,910,118,815	7,299,329,831
Non-banking assets	-	-	-	-	23,858,490	23,858,490
Total Assets	**3,846,141,846**	**3,191,146,361**	**26,044,478,979**	**73,554,628,334**	**58,780,473,878**	**165,416,869,398**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	510,238	1,115,076	5,206,242	27,203,117	3,187,954,110	3,221,988,783
Deposits & Other accounts	18,745,210,286	42,167,804,832	73,185,001,623	17,991,600,519	2,662,300,208	154,751,917,468
Provision and other liabilities	1,785,898,545	1,694,000,000	5,199,269,033	615,417,595	20,759,836,299	30,054,421,472
Total Liabilities	**20,531,619,069**	**43,862,919,908**	**78,389,476,898**	**18,634,221,231**	**26,610,090,617**	**188,028,327,723**
Net Liquidity Gap	**(16,685,477,223)**	**(40,671,773,547)**	**(52,344,997,919)**	**54,920,407,103**	**32,170,383,261**	**(22,611,458,325)**

These financial statements should be read in conjunction with the annexed notes.

Managing Director & CEO **Director** **Director** **Chairman**

Signed as per our annexed report on same date.

BASIC Bank PLC.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1. The Bank and its activities

1.1 Corporate information

BASIC Bank PLC. ("the Bank") was incorporated as a banking company in 1989 under the east while Companies Act, 1913 and governed by the Bank Companies Act, 1991 (amended 2013). In 2001 the Bank changed its earlier name 'Bank of Small Industries and Commerce Bangladesh Limited' and registered the new name as "BASIC Bank PLC." with the Registrar of Joint Stock Companies and Firms, Dhaka vide certificate of incorporation no. C-17725(525)/88 dated August 02, 1988. Initially the Bank started its operation as a joint venture organization of the then BCC foundation, a welfare trust in Bangladesh and the Government of the People's Republic of Bangladesh. On 4 June 1992 the Government of Bangladesh took over 100% shares and became the sole owner of the Bank. Thus, it is recognized as a state-owned Bank. It operates with 72 branches and 37 sub-branches in Bangladesh. The registered office of the Bank is located at 73 Motijheel C/A, Dhaka-1000.

1.2 Objectives

The Memorandum and Articles of Association of BASIC Bank PLC. stipulate that at least fifty percent of its loanable fund shall be used for financing Small and Medium Scale Industries. The principal activities of the Bank is unique in blending development financing and commercial banking.

2. Basis of preparation and significant accounting policies

<u>Basis of preparation</u>

2.1 Statement of compliance

The financial statements of the Bank are prepared in accordance with the International Financial Reporting Standards (IFRS) and the requirements of the Bank Companies Act 1991 (amendment 2023), the rules and regulations issued by Bangladesh Bank and the Companies Act 1994. In case any requirement of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Companies Act 1991, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

i) Investment in shares and securities

IFRS: As per requirements of IAS 39 investment in shares and securities generally falls either under “at fair value through profit and loss account” or under “available for sale” where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted and unquoted shares are revalued on the basis of year-end market price and last audited Net Assets Value (NAV) respectively. As per DOS circular no. 1 dated 24 May 2023,

• For listed/ quoted securities, difference between purchase price and last trade price has to be provisioned after netting off gain/loss of same type securities.

• For non-listed/unquoted equity share, provision depends on the difference between the investment and proportionate net worth.

• For non-convertible cumulative preference share or bond/debenture, provision is 25%, 50% & 100% after year 1, 2 & 3 for non-payment of preset interest/profit/dividend/coupon.

• For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.

ii) Revaluation gains/losses on government securities

IFRS: As per requirement of IAS 39 where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortized cost method and interest income is recognised through the profit and loss account.

Bangladesh Bank: BRPD Circular No. 14 25 June 2003, DOS Circular Letter No. 27 dated 04 December 2023, Held for Trading (HFT) securities are revalued on the basis of Mark-to-Market at every week end and at year end. Any gains on revaluation of securities which have not matured as at the revaluation date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the revaluation date are charged in the profit and loss account. Coupon interest on HFT securities including HTM securities are recognised in the profit and loss account. Held to Maturity (HTM) securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

iii) Provision on loans and advances/investments

IFRS: As per IAS 39 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD Circular No. 15 dated 27 November 2024, BRPD Circular No. 15 dated 23 September 2012, BRPD Circular No. 06 dated 29 May 2013, BRPD Circular No. 05 dated 16 May 2019, BRPD Circular No. 03 dated 21 April 2019, BRPD Circular No. 16 dated 21 July 2020, BRPD Circular No. 17 dated 28 September 2020, BRPD Circular No. 56 dated 10 December 2020 BRPD Circulars no. 3 dated 31 January, 2021, no. 5 dated 24 March, 2021 and no, 51 dated 29 December 2021 and BRPD Circular letter No. 53 dated 30 December 2021; a general provision at 0.25% to 5% under different categories of unclassified loans has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad & loss loans has to be provided at 5%, 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. BRPD Circular No. 06 25 April 2023, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IAS 39.

iv) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IAS 39 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognised in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 15 dated November 27, 2024, once a loan is classified, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an interest suspense account, which is presented as liability in the balance sheet.

v) Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

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

vi) Financial instruments – presentation and disclosure

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

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

vii) Repo Transactions

IFRS: When an entity sells a financial asset and simultaneal entered into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for a deposit, and the underlying asset continues to be recognised in the entities financial statements. These transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expenses.

Bangladesh Bank: As per DOS guidelines, when a bank sells a financial assets and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo and stock lending), the agreement is accounted for a normal sales transactions and the financial assets are derecognized in the seller's book and a recognised in the buyers book.

viii) Financial guarantees

IFRS: As per IAS 39, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD Circular no.01 dated 3 January 2018 and BRPD Circular no. 06 dated 25 April 2023, banks are advised to maintain general provision against outstanding off balances sheet exposures on the basis of exposures nature and duration as mentioned in note 3.4.7.

xi) Cash and cash equivalent

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: As per BRPD circular 14 dated 25 June 2003, some cash and cash equivalent items such as 'money at call and on short notice', Prize bond are shown as cash and cash equivalent. Money at call and on short notice is shown as face item in balance sheet, and Treasury bills, Prize bonds are shown in Investment.

x) Non-banking asset

IFRS: No indication of non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD Circular No. 14 (25 June 2003) and BRPD Circular No. 22 (20 September 2021), Non-Banking Assets (NBA) are initially recognized and subsequently measured at the lower of the outstanding book value of the concerned loan account or the fair market value of the asset acquired through legal foreclosure. The Bank recognizes such assets only when absolute legal title is obtained through a decree from the Artha Rin Adalat."

xi) Cash flow statement

IFRS: Cash flow statement can be prepared either direct method or indirect method as per IAS 7. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14, cash flow is the mixture of direct and indirect methods.

xii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS: The required CRR portion of the balance with Bangladesh Bank should be presented in the investing activity class of the Cash Flow Statement as it is not available for use in day-to-day operations as per IAS 7.

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

The Bank was unable to maintain the statutory liquidity requirements as directed by Bangladesh Bank. Our verification revealed a shortfall in CRR for 47 days (bi-weekly basis) and a near-continuous shortfall in SLR for 345 days during the year under review. We further draw attention to Bangladesh Bank's directive Ref: DOS (SR) 1153/142/48/2025-6317, which formalizes the imposition of penal interest against the Bank due to the persistent SLR deficit.

xiii) Presentation of intangible asset

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

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14.

xiv) Off-balance sheet items

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

Bangladesh Bank: As per BRPD Circular No. 14 dated June 25, 2003, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet and as per BRPD circular 6 dated 25 April 2023, general provision at 0.50% to 1% is required based on type and conditions of off-balance sheet exposures.

xv) Loans and advances net of provision

IFRS: Loans and advances should be presented net of provision.

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

Material Uncertainty Related to Going Concern

The Bank has been under severe and persistent financial stress since 2014, as evidenced by continuous negative profitability, operating losses, and negative operating cash flows. Its capital position has deteriorated significantly, resulting in deeply negative shareholders' equity, even after accounting for the regulatory forbearance support granted by Bangladesh Bank. Furthermore, the Bank continues to face a prolonged liquidity crisis, sustained net losses, and material provisioning shortfalls related to loans, distressed investments, and off-balance sheet exposures, as disclosed in the relevant notes to the financial statements.

The consideration of these conditions, along with the related issues in the Emphasis of Matter paragraph and the Asset and Liability Maturity Analysis, indicates that a material uncertainty exists which may cast significant doubt on the Bank's ability to continue as a going concern.

Nevertheless, the financial statements have been prepared on a going concern basis, as the Bank has been permitted to defer the recognition of deficit provisions until 31 December 2025. This follows the regulatory forbearance approved by Bangladesh Bank via letter Ref. No. BSD-3(WING-4)/2026-360, dated 30 April 2026, issued in response to BASIC Bank's letter dated 28 April 2026, (Ref. No. 53.09.0000.817.90.309).

2.2 Use of estimates and judgments

The preparation of the financial statements of the Bank in conformity with IFRSs 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 results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an on going basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized and presented in the financial statements of the Bank are included in following notes/statements:

a)	Note 13.1, 13.2, 13.3, 13.4 & 13.5	Provision for loans and advances, off balance sheet exposure, other assets, investments and balance with other banks & NBFIs.
b)	Note 31	Depreciation
c)	Note 35	Current tax liabilities
d)	Note 36	Deferred tax asset
e)	Liquidity statement	

2.3 Foreign currency transaction

a) Foreign currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Bank operates, i e. the functional currency. The financial statements of the Bank are presented in Taka which is the Bank's functional and presentation currency.

b) Foreign currencies translation

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21"The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are initially translated into equivalent US Dollar at buying rates taken from Ticker Plant and then retranslated from US Dollar into equivalent Taka in the same specified above.

c) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities/commitments for letters of credit, letters of guarantee, acceptance etc. denominated in foreign currencies are expressed in Taka terms at the rate of exchange ruling on the date of giving commitment or taking liability.

d) Transaction gains and losses

Foreign exchange differences (rates at which transactions were initially recorded and the rate prevailing on the reporting date/date of settlements) of the monetary items are recognized in the profit and loss account.

2.4 Statement of Cash flows

Statements of Cash flows has been prepared in accordance with International Accounting Standard (IAS) 7 "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.5 Liquidity Statement

The Liquidity Statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

i) Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity term;

ii) Investments are on the basis of their respective maturity;

iii) Loans and advances are on the basis of their repayment schedule;

iv) Fixed assets are on the basis of their useful lives;

v) Other assets are on the basis of their realization/amortization;

vi) Borrowing from other banks, financial institutions & agents, etc. are as per their maturity/repayment terms;

vii) Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the depositors; and

viii) Provisions and other liabilities are on the basis of their payment/adjustments schedule.

2.6 Statement of Changes in Equity

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

2.7 Reporting period

These financial statements cover one calendar year from 01 January 2025 to 31 December 2025.

2.8 Offsetting

Financial assets and financial liabilities are offsetted and the net amount is reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

2.9 Assets and basis of their valuation

2.9.1 Cash and cash equivalents

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

2.9.2 Loans, advances and provisions

Loans and advances are stated in the balance sheet on gross basis. General provisions on unclassified loans and contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter end review by the management and instructions contained in BRPD Circular No. 15 dated 27 November 2024 and BRPD Circular letter No. 29 dated 21 December 2025; a general provision at 0.50% to 5% under different categories of unclassified loans has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad & loss loans has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. The rates for provisions are stated below:

Particulars		Provision Rate
General provision on		
a.	Consumer Financing (House Financing)	1%
b.	Consumer Financing (Loans to Professional)	1%
c.	Consumer Financing (Other than house finance and loans to professional)	1%
d.	Small and Medium Enterprise Financing (SMEF)	0.5%, 1%
e.	Short Term Agriculture & Micro Credit	1%
f.	Loans to BHs/ MBs/ Sds against Shares etc	1%
g.	All other Credit	1%
h.	Special Mention Account	0.50%, 5%
Specific provision on		
a.	Substandard Loans and Advances	
	i. Short Term Agri Credit & Micro Credit	5%
	ii. Other than Short Term Agri Credit & Micro Credit	20%
b.	Doubtful Loans and Advances	
	i. Short Term Agri Credit & Micro Credit	5%
	ii. Other than Short Term Agri Credit & Micro Credit	50%
c.	Bad & Loss Loans and Advances	100%

2.9.3 Investments

Investments have been initially recognised at cost, including acquisition charges associated with the investment. Premiums have been amortized and discount accredited, using the effective or historical yield method. The investment in government securities (Treasury bills & bonds) are classified into Held to Maturity (HTM) & Held for Trading (HFT) as per Bangladesh Bank's guidelines contained in DOS Circular Letter No. 05 dated 26 May 2008 as amended vide DOS Circular Letter No. 05 dated 28 January 2009, DOS Circular No. 06 dated 15 July 2010 & DOS Circular Letter No.01 dated 19 January 2014. Same procedures are followed for investment in Bangladesh Bank Bills. Reclassification of HTM securities into HFT securities are also done in compliance with Bangladesh Bank's guidelines.

Held to Maturity (HTM)

Held-to-maturity investments are non-derivative assets with fixed or determinable payments and fixed maturity that the entity has the positive intent and ability to hold to maturity, and which are not designated at fair value through profit or loss or as available for sale. These are measured at amortized value at each year end by taking into account any premium or discount on acquisition. Any increase/decrease in value for amortization of such investments is transferred to revaluation reserve account and shown in the statement of changes of equity. The gains on such security at the time of maturity of the security are credited to income account.

Held for Trading (HFT)

The securities under this category are the securities acquired by the Bank with the intention to trade by taking advantages of short term price/interest movement. The government securities (Treasury Bills/Bangladesh Bank Bills) under "Held for Trading" category are revalued and measured at present value on the basis of Mark-to-Market method weekly. The resulting gains and losses are transferred to profit and loss account and then gains arising from Mark-to-Market are instantly transferred to other reserve account from profit and loss account. The government securities (Treasury Bond) under "Held for Trading" category are measured at present value on the basis of Mark-to-Market method weekly. The resulting gains are transferred to other reserve account & losses are transferred to profit and loss account. The gains/(losses) arising on maturity or sale of such securities are credited/(debited) to profit and loss account.

Value of investments has been enumerated as follows:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Bangladesh Bank Bill/ Treasury Bill /Bond (HTM)	Cost	Amortized value	Both increase and decrease in value are transferred to revaluation reserve account.
Bangladesh Bank Bill/ Treasury Bill (HFT)	Cost	Market value	Both gains & losses are transferred to profit and loss account: gains arising from Mark-to-Market are instantly transferred to other reserve account from profit and loss account.
Treasury Bond (HFT)	Cost	Market value	Increase in value to equity and decrease in value to Profit & Loss account.
Prize Bond	Face value	None	None
Subordinated Bond	Cost	None	None
Shares	Cost	Lower of cost and market value	Any loss is charged to Profit & Loss account. Realized gain is recognized in Profit & Loss accounts. Unrealized gain is not recognized in accounts.

Investment in listed (quoted) securities

These securities are bought and held primarily for the purpose of selling them in future or hold for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment has been made properly.

Investment in unlisted (unquoted) securities

Subordinated Bond is reported at cost and shares are reported at lower of cost and market value.

Other Investments

Other investments like prize bond is also eligible for SLR, which is shown at face value.

Investment and related income

a) Income on investments other than shares is accounted for on accrual basis concept; and

b) Dividend income on investment in shares is accounted for in the year when right has been established.

2.9.4 Fixed assets

Recognition and measurement

Items of fixed assets are measured at cost less accumulated depreciation as per IAS 16 "Property, Plant and Equipment". Cost includes expenditures that are directly attributable to the acquisition of assets. Subsequent costs is capitalized only when it is probable that the future economic benefits associated with the costs will flow to the entity. Ongoing repairs and maintenance is expensed as incurred.

Purchased software that is integral to the functionality of the related equipment is capitalized as part of that equipment.

Depreciation:

Items of fixed assets are depreciated from the date that they are installed and are ready for use, or in respect of internally constructed assets, from the date that the asset is completed and ready for use. Depreciation on the fixed assets has been charged for the year at the following rates:

Category of fixed assets	Rate	Method of Depreciation
Building-Office	3%	Reducing balance method
Furniture and Fixtures	10%	Reducing balance method
Interior Decoration	10%	Reducing balance method
Machinery and Equipment	20%	Reducing balance method
Computer Hardware	20%	Straight line method
Software	20%	Straight line method
Motor Vehicles	25%	Straight line method
Leasehold Assets	1%	Straight line method over the lease hold period

* In the schedule of fixed assets both machinery & equipment and computer & copier are shown under the head of equipment and computer.

For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.

When the assets are sold, closed down or scrapped, the difference between the net proceeds and the net carrying amount of the assets is recognized as a gain or loss in other operating income or loss in other operating expenses. The cost and accumulated depreciation are eliminated when the disposal of assets from the fixed assets schedule and gain or loss on such disposal assets is reflected in the Profit and Loss Account as per provision of IAS 16 “Property, Plant and Equipment”

2.9.5 Intangible assets

a) An intangible asset is recognised if it is probable that the future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with IAS 38: “Intangible Assets”.

Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are incurred in customizing the software for its intended use. Subsequent expenditure on intangible asset is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditure is expensed as incurred.

b) Software represents the value of computer application software licensed for use of the Bank, other than software applied to the operation software system of computers. Intangible assets are carried at its cost, less accumulated amortization and any impairment losses.

c) Software is amortized using the straight line method over the estimated useful life of 5 (five) years commencing from the date of the application software is available for use over the best estimate of its useful economic life.

2.9.6 Other assets

According to Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, other assets are required to be classified as unclassified, doubtful and bad/loss based on the basis of outstanding period and uncertainty of recovery. Based on classification status provision is required to be maintained for doubtful 50% and 100% for bad/loss

2.9.7 Receivables

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

2.9.8 Inventories

Inventories measured at the lower of cost and net realizable value.

2.9.9 Leasing

The Bank currently has lease/rent agreements at 72 (Seventy two) of its branch and 37 (Thirty seven) Sub-branch offices and incurred Taka 23.16 crore as expense on the lease/rent payment. The leases/rents are short term leases/rent with different tenure and cancellable contract. As such, the leases/rent are not treated as Right of Use Assets (ROU). However, the effect of IFRS 16 is very immaterial compared to the volume of whole financial statements. All contracts are cancellable contract and the effect of lease is not material.

2.9.10 Non-banking assets

IFRS: No indication of non banking assets is found in any IFRS.

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

The bank has not acquired any non-banking assets in exchange for loan during the period of this financial statements. But the Bank acquired non-banking assets of land valuing at Taka 82,19,490 and building valuing at Taka 1,56,39,000, Total Taka 2,38,58,490 in exchange for loan in 2019.

2.9.11 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly.

Un-reconciled entries/balances in the case of inter-branch transactions as on the reporting date are not material.

2.10 Share capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

2.11 Statutory reserve

Bank Companies Act, 1991 requires the Bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital and share premium account.

2.12 Deposits and other accounts

Deposits by customers & banks are recognized when the Bank enters into contractual provisions of arrangements with the counterparties, which is generally on trade/contract date, & initially measured at the consideration received.

2.13 Borrowings from other banks, financial institutions and agents

Borrowed funds include call money deposits, borrowings, re-finance borrowings and other term borrowings from banks, Bangladesh Bank, Financial Institutions & other Organizations. They are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the income statements.

2.14 Basis for valuation of liabilities and provisions

2.14.1 Provision for current taxation

Provision for current income tax has been made as per prescribed rate in the Finance Ordinance, 2025 on the gross receipts/accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure as per income tax laws in compliance with IAS-12 " Income Taxes".

2.14.2 Provision for deferred taxation

Deferred tax is recognized in compliance with IAS 12 "Income Taxes" and BRPD Circular no. 11 dated 12 December 2011, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and amounts used for taxation purposes. Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the date of balance sheet. Deferred tax assets and liabilities are offset as there is a legally enforceable right to offset current tax liabilities and assets, and they relate to income taxes levied by the same tax authority on the same taxable entity.

A deferred tax asset is recognized to the extent that it is probable that future taxable profits will be available against which the deductible temporary difference can be utilized. Deferred tax assets are reviewed at each date of balance sheet and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

2.14.3 Benefits to the employees

The retirement benefits accrued for the employees of the Bank as on reporting date have been accounted for in accordance with the provisions of International Accounting Standard-19, "Employee Benefit". Bases of enumerating the retirement benefit schemes operated by the Bank are outlined below:

a) Provident Fund

Provident fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly approved trust deed and provident fund rules were in place. The Commissioner of Income Tax, Taxes Zone-8, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52), read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 30 September 1995. The Fund is operated by a Board of Trustees consisting of seven members. Usually all confirmed employees of the Bank are contributing 10%-25% of their basic salary as subscription to the Fund. The Bank also contributes 8.33% of basic salary of each member. Interest on the provident fund balance is credited to the members' account on yearly basis.

b) Gratuity Fund

The Bank made provision for gratuity fund at discretion of the management (with the approved of BoD) to provide an employee with financial benefit on his ceasing the Bank's service or in the event of his death to his legal heirs/nominees or successors, in respect of which provision is made annually covering all its permanent eligible employees who have completed required years of service.

c) Benevolent Fund

The benevolent fund is subscribed by monthly contribution of the employees. The Bank also contributes to the fund @ 0.5% of profit or a lump sum at the end of the year. The fund is established to sanction grant in the event of death on duty or permanent disabilities of the employees & to provide financial assistance to the employees & dependents.

d) Superannuation Fund

The Bank operates a contributory superannuation fund to give benefit to employees at the time of retirement or to his/her family upon his/her death. Employees are contributing to the fund monthly and the Bank also contributes a lump sum amount from the profit at the end of each year.

e) Welfare Fund

The Bank has been maintaining a welfare fund created from profit. This fund is for the utilization of various social activities as part of corporate social responsibility of the Bank.

2.14.4 Provision for liabilities

A provision is recognized in the balance sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

2.14.5 Provision for Off-balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. In accordance with BRPD circular no. 15 dated 27 November 2024, general provision @ 1% has been made on the outstanding balances of Off-Balance Sheet exposure of the Bank as at 31 December 2025. Provision is made on the total exposure and amount of cash margin where value of eligible collateral is not deducted while computing Off-Balance sheet exposure.

2.14.6 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated 13 Sep 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, Banks are required to make provision regarding the un-reconciled debit balance of nostro account for more than 3 months as on the reporting date in these financials. Since there is no unreconciled entries which are outstanding more than 3 months then Bank's are not required to make provision.

2.15 Revenue recognition

2.15.1 Interest income

In terms of the provisions of the IAS-18 "Revenue", the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified. It is then kept in interest suspense. After the loans is classified as bad and loss, interest ceases to apply in the respective loan account and recorded in the system as unapplied interest. Interest on classified advances is accounted for on a cash receipt basis as per Bangladesh Bank guidelines.

2.15.2 Investment income

Interest income on investments is recognized on accrual basis. Capital gain is recognized when it is realized.

2.15.3 Fees and commission income

Fees, Commission and Exchange Income on services provided by the Bank are recognized as and when the related services are performed. Commission charged to customers on letter of credit, letter of guarantee etc. are credited to Income at the time of effecting the transactions.

2.15.4 Dividend income on shares

Dividend income from investment in shares is recognized when the Bank's right to receive dividend is established as per IAS 18 "Revenue".

2.15.5 Interest paid and other expenses

In terms of the provisions of IAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

2.16 Risk management

The Bank Company Act, 1991 (Amended to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Bangladesh Bank Department of Off-site Supervision (DOS) has issued Circular no. 02 dated 15 February 2012 on Risk Management Guidelines for Banks and instructed all scheduled banks operating in Bangladesh to follow this Guidelines for managing various risks which have been compiled by the Bank.
In addition, the Bank is also following relevant Bangladesh Bank guidelines on risk based capital adequacy, stress testing and managing the banking risks in other core risk areas.

The risk of BASIC Bank PLC. is defined as the possibility of losses, financial or otherwise. The risk management of the Bank covers core risk areas of banking viz. credit risk; liquidity risk; market risk that includes foreign exchange risk, interest rate risk, equity risk; ICT risk; operational risk & reputation risk arising from money laundering incidences. The prime objective of the risk management is that the Bank evaluates & takes well calculative business risks & thereby safeguards the Bank's capital, its financial resources & profitability from various business risks through its own measures & through implementing Bangladesh Bank's guidelines & following some best practices as under:

a) Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. It can be described as the potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counterparty or deterioration in their financial condition.

The Bank has 04 (four) Circle Offices (Circle Office-1, 2, 3 & 4) and several credit divisions focused on different areas/ sectors of the economy and entrusted with the duties of Credit Appraisal to assess the merit of loan proposals. The Bank ensures strict management of credit quality by analyzing/assessing borrower risk on historical repayment performance of the borrower, historical and projected financial statements, industry outlook, collateral coverage of the proposed credit facility, market reputation of the borrower and any other relevant aspects. To manage its credit risk at a tolerable level, the Bank takes an Annual Credit Budget and subsequently the amount of loan to each sector is allocated on yearly basis. Budgeted allocation to each sector is monitored or adjusted periodically on the basis of national economic trends, business or sector viability, the Bank's credit position and profitability, the central bank's regulations and guidelines, availability of investable fund and so on. Moreover, total aggregate loans and advances of branches are allocated and controlled on the basis of the credit budget. The Bank also has a Credit Pre-Audit Cell (CPAC) that oversees and ensures proper documentation before approval pertaining to the credit facilities above a threshold amount.

The Bank takes its lending decision based on the credit risk assessment report by the appraisal team. In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical intervals to ensure compliance of Bank's & Regulatory polices. Loans are classified as per Bangladesh Bank guidelines. Concentration of single borrower/large loan limit is shown in the notes to the financial statements.

b) Liquidity risk

The object of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance. Management of liquidity and funding is carried out by Treasury and Capital Market Services Division under approved policy. Treasury Front Office is supported by a very structured Back Office. A Mid Office Division has also been created as per requirement of Bangladesh Bank. The Liquidity management is monitored by Asset Liability Management Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

c) Market risk

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk & equity risk.

Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements. No foreign exchange dealing on Bank's account was conducted during the year.

Treasury Division independently conducts the transactions, Back Office of Treasury is responsible for verification of the deals & passing of their entries in the books of account and Mid Office of Treasury monitors dealer's adherence to various internal, regulatory and counter party limits. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by the bank as mid rate on daily basis & the mid rate is being published by the Treasury Division of the Bank as per approved policy. All Nostro accounts are reconciled on a monthly basis & outstanding entry beyond 30 days is reviewed by the management for its settlement. The position maintained by the Bank at the end of day was within the stipulated limit prescribed by Bangladesh Bank.

Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between future yield of an asset & its funding cost. Asset Liability Management Committee monitors interest rate movement on a regular basis.

Equity risk

Equity risk arises from fall in market price of shares which are regularly monitored by the management. The management keep required provision as per Bangladesh Bank guidelines when the cost price exist under the market price.

d) Reputation risk arising from money laundering incidences

Money Laundering has significant economic and social consequences, especially for developing countries and emerging markets. The adverse consequences of money laundering are reputational, operational, legal and concentration risks and include loss of profitable business, liquidity problems through withdrawals of funds, termination of correspondent banking facilities, loan losses etc.

An Anti Money Laundering/Combating the Financing of Terrorism (AML/CFT) program is an essential component of a bank's compliance regime. The primary goal of an AML/CFT program is to protect the bank against money laundering, terrorist financing and other financial crimes and to ensure that the bank is in full compliance with relevant laws and regulations. The management of BASIC Bank PLC. has taken prevention of money laundering and terrorist financing as part of the Bank's risk management strategies. Bank has its own Policy named" 'Anti Money Laundering (AML) and Combating the Financing of Terrorism (CFT) Policy" which 5th edition has been revised and approved by the Board of Directors of the Bank in its 494th meeting held on 05 March 2020. Now the 6th edition of the AML/CFT policy of the Bank has been revised and subsequently approved by The Management Committee (MANCOM), Meeting no.01/2026, Dated 02/02/2026. Now it is under process for Board approval.

The Bank established a separate division namely Anti-Money Laundering Division (AMLD) for mitigating Money Laundering and Terrorist Financing related risks. One of the General Managers is acting as the Chief Anti-Money Laundering Compliance Officer (CAMLCO) of the Bank. In addition, Central Compliance Committee (CCC) is working to develop and review institutional strategy and program for preventing money laundering and terrorist financing. AMLD is performing as the secretariat of Central Compliance Committee. AMLD is continuously monitoring and reviewing overall Bank's compliance to mitigate ML/TF risks. Besides, a senior level executive from each Branch is working as a Branch Anti-Money Laundering Compliance Officer (BAMLCO). Audit and Inspection Division conducts audit for an effective Anti Money Laundering System Check throughout the year. Moreover, members of CCC and employees of AMLD pay visit to Branches to supervise the AML procedures and functions at branch level as and when required.

Sound Know Your Customer (KYC) and Transaction Profile (TP) are in place to recognize the risk associated with accounts. Cross-border transactions (both incoming and outgoing messages) are screened against UN, OFAC, EU and other Sanction lists through SWIFT Screening Software. Moreover, the Bank has its own AML Screening System for screening customer against UN Sanction List, Domestic Sanction List and Private List before opening an account and making payment of foreign remittance (through Bank or Exchange Houses).

The Bank is providing CTR data through goal web portal of Bangladesh Financial Intelligence Unit (BFIU) on regular basis. It is the requirement of BFIU to report cash transaction of BDT 10 Lac and above in a single day in a single account and submit STR/SAR to BFIU as and when detected without delay. Bank has taken initiative to aware the officials about the negative effect of Hundi, Howla, Crypto Currency, gaming, betting etc. BASIC Bank Training Institute arranges training programs on AML & CFT throughout the year to develop awareness and skill for mitigating money laundering and terrorist financing risks.

e) Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Audit and Inspection Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. Compliance Division ensures compliance with regulatory requirement and Monitoring Division commits monitoring, reviewing and examining the activities of branches/ divisions. The Audit Committee of the Board subsequently reviews the reports of the Audit and Inspection Division, Compliance Division and Monitoring Division.

f) Asset Liability Management Risk

Asset Liability Management (ALM) is a risk management technique designed to earn an adequate return while maintaining a comfortable surplus of assets beyond liabilities. The scope of ALM function can be described as liquidity risk management, management of market risks, trading risk management, funding and capital planning, profit planning, growth projection, etc.

The ALM committee usually makes decisions on financial direction of the Bank. The ALCO's goal is to manage the sources and uses of funds, identify balance sheet management issues like balance sheet gap, interest rate gap etc. ALCO also reviews liquidity contingency plan and implements asset and liability pricing strategy for the Bank. The bank revised its asset liability management policy in line with Bangladesh Bank guideline. The Board of Directors of the Bank approved the revised policy in September 2017, which is followed meticulously.

g) ICT Risk Management

ICT risk refers to the potential of ensuing harmful effects that an organization may suffer from intentional or unintentional threats to information and information technology systems. Managing ICT risk is part of running regular operation of the Bank now a days. Failure to manage ICT risk may lead to serious security breaches, financial losses & even business discontinuity. Hence, it is imperative that there should be a mechanism to identify, assess and mitigate ICT risk. BASIC Bank PLC., with the approval of the Board, has adopted an ICT policy in compliance with ICT security guidelines of Bangladesh Bank covering various aspects of ICT risk management. Based on the policy the Bank has taken necessary measures for mitigating ICT risk and impending hazards through implementing proper strategies and processes of identifying, appreciating, analyzing and assessing the same. The Bank has also taken necessary initiatives which would make a positive impact on improving ICT segment of core risks management. All observations by Bangladesh Bank, related to ICT segment of core risks management are being complied in time. Necessary measures are also being taken to minimize manual intervention, as much as possible, by implementing automatic handling of network level and server level failure. Moreover, necessary initiatives are also being taken to comply with the ICT related issues mentioned in the circular of Bangladesh Bank regarding Self-Assessment of Anti Fraud Internal Controls.

Internal ICT audit by Audit and Inspection Division of Head Office in different branches of the Bank are being carried out regularly. The Bank has been carrying out the job of Vulnerability Assessment (VA), Penetration Test (PT) by the external experts having sufficient expertise on ICT securities. The Bank has taken necessary steps to enhance the securities of the network, database and e-mail systems of the Bank. An independent ICT Security Unit comprising some ICT security experts has already been established within the Bank for monitoring, identifying and overseeing all kinds of potential ICT risks and threats. Moreover, the Bank has taken necessary initiatives to protect its ICT System from unauthorized Network Access, Denial of Service Attack, Zero-Day Virus Attack, Advanced Persistent Threat (APT) Attack, Malware Attack, Spyware Attack etc. The Bank is also carrying out training programs on importance an awareness of ICT security for its employees to prevent from different malicious activities.

h) Internal Control and Compliance

The primary objectives of Internal Control and Compliance are to help the Bank perform better through the effective use of its resources, identify its weaknesses, take appropriate measures to overcome the same and ensure compliance with regulatory framework including applicable laws and regulations. Internal Control and Compliance of the Bank includes three fold functions viz. Internal Audit & Inspection of Branches and Divisions of Head Office, Monitoring of operational activity of the Bank to assess the risk of individual Branches/Divisions and Compliance of Internal Audit & Inspection Reports of Branches & Divisions and Bangladesh Bank Audit Reports including Bangladesh Bank Special Audit Reports on Core Risks & Cash Incentive and Government Commercial Audit Reports. These functions are being carried out by 03 (three) divisions namely Audit & Inspection Division, Audit Findings Monitoring Division and Compliance Division. The Audit Committee of the Board subsequently reviews the major lapses identified by Audit and Inspection Division as well as compliance of these lapses. The Audit Committee also reviews periodic financial statements of the Bank, Bangladesh Bank Inspection Reports, Commercial Audit Reports and other issues indicated in the Bangladesh Bank Guidelines. Necessary steps/ measures are taken on the basis of observation & suggestion of the Committee.

i) Fraud & Forgeries

The term 'Fraud' commonly includes activities such as theft, corruption, conspiracy, embezzlement, money laundering, bribery & extortion. Fraud risk is one of the components of Operational risk. Operational risk focuses on the risks associated with errors or events in transaction processing or other operations. Bank is absolutely committed to maintain an honest, open & well intentioned atmosphere within the organization. Bank is also committed to prevent fraud and detection of fraud. Fraud & Forgery has emerged as one of the major threats in banking sector with regular development of avenues by the fraudsters.

In the year 2017, the bank has started to further develop the Risk & Fraud awareness culture among the employees & reduce the likelihood of fraud occurring in the Bank. In 2025, Audit & Inspection Division (AID) of the Bank has conducted 72 (Seventy Two) Branches and 36 (Thirty Six) Sub-branches including 16 (Sixteen) Authorized Dealer (AD) Branches of Foreign Exchange, 11 (Eleven) Special inspections at different Branches and 17 (Seventeen) regular Inspections at different Divisions of Head Office, where all out efforts were taken by the officials of AID to detect fraud & forgeries and to find out potential risk factors.

In line with the instruction of Bangladesh Bank , apart from regular audit activities AID has to conduct an audit namely "On-line Foreign Exchange Monitoring System" on 16 (Sixteen) AD branches and 04 (Four) divisions of Head Office of the bank with a view to reporting the findings to Bangladesh Bank.

In connection with dealing the situation and ensuring safety checking measures against fraud & forgery related issues, Monitoring Division of the Bank quarterly prepare Self Assessment of Anti-Fraud Internal Controls report and submit the same to Bangladesh Bank with joint signature of the Managing Director & the Chairman of Audit Committee of the Board of Directors of the Bank.

2.17 Earnings per share (EPS)

The Bank presents basic and diluted (when dilution is applicable) earnings per share (EPS) for its ordinary shares in accordance with BAS 33 "Earnings per Share". Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank with the weighted average number of ordinary shares outstanding during the period, adjusted for the effect of change in number of shares for bonus issue, share split and reverse split. Diluted EPS is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares. Hence Diluted EPS has been calculated.

2.18 Events after the reporting period

All material events after the reporting period that provide additional information about the Bank's position at the balance sheet date are reflected in the financial statements as per IAS 10 "Events after the Reporting Period". Events after the reporting period that are not adjusting events are disclosed in the notes when material.

2.19 Directors' responsibility on statement

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

Memorandum items

Memorandum items are maintained to have control over all items of importance and for such transactions where the Bank has only a business responsibility and no legal commitment. Stock of travelers cheques, savings certificates, wage earners bonds and other fall under the memorandum items.

Capital Expenditure Commitment

There was no capital expenditure contracted but incurred or provided for at 31 December 2025. Besides, there was no material capital expenditure authorized by the Board but not contracted for at 31 December 2025.

2.20 Related party disclosures

As per IAS 24 "Related Party Disclosures", a related party is a person or entity that is related to the entity (i.e. BASIC Bank PLC.) that is preparing its financial statements. Related party transaction is a transfer of resources, services, or obligations between a reporting entity and a related party, regardless of whether a price is charged as per IAS 24.

Related Parties include the Bank's Directors, key management personnel, associates, companies under common directorship etc. as per IAS 24 "Related Party Disclosures". All transactions involving related parties arising in the normal course of business are conducted at arm's length at normal commercial rates on the same terms and conditions as third party transactions using valuation modes as admissible.

2.21 Board of Directors as on 31 December 2025:

Name	Status	Other Position
Mr. Helal Ahmed Chowdhury	Chairman	Member, ICC Banking Commission, Bangladesh Member, Association of Bankers Bangladesh Former Independent Director, Bank Asia PLC. Former Chairman, BA Express USA Inc. (A subsidiary of Bank Asia PLC.) Former General Body Member, PKSF Former Supernumerary Professor, Bangladesh Institute of Bank Management (BIBM) Former Board Member, Bangladesh Institute of Bank Management (BIBM) Former Independent Director, Islami Bank Bangladesh PLC. Former Managing Director & CEO, Pubali Bank PLC. National Council Member, Bangladesh Diabetic Association Life Member, BIRDEM
Mr. Sheikh Farid	Director	Joint Secretary, Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh.
Mr. Md. Matiur Rahman, FCA, FCMA	Director	Partner, M Z Islam & Co., Chartered Accountants
Mr. Md. Abdul Ahad	Director	Additional Secretary (Retired), Ministry of Public Administration, Government of the People's Republic of Bangladesh.
Dr. Abu Saleh Mostafa Kamal	Director	Ex Director General (Grade-1), Department of Social Services, Ministry of Social Welfare, Government of the People's Republic of Bangladesh.
Mr. Munshi Abdul Ahad	Director	Additional Secretary, Finance Division, Ministry of Finance, Government of the People's Republic of Bangladesh.
Mr. Md. Quamruzzaman Khan	Director	Managing Director & CEO, BASIC Bank PLC.

The Board of Directors conducted 40 (Forty) meetings during the year.

2.22 Audit Committee as on 31 December 2025:

Members of the Audit Committee of the Board of Directors:

Name	Status	Educational Qualification
Mr. Md. Matiur Rahman, FCA, FCMA	Chairman	FCA, FCMA; Master of Commerce in Accounting, D.U.
Mr. Sheikh Farid	Member	MSc in Economics, Hiroshima University, Japan; MSS in Economics, D.U.
Dr. Abu Saleh Mostafa Kamal	Member	PhD, MSc. in Applied and Molecular Cytogenetics; BSc. (Hons.) in Botany, Dhaka University.
Mr. S.M. Iqbal Hossain	Member	MA (Economics), University of Chittagong.

Audit Committee conducted 11 (Eleven) meetings during the year.

2.23 Risk Management Committee as on 31 December 2025:

Name	Status	Educational Qualification
Mr. Sheikh Farid	Chairman	MSc in Economics, Hiroshima University, Japan; MSS in Economics, D.U.
Mr. Helal Ahmed Chowdhury	Member	MSS (Political Science), University Of Chittagong.
Mr. Md. Matiur Rahman, FCA, FCMA	Member	FCA, FCMA; Master of Commerce in Accounting, D.U.
Mr. Md. Abdul Ahad	Member	M.Sc in Economics, Jahangirnagar University.
Mr. Munshi Abdul Ahad	Member	MPA (International Economic Relations), M.Com. (Finance), Hons. (Banking & Finance), University of Dhaka.

Risk Management Committee conducted 10 (Ten) meetings during the year.

2.24 Executive Committee as on 31 December 2025:

Name	Status	Educational Qualification
Mr. Md. Abdul Ahad	Chairman	M.Sc in Economics, Jahangirnagar University
Mr. Helal Ahmed Chowdhury	Member	MSS (Political Science), University Of Chittagong
Mr. Munshi Abdul Ahad	Member	MPA (International Economic Relations), M.Com. (Finance), Hons. (Banking & Finance), University of Dhaka.

Executive Committee conducted 10 (Ten) meetings during the year.

2.25 Head Office Management Committee (MANCOM) as on 31 December 2025:

S.L.	Name	Designation	Status with the Committee
1	Mr. Md. Quamruzzaman Khan	Managing Director & CEO	Chairman
2	Mr. Abu Md. Mofazzal	Deputy Managing Director	Member
3	Mr. Subhash Chandra Das FCMA, FCA	Deputy Managing Director	Member
4	Mr. Md. Ismail	General Manager	Member
5	Mr. Md. Momenul Hoque	General Manager	Member
6	Mr. Md. Nashir Uddin	General Manager	Member
7	Mr. Summit Ranjan Nath	General Manager	Member
8	Mr. Md. Hasan Imam	General Manager	Member
9	Mr. Dulon Kanti Chakraborty	General Manager	Member
10	Mr. Md. Ghulam Sayeed Khan	General Manager	Member
11	Mr. Saidur Rahman Sohel	General Manager	Member
12	Mr. Nurur Rahman Chowdhury	General Manager (Current Charge)	Member
13	Mr. Md. Mamunur Rahman	Deputy General Manager, Human Resources Division	Member Secretary

The Head Office Management Committee conducted 07 (Seven) meetings during the year.

2.26 Compliance report on International Accounting Standards (IAS) & International Financial Reporting Standards (IFRS)

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

Name of the IAS	IAS no.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied*
Accounting policies. Changes in accounting Estimates and Errors	8	Applied
Events after the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Employees Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Separate Financial Statements	27	Applied
Investment in Associates & joint venture	28	Applied
Financial Instruments: Presentation	32	Applied
Earning Per Share	33	Applied
Interim Financial Reporting	34	Applied*
Impairment of Assets	36	Applied
Provision, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A
Name of the IFRSs	IFRSs no.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	Applied
Insurance Contracts	4	N/A
Non-Current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instrument: Disclosures	7	Applied*
Operating Segments	8	Applied
Financial Instruments	9	Applied*
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Applied
Fair Value Measurements	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	N/A
Insurance Contracts	17	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosure	7	Applied*
Operating Segments	8	Applied
Consolidated Financial Statements	10	N/A
Joint Arrangements	11	N/A
Disclosure of interests in other Entities	12	N/A
Fair Value Measurement	13	N/A

* Subject to departure described in note 2.1

2.27 Corporate Social Responsibilities (CSR)

Bank authority is very much concerned about responsibility to the society people. With industrialization, the impacts of business on society and the environment assumed an entirely new dimension. For this, Corporate Social Responsibility has become a criterion of socially lawful business endeavour and the acceptance of it is growing day by day. Countries of developed economy have taken the idea of "Social Responsibility". BASIC Bank PLC. has also realized its responsibilities to the society and very much willing to contribute to the improvement of the society within the framework of Bangladesh Bank guidelines.

2.28 Regulatory and legal compliance

The Bank complied with the requirement of the following regulatory and legal acts and rules:

i. The Bank Company Act, 1991 (amended to date)
ii. The Companies Act 1994
iii. Rules, regulations and circulars issued by the Bangladesh Bank from time to time
iv. The Income Tax Ordinance and Rules (amended to Date)
v. The Value Added Tax and Supplementary Duty Act, 2016
vi. The Stamp Act-1899 (amended 2023)
vii. The Customs Act-1969 (amended 2023)
viii. The Money Laundering Prevention Act, 2013
ix. The Anti Terrorism (Amendment) Act, 2013
x. Labor Act, 2006 (amended in 2023) and Labor Rule, 2015

2.29 Approval of financial statements

The financial statements were approved by the Board of Directors on 30 April 2025.

2.30 General

a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.

b) The expenses, irrespective of capital or revenue nature, accrued/due but not paid have been provided for in the books of the Bank.

c) Figures of previous year have been rearranged whenever necessary to conform to current years presentation.

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
3. Cash*			
Cash in hand (including foreign currencies)	Note 3.1	1,403,112,335	1,367,500,171
Balance with Bangladesh Bank & its agent bank(s)	Note 3.2	12,796,973,909	7,641,058,162
Total		**14,200,086,244**	**9,008,558,333**
3.1 Cash in Hand (including foreign currencies)			
In Local Currency (3.1.1)		1,402,166,880	1,366,217,727
In Foreign Currencies		945,455	1,282,444
		1,403,112,335	**1,367,500,171**
3.1.1 In Local Currency			
In Hand		1,346,431,980	1,315,833,227
In ATM		55,734,900	50,384,500
		1,402,166,880	**1,366,217,727**
3.2 Balance with Bangladesh Bank & its agent bank(s)			
In Local Currency	Note 3.2.1	9,321,522,021	6,324,566,090
In Foreign Currencies	Note 3.2.2	3,475,451,888	1,316,492,072
		12,796,973,909	**7,641,058,162**
3.2.1 In Local Currency			
Bangladesh Bank		9,269,081,859	6,213,546,283
Sonali Bank (acting as agent of Bangladesh Bank)		52,440,162	111,019,807
		9,321,522,021	**6,324,566,090**
3.2.2 In Foreign Currencies			
Bangladesh Bank - EURO		417,309,341	8,345,124
Bangladesh Bank - GBP		2,947,176	4,525,760
Bangladesh Bank - YEN		308,564	298,699
Bangladesh Bank - US$		3,054,886,807	1,303,322,489
		3,475,451,888	**1,316,492,072**
3.2.2.1 Balance with Bangladesh Bank as per DB -5		**9,147,187,173**	**6,206,026,894**

Reason of Difference between balance with Bangladesh Bank and DB-5:

The reason of difference between balance with Bangladesh Bank and DB-5 is that Tk. 57.00 lac deducted from actual Bangladesh Bank (BDT) A/C Balance which is lien amount against TT discounting facilities and remain some unreconciled entries with our book.

3.3 Statutory Deposits

Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained as per Section 25 & 33 of the Bank Companies Act 1991 (amended up to date) and BRPD Circular No. 11 and 12 both dated August 25, 2005, MPD Circular No. 2 dated December 10, 2013, MPD Circular No. 03 dated April 09, 2020 and MPD Circular No. 1 dated March 04, 2025.

The Cash Reserve Requirement (CRR) on the Bank's time and demand liabilities at the rate of 4.00% has been calculated and maintained with Bangladesh Bank in current account and 13.00% Statutory Liquidity Ratio (SLR) has been calculated and maintained with excess CRR balance, all kinds of approved govt. securities, cash in hand including FC balance with Bangladesh Bank and balance with Sonali Bank (as agent of Bangladesh Bank). The Bank was unable to maintain the statutory liquidity requirements as directed by Bangladesh Bank. Our verification revealed a shortfall in CRR for 47 days (bi-weekly basis) and a near-continuous shortfall in SLR for 345 days during the year under review. We further draw attention to Bangladesh Bank's directive Ref: DOS (SR) 1153/142/48/2025-6317, which formalizes the imposition of penal interest against the Bank due to the persistent SLR deficit. Bangladesh Bank has suspended the penal interest up to January 2026, in consideration of the Bank's application. Both the reserves maintained by the bank are in excess of the Statutory requirements as shown below:

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
3.3.1 Cash Reserve Ratio (CRR)			
Required Reserve (4.00% of Total Average Demand & Time Liabilities)		6,081,237,875	5,372,102,960
Actual reserve maintained (bi-weekly average basis)*		7,016,782,374	2,862,972,305
Surplus/(Deficit)		**935,544,499**	**(2,509,130,655)**
Required (%)		**4.00%**	**4.00%**
Maintained (%)		**4.62%**	**2.13%**

*(As per Bangladesh Bank Statements actual balance as of 31 December, 2025 was Tk.9,147,187,173 which is more than minimum requirement of 3.00% of Bank's average time and demand liabilities i.e.; Tk.4,560,928,406 on daily basis.)

3.3.2 Statutory Liquidity Reserve (SLR)			
Required Reserve (13.00% of Total Average Demand & Time Liabilities)		19,764,023,092	17,459,334,621
Actual reserve maintained		19,764,123,000	6,561,514,466
Surplus/(Deficit)		**99,908**	**(10,897,820,155)**
Required (%)		**13.00%**	**13.00%**
Maintained (%)		**13.00%**	**4.89%**
4. Balance with other banks & financial institutions*			
In Bangladesh- local currency	Note 4.1	603,872,466	598,410,620
Outside Bangladesh- NOSTRO & FC Term Placement	Note 4.2	1,347,992,789	559,073,805
		1,951,865,255	**1,157,484,425**
4.1 In Bangladesh			
4.1.1 Current Accounts			
Sonali Bank Ltd.		19,638,369	54,810,085
Agran Bank Ltd.		26,478,385	36,013,060
Janata Bank Ltd.		21,283,281	19,590,431
Rupali Bank Ltd.		17,669,783	7,675,757
Bangladesh Krishi Bank		29,434	34,896
Agrani Bank Ltd. (Agrani Exchange, Singapore)		1,388	2,216
NCC Bank Ltd.		7,223,007	10,860,306
		92,323,647	**128,986,751**
4.1.2 Short Notice Deposit Accounts			
Sonali Bank Ltd.		10,015,401	1,029,807
Agran Bank Ltd.		7,412,254	3,444
Janata Bank		13,924,116	17,446,455
Rupali Bank Ltd.		29,748,253	11,539,054
Bangladesh Krishi Bank		-	-
Trust Bank Ltd.		20,440,248	9,316,562
The Premier Bank Ltd.		-	-
		81,540,272	**39,335,322**
4.1.3 Other Deposit			
Receivable from ICB Islami Bank		130,008,547	130,088,547
4.1.4 Fixed Deposit Accounts			
i) FDR/Placement with Banks		-	-

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
ii) FDR/Placement with Non-Bank Financial Institutions (NBFIs):			
Bangladesh Industrial Finance Company (BIFC) Limited		300,000,000	300,000,000
		300,000,000	**300,000,000**
Total		**603,872,466**	**598,410,620**
4.2 Outside Bangladesh (Nostro & FC Term Placement)			
Interest bearing accounts	Note 4.2.1	981,392,789	320,173,805
Term Placements	Note 4.2.2	366,600,000	238,900,000
		1,347,992,789	**559,073,805**
4.2.1 Interest-bearing Accounts			
Sonali Bank Kolkata-EURO		681,199	585,930
Sonali Bank London (UKP)-GBP		203,816	151,710
Bank of Tokyo Mitsubishi Japan-JPY		3,217,552	9,151,541
Arif Habib Bank, Karachi-USD		-	131,783
Sonali Bank Kolkata-USD		47,826,357	26,490,346
Bank of Ceylon-USD		1,276,210	1,247,490
CITI Bank NA, New York (Export)-USD		594,501,925	-
Sonali Bank London-USD		1,742,771	592,667
AB Bank Ltd, Mumbai (USD)		61,546,094	22,005,168
HDFC Bank Ltd.-USD		100,500,312	39,239,533
Sonali Bank London-USD		5,184,631	2,659,942
United Bank of India-USD		36,065,106	27,798,337
Aktif Yatirim Bankasi A.S, Istambul-EUR		23,769,387	90,484,676
Habib American Bank New York-USD		65,030,510	57,108,676
Kookmin Bank, Seoul-USD		39,846,919	42,526,006
Total		**981,392,789**	**320,173,805**
(Annexure - A may kindly be seen for details)			
4.2.2 Term Placement			
AB Bank Limited (USD)		-	238,900,000
Mercantile Bank Limited-USD		366,600,000	-
Total		**366,600,000**	**238,900,000**
Grand total (Nostro and Term Placement)		**1,347,992,789**	**559,073,805**
4.3 Maturity grouping of balances with other banks & financial institutions:			
On demand		1,073,716,436	449,160,556
Up to 1 month		327,184,678	238,900,000
Over 1 month but not more than 3 months		120,875,594	39,335,322
Over 3 months but not more than 1 year		-	-
Over 1 year but not more than 5 years		430,088,547	430,088,547
Over 5 years		-	-
Total		**1,951,865,255**	**1,157,484,425**
5 Money at Call & Short Notice			
Commercial Banks	Note 5.1	-	-
Financial Institutions (Public & Private)		-	-
		-	-
		-	**-**

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
5.1 Commercial Banks			
		-	-
6. Investments*			
Government Securities	Note 6.1	12,591,697,606	2,919,551,378
Other Investments	Note 6.2	1,314,736,489	1,337,464,045
		13,906,434,095	**4,257,015,423**
6.1 Government Securities			
Treasury Bonds	Note 6.1.1	12,589,008,806	2,915,026,678
Prize Bond		2,688,800	4,524,700
		12,591,697,606	**2,919,551,378**
6.1.1 Treasury Bonds (at revalued Amount)			
02 Years Government Treasury Bond		99,316,900	-
05 Years Government Treasury Bond with Govt. Sukuk Bond		4,067,689,962	237,580,000
10 Years Government Treasury Bond		6,211,981,492	2,095,349,203
15 Years Government Treasury Bond		1,116,478,100	-
20 Years Government Treasury Bond		1,093,542,352	582,097,475
		12,589,008,806	**2,915,026,678**
6.2 Other Investments			
Shares	Note 6.2.1	1,314,676,989	1,337,404,545
Others (Memorial Coin)		59,500	59,500
		1,314,736,489	**1,337,464,045**
6.2.1 Shares			
a. Quoted companies			
Shares in listed companies		1,251,242,149	1,273,969,705
b. Unquoted companies			
Share of Karmasangsthan Bank		15,000,000	15,000,000
ICB AMCL 2nd NRB Mutual Fund		33,644,190	33,644,190
Preference Share of BDCL		7,450,000	7,450,000
Equity Of Grameen I. T. Park		4,201,760	4,201,760
Share of CDB Ltd.		3,138,890	3,138,890
Sub-total		**63,434,840**	**63,434,840**
Grand Total (a+b)		**1,314,676,989**	**1,337,404,545**
(Details of Investment in shares may kindly be seen in Annexure - B)			
6.3 Investment in Securities are classified as per Bangladesh Bank Circular			
Held To Maturity (HTM)	Note 6.3.2	5,154,348,895	1,914,835,500
Held For Trading (HFT)	Note 6.3.1	7,434,659,911	762,611,178
Other Bond (Sukuk Bond)		-	237,580,000
		12,589,008,806	**2,915,026,678**
6.3.1 Held For Trading (HFT):			
Treasury Bond		7,434,659,911	762,611,178
Treasury Bill and reverse repo		-	-
		7,434,659,911	**762,611,178**

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
6.3.2 Held To Maturity (HTM):			
Treasury Bond		5,154,348,895	1,914,835,500
Treasury Bill and reverse repo		-	-
		5,154,348,895	**1,914,835,500**
6.4 Assets pledged as security			
Assets in the amounts shown below were pledged as security for the following liabilities			
Liabilities to bank		-	-
Liabilities to customers		-	-
		-	**-**
There is no assets pledged, mortgaged or hypothecated against bank's borrowings.			
6.5 Maturity Grouping of Investments			
On demand		2,688,800	4,524,700
Up to 1 month		-	-
Over 1 month but not more than 3 months		-	-
Over 3 months but not more than 1 year		3,726,115,185	237,580,000
Over 1 year but not more than 5 years		3,420,615,072	4,014,851,223
Over 5 years		6,757,015,038	59,500
		13,906,434,095	**4,257,015,423**
7. Loans & Advances*			
Loans, Cash Credit & Overdraft etc.	Note 7.2	126,763,873,565	127,890,314,689
Bills purchased & discounted	Note 7.10	869,605,723	998,746,571
		127,633,479,288	**128,889,061,260**
7.1 Residual maturity grouping of loans including bills purchased and discounted			
Payable on demand		138,500,000	260,700,000
Not more than 3 months		3,840,209,486	7,998,980,863
Above 3 months but not more than 1 year		22,284,979,871	23,219,490,439
Above 1 year but not more than 5 years		68,343,792,966	85,679,593,544
Above 5 years		33,025,996,965	11,730,296,414
		127,633,479,288	**128,889,061,260**
7.2 Loans, Cash Credit & Overdraft etc.			
In Bangladesh			
Loans	Note 7.2.1	77,504,589,621	70,995,914,109
Cash credits		18,189,533,128	19,382,808,984
Overdrafts	Note 7.2.2	9,521,412,524	10,606,050,671
Others	Note 7.2.3	21,548,338,292	26,905,540,925
		126,763,873,565	**127,890,314,689**
Outside Bangladesh		-	-
		126,763,873,565	**127,890,314,689**
7.2.1 Loans			
Loan General		2,393,258,917	2,291,587,529
Term Loan		75,111,330,704	68,704,326,580
		77,504,589,621	**70,995,914,109**

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
7.2.2 Overdrafts			
SOD agst Bank's Own FDR		672,674,808	570,428,508
SOD agst Other Bank's FDR		246,968,560	281,280,873
SOD agst govt. bonds and securities		-	46,344,823
SOD agst Bank's Own Deposit Scheme		482,480,770	614,666,638
SOD for issuance of CDR/SDR/PO		17,061,058	17,061,058
Temporary Overdraft		220,056,269	220,356,269
Overdraft Secured Mortgage		6,178,815,833	6,853,319,966
Overdraft Secured (Other Securities)		1,030,357,755	1,180,175,930
Overdraft (Clean)		373,465,562	346,526,311
Overdraft Industrial Special CMSME COVID 19		174,354,979	235,496,048
Overdraft Service Special CMSME COVID 19		30,064,131	65,516,942
Overdraft Commercial Special CMSME COVID 19		24,027,370	87,275,007
Overdraft Industrial SMESPD-04/22		37,092,188	41,330,975
Overdraft Service SMESPD-04/22		20,658,920	24,485,938
Overdraft Commercial SMESPD-04/22		13,334,321	21,785,385
		9,521,412,524	**10,606,050,671**
7.2.3 Others			
Export Credit/Packing Credit		413,823,334	366,783,174
Payment Against Documents		355,054,418	140,442,052
Loan Against Trust Receipt		2,404,122,805	2,406,905,339
Real Estate Loan		2,409,948,601	7,242,740,470
Other short term advance		401,527,702	315,730,109
Tender Bidding & Work order financing		234,607,032	385,841,235
Loan against Govt. Fund and other scheme		209,766,392	215,831,916
Credit to NBFI		991,887,200	1,501,214,883
Transport Loan		4,464,962,941	4,485,391,664
Consumer Credit		1,590,446,905	1,641,731,239
Micro Credit Financing		482,513,480	317,329,542
Agricultural Credit		24,678,481	46,943,901
Sundry/Misc. Loan		4,029,277,065	4,385,234,587
Staff Loan		3,535,721,936	3,453,420,814
		21,548,338,292	**26,905,540,925**
7.3 Loans on the basis of significant concentration including bills purchased & discounted			
a. Advances to Directors		-	-
b. Advances to Staffs		3,535,721,936	3,453,420,814
c. Advances to Customers group		35,582,976,129	35,067,514,961
d. Advances to Industrial sector	Note 7.3.1	88,514,781,223	90,368,125,485
		127,633,479,288	**128,889,061,260**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
7.3.1 Advances to Industrial sector		
Food and Allied Ind.	12,945,144,935	15,582,928,548
ERGM	10,121,471,010	9,312,112,774
Textile	5,166,786,005	5,063,621,548
Accessories	2,179,428,724	2,197,605,735
Jute Prod.and Allied Ind.	4,833,363,038	4,830,415,406
Forest Prod.and Allied Ind.	-	102,521,365
Paper, Board, Printing, Pub. and Packaging	4,609,655,309	4,642,501,089
Tannery Leather and Rubber Prod.	4,099,919,442	4,584,174,586
Chem.Pharm.and Allied Ind.	1,735,039,752	2,055,577,870
Plastic Ind.	1,731,912,018	1,258,112,414
Glass, Crmc. and Other non Metal. Pr.	495,894,368	903,185,218
Engineering	4,382,833,408	6,365,681,083
Electrical and Electronics Ind.	533,351,313	473,443,084
Real Estate & Housing	16,377,619,068	14,533,454,215
Transport and Communication	6,219,088,124	6,232,425,128
Ship,Shipbulding and Breaking	18,665,466	13,998,933
Power,Gas and Water	381,658,156	117,683,152
Hotel and Restaurant	654,342,504	581,859,417
Hospital and Clinic	844,504,022	934,570,460
Brick Kiln	3,700,818,876	3,153,194,935
Telecommunication & IT	419,019,929	431,794,227
Other Service Ind.	4,307,412,652	4,343,521,487
Ind.Not Elsewhere Classified	2,756,853,104	2,653,742,811
Total	**88,514,781,223**	**90,368,125,485**

7.4 Loans & advances allowed to each customer exceeding 10% of Bank's paid up capital

	31-Dec-25	31-Dec-24
Number of Customers	24	28
Amount of outstanding advances	49,838,464,013	50,522,140,000
Amount of classified advances thereon	40,416,988,386	45,393,340,000
Amount of recovery	1,290,149,866	176,971,000
Measures taken for recovery	Persuasion and negotiation for recovery is going on	Persuasion and negotiation for recovery is going on

*In 2024 and 2025, capital of the Bank was negative. As such, loans and advances allowed to customers' group exceeding 10% of the Banks' paid-up capital are reported here as per Bangladesh Bank approval.
(Details are given in Annexure - C)

7.5 Geographical Location - wise Loans and Advances

	31-Dec-25	31-Dec-24
Inside Bangladesh		
Dhaka Division	76,044,080,097	76,224,909,437
Chattogram Division	21,331,939,686	21,899,555,213
Rajshahi Division	5,742,318,067	6,026,377,716
Khulna Division	6,144,226,634	6,149,790,246
Barishal Division	626,962,242	691,254,581
Sylhet Division	1,169,633,848	1,203,584,407

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Rangpur Division	8,227,746,116	8,284,651,374
Mymensingh Division	8,346,572,598	8,408,938,286
Total Inside Bangladesh	**127,633,479,288**	**128,889,061,260**
Outside Bangladesh	-	-
Total	**127,633,479,288**	**128,889,061,260**
7.6 Distribution of Loans and advances according to BRPD Circular by Bangladesh Bank		
A. Unclassified loan:		
Standard	38,981,248,267	38,386,656,202
SMA	5,485,080,808	2,146,700,720
Sub-Total	**44,466,329,075**	**40,533,356,922**
B. Classified loan:		
Sub-standard	546,595,100	965,501,576
Doubtful	1,585,884,047	319,242,405
Bad and loss	81,034,671,066	87,070,960,357
Sub-Total	**83,167,150,213**	**88,355,704,338**
Total loans and advances (A+B)	**127,633,479,288**	**128,889,061,260**
7.7 Provision required for loans and advances		
Status		
Unclassified-General provision		
STAC & Micro Credit	951,508	1,476,090
SMA	36,755,168	141,816,594
Others (excluding staff loan)	38,275,480	105,174,553
Staff loan	3,463,593	9,559,069
Sub-Total	**79,445,750**	**258,026,306**
Classified-specific provision		
Sub-standard	5,019,877	55,121,987
Doubtful	43,255,690	2,134,896
Bad/Loss	5,246,125,913	5,058,564,040
Sub-Total	**5,294,401,479**	**5,115,820,923**
Total Required provision as per Bangladesh Bank's approval	**5,373,847,229**	**5,373,847,229**
Total provision maintained	**5,373,847,229**	**5,373,847,229**
Excess/(short) provision	**-**	**-**

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

Details of provision may kindly be seen in Note 13.1 and 13.2

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
7.8 Listing of Assets Pledged as Security/Collaterals		
Nature of the secured assets		
Fixed Assets	104,824,168,478	119,238,329,094
Cash and quasi-cash	5,024,091,303	4,675,208,179
Others	4,951,031,727	6,476,944,984
	114,799,291,508	**130,390,482,257**
7.9 Particulars of Loans and Advances:		
(i) Loans considered good in respect of which the banking company is fully secured;	34,839,923,653	33,283,607,976
(ii) Loans considered good for which the banking company holds no other security other than debtor's personal guarantee;	4,233,072,694	2,062,401,727
(iii) Loans considered good secured by personal undertaking of one or more parties in addition to the personal guarantee of the debtor;	2,475,771,661	3,923,343,286
(iv) Loans adversely classified ; provision not maintained thereagainst	-	-
	41,548,768,008	**39,269,352,989**
(v) Loans due by directors or officers of the banking company or any of these either separately or jointly with any other persons.	3,535,721,936	3,440,928,855
(vi) Loans due from companies or firms in which the directors of the banking company have interests as directors, partners or managing agents or in case of private companies as members;	-	-
(vii) Maximum total amount of advance including temporary advance made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;	3,563,400,801	3,522,904,922
(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 have interests as directors, partners or managing agents or in the case of private companies as members;	-	-
(ix) Due from Banking companies.	-	-
(x) Amount of classified loans on which interest has not been charged	81,034,671,066	87,070,960,357
(a) (Decrease)/ Increase in provision	178,580,556	104,620,977
Amount of loan written off	-	-
Amount realized against loan previously written off	31,835,599	122,010,663
(b) Amount of provision kept against loan classified as bad/loss	5,246,125,913	5,058,564,040
(c) Interest credited to the interest suspense account	2,024,972,153	1,766,794,991
xi) Amount of the written off loan:		
(a) Cumulative amount of Written off loan	25,224,020,663	25,224,020,663
(b) Amount written off during the current year	-	-
(c) Amount of written off loan for which law suit has been filed	25,224,020,663	24,768,542,888

Particulars			Amount in Taka 31-Dec-25	31-Dec-24
7.10	**Bills Purchased and Discounted**			
	Payable in Bangladesh		806,242,567	946,054,738
	Payable outside Bangladesh		63,363,156	52,691,833
			869,605,723	**998,746,571**
7.11	**Maturity grouping of bills purchased & discounted**			
	Not more than 01 months		528,403,478	578,544,453
	Above 01 months but not more than 03 months		303,501,997	409,951,053
	Above 03 months but not more than 06 months		37,700,248	10,251,065
	Above 06 months		-	-
			869,605,723	**998,746,571**
8.	**Fixed assets including premises, furniture & fixtures**			
	Own Assets			
	Building		125,095,000	125,095,000
	Furniture and Fixtures		137,246,441	136,431,969
	Interior Decoration		400,290,526	396,853,149
	Machinery and Equipment		420,519,234	400,643,988
	Computer Hardware		507,878,301	493,760,218
	Software		154,321,458	154,019,583
	Motor Vehicles		239,340,197	239,340,197
			1,984,691,157	**1,946,144,104**
	Less: Accumulated depreciation		1,585,668,326	1,539,431,296
	Sub-total (A)		**399,022,831**	**406,712,808**
	Leased Assets			
	Leasehold Assets		4,000,000	4,000,000
	Less: Accumulated depreciation		1,206,636	1,166,635
	Sub-total (B)		**2,793,364**	**2,833,365**
	Total (A+B)		**401,816,195**	**409,546,173**
	A Schedule of Fixed Assets is given in Annexure-D.			
9.	**Other Assets**			
	i) Income generating		-	-
	ii) Non-Income generating			
	a) Stationery, stamps, printing materials etc.		30,590,559	28,866,038
	b) Security deposits	Note 9.2	15,055,624	14,782,623
	c) Advance rent		33,898,412	35,120,344
	d) Advance for space of BASIC Zaman Tower		759,999,993	759,999,993
	e) Advance for space of Banani		161,315,950	161,315,950
	f) Other prepayments	Note 9.1	55,383,433	46,640,813
	g) Advance income tax		201,966,164	191,671,013
	h) Income receivable	Note 9.3	1,946,705,584	1,689,512,088
	i) Deferred Tax Assets	Note 36	1,081,682,812	941,517,951
	j) Suspense account	Note 9.4	131,000,880	149,457,844
	k) Advances/expenditures incurred against proposed branches		-	2,714,400
	l) Balance with Fakrul Islam securities		20	20
	m) ICB Securities Trading Co. Ltd.		9,895,322	14,084,431
	n) Rupali Bank Securities Ltd.		91,028	12,415,628

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
o) Dhaka Bank Securities Ltd.			-
p) Branch adjustment account		215,244,417	418,913,144
n) Sundry debtors	Note 9.5	47,980,401	58,672,071
r) Position Clearing (Net)		2,608,519,232	-
s) Position General Ledger (Net)		-	80,112,158
		7,299,329,831	**4,605,796,509**
9.1 Other prepayments:			
Advertisement		283,824	280,194
Advance against Legal Expenses		48,008,759	39,473,557
Advance against Other Professional Services Expenses		1,969,646	1,765,858
Other Advance Expense		5,121,204	5,121,204
		55,383,433	**46,640,813**

9.2 Security deposits

Security deposits, rent and other prepayments made to statutory authorities, other institutions and individuals are considered good.

9.3 Income receivable

Income receivable consists of interest income receivable from various investments and Loans and Advances.

9.4 Suspense account

Suspense account consists of Excise Duty, petty cash etc.

9.5 Sundry Debtors

	31-Dec-25	31-Dec-24
1) Protested Bill:		
a) BCCI:		
i) Protested bill, Main branch	6,535,880	6,535,880
ii) Protested bill, Khatungonj branch	244,800	244,800
iii) Protested bill, Khulna branch	416,367	416,367
iv) BCCI-Bombay	1,399,580	1,399,580
v) BCCI-London	923	840
Sub **total**	**8,597,550**	**8,597,467**
b) Protested bill for SWIFT	20,244,921	20,244,921
c) Protested Bill -Lawyers' Fee	1,340,000	1,340,000
d) Protested Bill-Pay Order-Jessore Br.	4,185,000	4,185,000
e) Protested Bill-Jubilee Rd. Br.	1,163,501	-
d) Protested Bill -Bangshal Branch- Shahadat Hossain	11,198,036	11,198,036
Total Protested Bill (A)	**46,729,008**	**45,565,424**
2) Other Sundry Debtors	42,524	129,237
3) Advance Cash Incentives-Remittance	-	30,094
4) Encashment of Sanchaya Patra	1,188,869	12,614,816
5) Encashment of Bond	-	312,500
6) Cash Shortage	20,000	20,000
Total (B)	**1,251,393**	**13,106,647**
Others		
Grand Total (A+B)	**47,980,401**	**58,672,071**

Note: Full provision has been made in the account for the protested bill.

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
10. Non-banking Assets			
Income generating non-banking assets		-	-
Non-income generating non-banking assets (Note 10.01)		23,858,490	23,858,490
		23,858,490	**23,858,490**
10.01 Non-income generating non-banking assets			
Land		8,219,490	8,219,490
Building		15,639,000	15,639,000
		23,858,490	**23,858,490**

The Bank has got the possession and ownership of the mortgage properties according to the judgement of the Honorable Court in accordance with the section 33(7) of "Artha Rin Adalat-2003". The Bank has been holding the non-banking assets since July 23, 2019.

11. Borrowings from other banks, financial institutions and agents*			
In Bangladesh	Note 11.1	2,799,760,397	1,370,288,802
Outside Bangladesh	Note 11.2	422,228,386	854,535,322
		3,221,988,783	**2,224,824,124**
11.1 In Bangladesh(a+b+c)			
a) Money at call and on short notice			
Sub total (a)		-	-
b) Term borrowing:			
Agran Bank Ltd.		-	-
Bangladesh Bank		1,950,000,000	-
Sub-total (b)		**1,950,000,000**	**-**
c) Other Borrowing			
Bangladesh Bank Refinance Loan for House building		24,452,623	31,523,317
Bangladesh Bank Refinance Loan for Solar,Bio-gas,ETP,BANECO		90,000	480,000
Financing Brick Kiln Efficiency Improvement Project		40,952,832	54,636,912
10/50/100 Taka Account Holders under refinance scheme Tk.5.00 Crore (FID Circular No.01/21)		5,727,292	4,054,167
Term Loan Industrial/Service/Commercial SMESPD-04/22		762,510,000	1,242,551,666
"STL-Agriculture R.S. 5000" under ACD-07/2022		9,670,000	27,431,000
Ghorey Fera refinance scheme Tk.500 Crore (ACD Circular No.01/2022		3,550,000	1,900,000
"STL-Agriculture R.S 1000" under ACD-05/2022		280,000	
Refinance Scheme of Joyeeta Foundation		-	-
Refinance Scheme of SME Foundation		2,527,650	7,711,740
Sub-total c)		**849,760,397**	**1,370,288,802**
Total (a+b+c)		**2,799,760,397**	**1,370,288,802**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
11.2 Outside Bangladesh		
a) Demand Borrowing		
Demand Borrowing- Foreign Currency	-	311,275,373
Sub-Total (a)	**-**	**311,275,373**
b)Term Borrowing		
Loan for Micro Credit and Small Scale Industries (KfW, Germany)	153,379,147	153,379,147
Second Crop Diversification Project	254,842,250	356,779,150
Agro Business Development Project of ADB	14,006,989	33,101,652
Sub-Total (b)	**422,228,386**	**543,259,949**
Total (a+b)	**422,228,386**	**854,535,322**

11.3 Overall transaction of Reverse Repo:

	2025		2024	
Securities bought under repo:	Minimum outstanding during the year	Maximum outstanding during the year	Minimum outstanding during the year	Minimum outstanding during the year
i) with Bangladesh Bank	Nil	Nil	Nil	Nil
ii) with other banks & NBFIs	Nil	Nil	Nil	627,142,021

11.4 Overall transaction of Repo:

	2025		2024	
Securities sold under repo:	Minimum outstanding during the year	Maximum outstanding during the year	Minimum outstanding during the year	Minimum outstanding during the year
i) with Bangladesh Bank	Nil	19,325,259,846	Nil	22,898,881,258
ii) with other banks & NBFIs	Nil	2,319,269,629	Nil	Nil

Particulars		31-Dec-25	31-Dec-24
12. Deposits & Other Accounts*			
Non-Interest bearing Deposits	Note 12.1	7,791,437,322	7,874,009,216
Interest bearing Deposits	Note 12.2	146,960,480,146	127,655,270,607
		154,751,917,468	**135,529,279,823**
12.1 Non-Interest bearing Deposits			
Current, Savings and Other Deposits	Note 12.1.1	7,105,080,204	7,253,073,396
Bills Payable	Note 12.1.2	686,357,118	620,935,820
		7,791,437,322	**7,874,009,216**
12.1.1 Current, Savings and Other Deposits			
Current Deposit		3,446,624,940	3,656,991,538
Savings Deposit		208,049,114	150,554,016
Margin Deposit		2,198,342,142	2,619,190,040
Sundry/Other Deposit		1,252,064,008	826,337,802
		7,105,080,204	**7,253,073,396**
12.1.2 Bills Payable			
Payment Order		683,118,898	617,697,600
Demand Draft		3,238,220	3,238,220
		686,357,118	**620,935,820**

Particulars		Amount in Taka 31-Dec-25	31-Dec-24
12.2 Interest bearing Deposits			
Savings Bank Deposits	Note 12.2.1	9,366,963,934	9,402,865,074
Fixed Deposits,SND,Other Deposit Scheme	Note 12.2.2	137,461,919,593	118,114,012,135
Current Deposit (Premium Plus Current Account)		131,596,619	138,393,398
		146,960,480,146	**127,655,270,607**
12.2.1 Savings Bank Deposits			
Savings Account		9,366,963,934	9,402,865,074
		9,366,963,934	**9,402,865,074**
12.2.2 Fixed Deposits			
Short Notice Deposits		15,870,239,931	18,138,906,954
Term Deposits		117,368,075,090	94,769,919,022
Other Deposit Scheme		4,223,604,572	5,205,186,159
		137,461,919,593	**118,114,012,135**
12.3 Maturity Grouping of other deposits & inter-bank deposits			
Deposit from Bank			
Repayable on demand		217,587	12,090
Repayable within 1 month		1,199,848	3,709,098
Above 01 Month but not more than 6 Months		-	255,131,069
Above 6 Month but not more than 1 Year		-	-
Above 01 Year but not more than 05 Years		-	-
Above 05 Years but not more than 10 Years		-	-
Above 10 Years		-	-
		1,417,435	**258,852,257**
Other Deposits			
Payable on Demand		1,299,182,413	2,013,887,910
Less than 01 Month		17,444,610,438	21,708,551,273
Above 01 Months but not more than 6 Months		76,032,404,335	57,346,368,931
Above 06 Months but not more than 01 Year		39,320,402,120	26,890,894,137
Above 01 year but not more than 05 Years		17,991,600,519	25,206,015,085
Above 05 years not more than 10 years		2,662,300,208	2,104,710,230
Above 10 years		-	-
		154,750,500,033	**135,270,427,566**
		154,751,917,468	**135,529,279,823**
13. Other liabilities			
Provision for Loans and Advances	Note 13.1	5,373,847,229	5,373,847,229
Provision for Off Balance Sheet Exposures	Note 13.2	126,506,165	172,885,354
Provision for other assets	Note 13.3	1,416,258,185	1,314,256,699
Provision for Investment	Note 13.4	394,752,162	323,625,812
Provision for Balance with other Banks and NBFIs	Note 13.5	300,000,000	300,000,000
Provision for Non-Banking assets	Note 13.6	-	-
Interest Suspense Account	Note 13.7	13,760,362,069	13,662,462,788
Provision for Ex-gratia/Incentive Bonus	Note 13.8	73,188,066	7,688,066
Provision for other Bonus (Festival & Baisakhi)		-	208,720
Provision for Gratuity	Note 13.9	-	-
Provision for Welfare Fund		14,253,367	14,253,367

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
Provision for Benevolent Fund		9,998,545	10,000,000
Provision for Superannuation Fund		10,000,000	10,000,000
Prov. For Int. on Staff Provident Fund-GPF		34,880,000	8,720,000
Provision for General Provident Fund_GPF		111,641,728	32,561,827
Pension, Death Cum Retirement Benefit (PDCRB) Fund		418,872,000	79,562,000
Risk Fund for Accidental Cash Losses		10,000,000	5,000,000
Provision for Taxes	Note 35	637,538,008	627,947,757
Provision for Card Related Contingency		6,986,609	4,103,579
Provision for Expenses Payable	Note 13.10	75,771,995	48,879,026
Provision for stationary		1,620	22,857
Interest Accrued and Payable on Deposits		3,767,401,781	2,186,849,016
Interest Payable on Borrowing		180,771,420	127,958,910
Privileged Creditors		530,797,600	649,802,703
Deposit Insurance Premium Payable		23,862,004	29,603,749
Branch Adjustment Account		-	-
Position Clearing (Net)*		-	80,927,684
Position General Ledger (Net)*		2,609,333,928	-
Sundry Creditors		46,751,842	41,450,403
Other Provision		8,750	8,750
Miscellaneous Creditors	Note 13.11	120,636,397	25,372,031
		30,054,421,472	**25,137,998,327**

*Under multi currency concept an organization maintains different statement of affairs for each currency it deals including base (BDT) currency and one consolidated statement of affairs of all currencies converted into base currency. In the consolidated affairs all the assets and liabilities in foreign currencies are converted in base currency and presented with other assets and liabilities in base currency. This consolidated affairs reflects the overall position of the bank expressed in base currency. Two GLs are maintained in the bank to account any foreign currency transaction. These GLs are Position GL for foreign currency position and Position Clearing GL. Position GL, accounts for original currency units other than base currency and Position Clearing GL accounts for corresponding value of foreign currency converted into base currency. Position, from the treasury point of view, means the available funds in different currencies with which the bank can trade. As value of any currency undergo change, Position in that currency need to be evaluated from time to time and necessary adjustments are made through these GLs.

Note: Profit on sale of fixed assets amount of Tk. 1455 was transferred to benevolent fund wrongly by Pahartolly Br. Now, rectified the same manually as on 31.12.2025 by debiting benevolent fund and crediting profit on sale of fixed assets.

13.1 Provision for Loans and Advances

Classified Loan	Note 13.1.1	5,294,401,479	5,115,820,923
Unclassified Loan	Note 13.1.2	79,445,750	258,026,306
Special General Provision-COVID-19	Note 13.1.3	-	-
Provision held at the end of the year		**5,373,847,229**	**5,373,847,229**

13.1.1 Provision for Classified Loan

Provision held at beginning of the year	5,115,820,923	5,011,199,946
Fully Provided Debt Written off	-	-
Transferred from provision for unclassified loans	178,580,556	92,769,237
Provision made during the year	-	11,851,740
Provision held at the end of the year	**5,294,401,479**	**5,115,820,923**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

Particulars	31-Dec-25	31-Dec-24
13.1.2 Provision for Unclassified Loan		
Provision held at beginning of the year	258,026,306	157,470,122
Transferred from special general provision-COVID 19 as per BRPD Circular#58 dtd.31.12.2024	-	193,325,421
Transferred to provision for classified loans	(178,580,556)	(92,769,237)
Provision made during the year	-	-
Provision held at the end of the year	**79,445,750**	**258,026,306**
13.1.3 Special General Provision-COVID-19		
Provision held at beginning of the year	-	193,325,421
Transferred to provision for unclassified loans as per BRPD-58 date 31-12-2024	-	(193,325,421)
Provision made during the year	-	-
Provision held at the end of the year	**-**	**-**
13.2 Provision for off Balance Sheet Items		
Provision held at beginning of the year	172,885,354	158,584,760
Provision made during the year	(46,379,189)	14,300,594
Provision held at the end of the year	**126,506,165**	**172,885,354**

A provision of Taka 126,506,165 has been made @1.00% on total off-balance sheet exposures of the Bank which will be treated as supplementary capital of the Bank.

Particulars	31-Dec-25	31-Dec-24
13.3 Provision for other assets:		
Advance against space for Head Office- BASIC Zaman Tower	759,999,993	759,999,993
Advance against space for Banani Branch	161,315,950	161,315,950
Unadjusted Suspense Account-Head Office-Tech One Global (Pvt.) Ltd.	5,100,965	5,100,965
Unadjusted suspense account-Gulshan Branch	2,504,242	2,504,242
Giga Tech Ltd._Adv. Bill (ICTD)	438,750	438,750
Advance agst. Legal Bill_Shantinagar Br.	825,000	
Advance for RJSC for miscellaneous exp. (BSCAD)	100,000	100,000
30% Advance paid to Software Shop agst. Digital Banking Application (Magpie & Internet Banking)	865,778	-
Advance TA/DA-Mr. Abdur Rob (ICTD)	-	6,500
Unadjusted Suspense Account (Head Office)-Medical Bill	1,149,263	1,149,263
Provision for Unadjusted Branch Adjustment Accounts_ Shantinagar Br.	16,535,000	16,535,000
Advance against Professional Services	1,659,476	45,900
Advance Security Deposit-Electricity	647,809	647,809
Advance Security Deposit-Water	6,875	6,875
Advance Security Deposit-Communication Link	49,245	49,245
Provision agst. Interest Receivable on Loans and Advance	379,761,585	317,312,646
Provision against Advance Legal Expenses	38,566,669	3,475,756
Other Miscellaneous Income Receivable	2,577	2,577
Provision for protested bill-Legal Fee	1,340,000	1,340,000

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Provision for protested bill-SWIFT	20,244,921	20,244,921
Provision for protested bill-BCCI	8,597,272	8,597,272
Provision for protested bill-Pay Order Jessore Branch	4,185,000	4,185,000
Provision for protested bill-Md. Shohidul Alam_Jubilee Rd. Branch	1,163,780	-
Provision for protested bill-Shahadat Hossain_Bangshal	11,198,035	11,198,035
Total required provision	**1,416,258,185**	**1,314,256,699**
Provision held at the beginning of the year	1,314,256,699	1,345,540,427
Unadjusted suspense account-BSP is required/(not required) during the year	-	(474,954)
Giga Tech Ltd._Adv. Bill (ICTD)	-	438,750
Advance agst. Legal Bill_Shantinagar Br.	825,000	-
Advance for RJSC for miscellaneous exp.	-	100,000
Adjusted of advance TA/DA-Mr. Abdur Rob (ICTD)	(6,500)	6,500
Provision against Advance Legal Expenses	35,090,913	1,112,397
30% Adv.. Paid to Software Shop agst. Digital Banking Application (Magpie & Internet Banking)	865,778	-
Provision for protested bill-Md. Shohidul Alam_Jubilee Rd. Branch	1,163,780	
Advance against Professional Services	1,613,576	45,900
Advance Security Deposit-Electricity	-	647,809
Advance Security Deposit-Water	-	6,875
Advance Security Deposit-Communication Link	-	49,245
Provision for protested bill-Pay Order Jessore Branch	-	4,185,000
Provision for Income Receivable Required/(not required)	62,448,939	(36,119,665)
Unadjusted suspense account-Excise Duty required/(not required)	-	(1,281,585)
Provision held at the end of the year	**1,416,258,185**	**1,314,256,699**
Total Provision excess/(shortfall)	**-**	**-**

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

13.4 Provision for Investment

Provision Required:

Provision for Investment in Shares of Listed Companies	311,974,052	311,974,052
Bangladesh Development Co.Ltd.	7,450,000	7,450,000
Provision for Investment in Equity of Grameen IT Park Limited	4,201,760	4,201,760
Required Provision for Investment in Shares during the year	71,126,350	-
Total Provision Required	**394,752,162**	**323,625,812**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Provision Maintained:		
Opening Balance	323,625,812	166,396,695
Add: Provision made during the year	71,126,350	157,229,117
Closing Balance	**394,752,162**	**323,625,812**
Excess Provision/Provision Shortfall	**-**	**-**
13.5 Provision for Balance with other Banks and NBFIs		
Provision for FDR with BIFC Limited	300,000,000	300,000,000
Total Required Provision	**300,000,000**	**300,000,000**
Opening Balance of Maintained Provision	300,000,000	300,000,000
Provision made during this year	-	-
Closing Balance of Maintained Provision	**300,000,000**	**300,000,000**
Excess Provision/Provision Shortfall	**-**	**-**

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

13.6 Provision for Non-Banking Assets

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

13.7 Interest Suspense Account		
Balance at the beginning of the year before adjustment	13,621,111,499	13,772,214,920
Add: Transferred from Int. Inc. as per BB Inspection Team's advice	-	28,800,000
Opening Balance after adjustment of interest suspense	**13,621,111,499**	**13,801,014,920**
Amount transferred to Interest Suspense account during the Year after adjustment	2,019,201,653	1,725,443,702
Amount recovered from Interest Suspense account during the Year	(1,885,721,583)	(1,905,347,123)
Suspense Written off/Waived During the Year	-	-
Total	**13,754,591,569**	**13,621,111,499**
Add: Into. Inc. reversed as per External Auditors' report -2025	5,770,500	41,351,289
Balance at the end of the year	**13,760,362,069**	**13,662,462,788**
13.8 Provision for Ex-gratia/Incentive Bonus		
Opening Balance	7,688,066	7,688,066
Add: Provision of Ex-gratia made for current year	65,500,000	-
Closing Balance	**73,188,066**	**7,688,066**
13.9 Provision for Gratuity & PDCRB		
Opening Balance	-	9,779,322
Less: Transferred to Gratuity Fund Savings Account	-	(9,779,322)
	-	-

Particulars	Amount in Taka 31-Dec-25	31-Dec-24
Add: Provision made for the current year	-	-
Closing Balance	**-**	**-**
Required Balance of the fund as on 31 December 2025	2,649,553,694	2,553,208,183
Balance as on 31 December 2025	3,324,039,431	2,828,463,693
Incremental requirement for the year	-	-
13.10 Provision for Expenses Payable:		
Provision for telephone-office	424,047	466,884
Provision for electricity expenses	413,056	766,928
Provision for water, gas and sewerage	99,160	113,000
Provision for rent	51,415,431	39,460,212
Provision for repairs, improvement and maintenance	56,318	136,318
Provision for various audit fees	1,313,250	763,375
Provision for vehicle expenses	32,400	32,400
Provision Loan installment payable	3,675,248	341,607
Provision for other expenses	18,343,085	6,798,302
	75,771,995	**48,879,026**
13.11 Miscellaneous creditors:		
Excess Cash	228,659	400,694
Clearing Adjustment-EFT	-	157,330
BEFTN / RTGS Adjustment Outward-Local Currency	116,158,718	15,764,269
Shared ATM Settlement-Q-Cash and NPSB	1,000,712	5,833,436
Fess and Charges Realised on behalf of Bangladesh Bank	354,065	311,607
Fess and Charged Payable to Bangladesh Bank for Secondary Trading-T. Bill/Bond	-	10,452
Office Rent Payable (Disputed)	2,138,969	2,138,969
Exchange Rate Difference-FD Circular 04/2023	720,497	720,497
Other Miscellaneous Creditors	34,777	34,777
	120,636,397	**25,372,031**

13.12 Branch adjustments account represents outstanding inter branch and head office transaction (Net) originated. The un - responded entries as of 31 December 2025 are given below:

Particulars	No. of Un-responded entries		Amount of Un-responded entries	
	Dr.	Cr.	Dr.	Dr.
Up to 03 Months	280	181	212,366,142	65,815,828
Over 03 Month but within 06 Months	-	-	-	-
Over 06 Month but within 01 Year	-	-	-	-
Over 01 Year but within 05 Years	1	-	16,535,000	-

	31-Dec-25	31-Dec-24
14. Capital		
14.1 Authorized		
5,500,000,000 ordinary shares of Tk 10.00 each	**55,000,000,000**	**55,000,000,000**
14.2 Issued, Subscribed and Paid up Capital		
The Issued, Subscribed and Paid up Capital of the Bank as follows:		
1,084,698,250 Ordinary Shares of Tk. 10.00 each	**10,846,982,500**	**10,846,982,500**

The Government of People's Republic of Bangladesh is the Sole Owner-Shareholder of the Bank and all the Ordinary Shares are Vested with the Ministry of Finance.

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24

14.3 Risk-weighted Assets and Capital Ratios as Defined by the Basel Capital Accord

In terms of section 13(1) of Bank Company Act 1991 (amendment 2023) and Bangladesh Bank BRPD Circular No. 18 dated 21 December 2014 required capital, available Tier-I and Tier-II capital of the Bank for the period ended as on 31 December 2025 and 31 December 2024 are shown below:

Particulars	31-Dec-25	31-Dec-24
Tier-1 capital:		
Common Equity Tier-1		
Paid up Capital	10,846,982,500	10,846,982,500
Statutory Reserve	2,224,690,642	2,224,690,642
General Reserve	40,000,000	40,000,000
Retained Earnings	(62,961,012,281)	(54,858,351,636)
Share Money Deposit	26,000,000,000	26,000,000,000
	(23,849,339,139)	**(15,746,678,494)**
Less: Regulatory adjustments:		
Provision Shortfall against classified loans and advance	-	-
Deferred tax assets	(1,081,682,812)	(941,517,951)
Total adjustments	**(1,081,682,812)**	**(941,517,951)**
	(24,931,021,951)	**(16,688,196,445)**
Additional Tier- 1 Capital		
Non-cumulative irredeemable preference share	**1,205,000,000**	**1,205,000,000**
Total Tier-1 capital	**(23,726,021,951)**	**(15,483,196,445)**
Tier-2 capital		
General Provision Maintained against Unclassified Loan	79,445,750	258,026,306
Provision for Off -Balance Sheet Items	126,506,165	172,885,354
Exchange Equalization	-	-
Revaluation Reserve of HTM and HFT Securities	-	-
	205,951,915	**430,911,660**
	(23,520,070,036)	**(15,052,284,785)**
Total eligible/regulatory capital (Tier-1 + Tier-2)		
A. Total regulatory Capital (Tier-1 + Tier-2)*		
Total Capital (Tier-1)	(23,726,021,951)	(15,483,196,445)
Total Capital (Tier-2)	205,951,915	430,911,660
Total Eligible Capital (Tier-1 + Tier-2)	**(23,520,070,036)**	**(15,052,284,785)**
B. Risk Weighted Assets		
Balance Sheet Business	178,743,193,790	179,675,267,051
Off- Balance Sheet Business	4,504,846,805	6,171,391,489
Total Risk-weighted Assets (RWA)	**183,248,040,595**	**185,846,658,540**
C. Minimum Capital Requirement on Risk Weighted Assets (MCR)	**18,324,804,059**	**18,584,665,854**
(10% on Total Risk Weighted Assets)		
D. Capital Surplus /(Shortfall) under MCR [A-C]	**(41,844,874,095)**	**(33,636,950,639)**
E. Capital Conservation Buffer (CCB) Requirement (2.50% of RWA)	**4,581,201,015**	**4,646,166,463**
F. Capital Surplus /(Shortfall) under MCR & CCB [D-E]	**(46,426,075,110)**	**(38,283,117,102)**
Capital to Risk Weighted Asset Ratio (CRAR)	**-12.84%**	**-8.10%**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24

*Regulatory capital has been calculated by the the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

15. Statutory Reserve

Particulars	31-Dec-25	31-Dec-24
Opening Balance at the Beginning of the Year	2,224,690,642	2,224,690,642
Add: Addition During the Year (20% of pre-tax Profit)	-	-
Closing Balance at the End of the Year	**2,224,690,642**	**2,224,690,642**

As per section 24 of Bank Companies Act 1991, no amount was transferred to statutory reserve in 2025 and 2024 as there was no pre-tax profit.

16 Other Reserve

Particulars	31-Dec-25	31-Dec-24
General Reserve (Note: 16.1)	40,000,000	40,000,000
Investment Revaluation Reserve (Note: 16.2)	32,880,814	896,833
Share Money deposit	26,000,000,000	26,000,000,000
5% Non-cumulative preference share/Other Free Reserve	1,205,000,000	1,205,000,000
	27,277,880,814	**27,245,896,833**

16.1 General Reserve

Particulars	31-Dec-25	31-Dec-24
Opening Balance at the Beginning of the Year	40,000,000	40,000,000
Add: Addition During the Year	-	-
Closing Balance at the End of the Year	**40,000,000**	**40,000,000**

The Bank has been maintaining this reserve as venture capital fund since 1999 for equity support to innovative but risky project.

16.2 Investment Revaluation Reserve

Particulars	31-Dec-25	31-Dec-24
Opening Balance at the Beginning of the Year	896,833	(216,832,575)
Increase/(decrease) during the Year	31,983,981	217,729,408
Closing Balance at the End of the Year	**32,880,814**	**896,833**

17. Surplus in Profit and Loss Account

Particulars	31-Dec-25	31-Dec-24
Opening Balance	(54,858,351,636)	(46,242,330,623)
Add: Wrongly excess interest income was reversed in the approved audited Financial Statements-2023.	-	2,031,000
Add: Wrongly assessed as interest income instead of interest suspense by DBI-8 inspection team-2024.	-	12,892,000
Profit/(Loss) during the Year	(8,102,660,645)	(8,630,944,013)
Cash Dividend Paid During the Year	-	-
Issuance of Bonus Share	-	-
Surplus in Profit and Loss Account during the year	**(62,961,012,281)**	**(54,858,351,636)**

17.1 Item-Wise Profit and Loss Account

Particulars	31-Dec-25	31-Dec-24
Income:		
Interest, Discount and Similar Income	8,553,629,937	5,098,009,524
Dividend Income	56,169,889	64,917,053
Fees, Commission and Brokerage	660,925,244	606,668,539
Other Operating Income	215,811,497	308,893,800
Total Income	**9,486,536,567**	**6,078,488,916**

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
Expenses:			
Interest, Fee and Commission		14,031,418,401	11,830,157,688
Administrative Expenses		2,069,909,825	1,802,486,657
Other Operating Expenses		1,292,466,023	775,412,857
Depreciation on Banking Assets		51,699,367	70,292,080
Total Expenses		**17,445,493,616**	**14,478,349,282**
Profit Before Tax and Provision		**(7,958,957,049)**	**(8,399,860,366)**
18. Contingent Liabilities			
Local Bills for Collection		134,222	134,222
Foreign Bills for Collection		85,294,117	66,406,816
Letters of Guarantee	Note 18.1	2,472,139,733	3,788,710,932
Irrevocable Letters of Credit		3,788,813,449	5,031,613,481
Back to Back L/C		2,027,579,153	3,509,466,830
Acceptances and Endorsements		3,161,174,541	3,778,836,752
Travelers Cheques Stock		-	-
Value of Wage Earners Bond in Hand and others		82,382,000	80,567,000
Miscellaneous		1,033,099,325	1,033,099,325
		12,650,616,540	**17,288,835,358**
18.1 Letters of guarantee			
A. Claim against the Bank which is not recognized as Loan			
B. Money for which the Bank is contingently liable in respect of guarantees favouring:			
Directors		-	-
Government		1,774,650,339	2,995,286,059
Bank and Other Financial Institutions		1,076,500	1,076,500
Others		696,412,894	792,348,373
		2,472,139,733	**3,788,710,932**
19. Interest income			
Interest on Loans and advances		5,230,625,502	5,801,436,325
Less: Interest Income reversed as per External auditors' report		(5,770,500)	(41,351,289)
Interest on money at call and short notice		-	3,980,764
Interest on placement with Banks		32,444,389	70,249,234
Interest on foreign currency balance		12,242,081	13,674,733
Other interest Income (On Advance Rent of our Savar Br.)		226,589	287,350
		5,269,768,061	**5,848,277,117**
20. Interest paid on deposits and borrowings etc.			
On Savings Bank Deposit (note 20.1)		343,119,004	327,208,840
On Short Notice Deposit		794,471,580	809,497,444
On Fixed Deposit (note 20.2)		10,671,568,738	8,211,910,173
On Current Deposit		978,619	1,310,307
Int. Paid on Staff Provident Fund-GPF		36,270,000	22,202,000
Interest paid on Staff Provident Fund-CPF		29,400,000	73,798,000
Other Deposits and deposit schemes (note 20.3)		374,931,408	472,463,391
On Borrowing from Bangladesh Bank and other financial institutions (N-20.4)		1,780,679,052	1,911,767,533
		14,031,418,401	**11,830,157,688**

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
20.1	**On Savings bank deposit:**		
	On Savings Deposit (Conventional)	324,503,294	309,402,357
	On School Banking Scheme	7,849,472	8,022,777
	On Krishok Savings Account	808,364	923,331
	On RMG Worker Account	272,685	271,395
	On Leather Industry Worker	799	1,098
	On Pothopushpo Savings Account	420	890
	On Muktijoddhashpo Savings Account	223,641	294,174
	On BASIC Chalantika	94,860	159,187
	On Trinomul Savings Account	3,017,647	2,474,759
	Interest paid on BASIC SUPER Saving account-BSSA	6,347,822	5,658,872
		343,119,004	**327,208,840**
20.2	**On Fixed deposit:**		
	Interest paid on Fixed Deposit (Conventional)	10,118,816,020	7,740,210,736
	Interest paid on Century Deposit scheme	212,826,080	200,807,843
	Interest paid on double benefit scheme	30,740,613	3,858,398
	Interest paid on Monthly Benefit Scheme	-	(186,846)
	Interest paid on BASIC twofold winner scheme	93,829,059	92,770,779
	Interest paid on monthly gainer scheme	93,538,385	45,068,543
	Interest paid on monthly income scheme	32,368,373	68,268,012
	Interest paid on double deposit scheme	5,014,167	5,412,129
	Interest paid on BASIC Diamond Term Deposit-BDTD	84,436,041	55,700,579
	Total	**10,671,568,738**	**8,211,910,173**
20.3	**Other Deposits and deposit schemes**		
	Interest paid on BASIC Fortune	(4,717)	-
	Interest paid on BASIC Fortune Plus	102,589,362	203,312,584
	Interest paid on BASIC Swapono puron	865,337	347,930
	Interest paid on BASIC DPS Plus	66,733,789	112,409,384
	Interest paid on Sata Barsha Sanchoy Prokalpo	56,201,450	48,107,748
	Interest paid on BASIC Monthly Saving Scheme	63,037,145	48,348,560
	Interest paid on BASIC Nari Monthly Saving Scheme	65,945,559	47,879,656
	Interest paid on BASIC Probin Monthly Saving Scheme	7,142,222	4,821,248
	Interest paid on BASIC Millionaire Deposit Scheme-BMDS	11,818,243	7,553,982
	Interest paid on BASIC Five Lakhopoti Deposit Scheme	417,964	215,033
	Interest paid on BASIC Sohayok Savings Scheme	678,345	5,813
	Interest paid on Porua Savings Scheme	48,606	-
	Penal Interest recovered on Deposit Scheme	(541,897)	(538,547)
		374,931,408	**472,463,391**
20.4	**Interest on Borrowings**		
	Interest on Refinance under BRPD Circular No. 10/2020	-	739,218
	Interest on Refinance under SMESPD Circular No. 02/2020	-	793,336
	Interest on Refinance under FID Circular No. 01/2020	-	-
	Interest on Refinance under ACD Circular No. 01/2020	-	-
	Interest on Refinance Under ACD Circular No. 02/2021	-	54,736

Particulars		Amount in Taka 31-Dec-25	Amount in Taka 31-Dec-24
Interest on Borrowing from Bangladesh Bank		185,166,667	-
Interest on 'Ghorey Fery' REF. SCHEME FID-01/21		21,199	13,653
Int. on Term Loan-SMESPD-04/22		23,374,402	18,228,542
Int. on COVID RS-3000-REF. SCHEME FID-02/2021		-	2,447
INT. EXP. ON STL-Agri-R.S. 5000 ACD-07/2022		900,205	651,762
Interest On Pre-Shipment Credit Under Refinance Scheme		-	432,073
Interest on Bangladesh Bank refinance-Brick Kiln		2,671,120	3,083,956
Interest On 10/50/100 Tk. A/C Holders-Ref. Scheme Fid-01/202		262,371	298,712
Interest on Bangladesh Bank refinance- HBL		1,391,361	1,786,557
Interest on borrowing on B. B. refinance for funding Solar, Bio-Gas and ETP Scheme		12,660	27,569
Interest on Repo-Bangladesh Bank		1,550,778,870	1,842,060,721
Interest on Borrowing-Call Money		963,542	23,887,014
Interest on Term Loan KFW		5,368,260	5,368,260
Interest on Borrowing-ADB Loan		783,650	2,274,645
Interest on Second Crop Diversified Project-ADB		8,953,457	12,056,162
Int. on STL-Agri-R.S. 1000 ACD-05/2022		31,288	8,170
		1,780,679,052	**1,911,767,533**
21. Investment income			
On GT Bill, Bangladesh Bank Bill and GT Bond, Reverse Repo etc.	Note 21.1	1,675,863,551	2,553,192,029
Dividend on Shares		56,169,889	64,917,053
On Other Investment		11,080,668	12,009,245
Profit on sale of investment (note 21.2)		3,241,160,483	740,123,989
		4,984,274,591	**3,370,242,316**
Less: Interest Paid for Purchase of Treasury Bond		44,170,353	36,392,608
Less: Loss on Revaluation of HFT (MTM) T-Bond		1,600,072,473	228,323,850
Less: Loss on Revaluation of HTM (MTM) T-Bond		-	-
Less: Adjustment of revaluation loss on securities-2024		-	3,790,876,398
		1,644,242,826	**4,055,592,856**
Total		**3,340,031,765**	**(685,350,540)**
21.1 On Government Treasury Bill and Bond			
Interest on GT bond		1,673,595,058	2,553,163,899
Interest on Reverse repo		2,268,493	28,130
Total		**1,675,863,551**	**2,553,192,029**
21.2 Profit/(Loss) on sale of investment (a+b+c)		**3,241,160,483**	**740,123,989**
21.2.1 Profit on sale of Share		12,655,552	12,423,217
Less: Loss on sale of Share		-	-
Net Profit/(Loss)		**12,655,552**	**12,423,217**
21.2.2 Profit on sale of HFT & HTM Securities		7,130,052	3,205,006
Less: Loss on sale of HFT & HTM Securities		12,366	-
Net Profit/(Loss)		**7,117,686**	**3,205,006**
21.2.3 Profit on Repo trading		3,221,387,245	895,764,836
Less: Loss on Repo trading		-	171,269,070
Total		**3,221,387,245**	**724,495,766**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
22. Commission, exchange and brokerage		
Local Bill Purchased	4,954,045	4,491,749
Remittance	2,452,661	1,992,239
Letter of Guarantee	31,572,676	43,807,313
Letter of Credit	127,992,399	135,571,645
Bills for Collection	17,057,495	16,346,935
Acceptances and endorsement	60,595,964	54,840,614
Export Bill	16,876,809	14,632,542
Exchange gain net of exchange loss (22.1)	331,530,582	287,536,274
Commission on sale of instruments	3,116,280	2,500,098
Commission-Digital Banking	792,886	840,191
Other Commission	63,983,447	44,107,444
Miscellaneous	-	1,495
	660,925,244	**606,668,539**
22.1 Exchange gain net of exchange loss		
Exchange Earning	370,660,171	381,672,864
Less: Exchange Loss	39,129,589	94,136,590
	331,530,582	**287,536,274**
23. Other operating income		
Various Fees	9,028,864	8,696,105
Income on locker	1,516,100	1,516,000
Recoveries from client and staffs	72,147,478	37,611,771
Service and other Charges	52,737,066	60,194,866
Income from ICT services	14,555,540	15,395,775
Income from on-line client services	50,172	99,110
Recoveries of Loan Previously Write Off	31,835,599	122,010,663
Income from ATM/Card services	11,051,706	9,310,339
Export L/C advising, handling, transfer charges etc.	7,300,850	7,824,382
Supervision and Monitoring Fee	409,990	34,358,198
Loan Processing Fee	1,165,617	955,590
Sale Proceeds of Tender Schedule	314,000	217,500
Prize Money of Prize Bond	276,000	-
Miscellaneous Earnings	13,360,527	10,703,501
Net Profit on Sale of Fixed Assets (note 23.1)	61,988	-
	215,811,497	**308,893,800**
23.1 Net Profit/(Loss) on sale of fixed assets:		
Cost of assets sold	5,673,426	2,287,731
Less: Accumulated depreciation of assets sold	5,422,047	2,137,517
Book value of assets sold	251,379	150,214
Sale value of fixed assets sold	313,367	113,518
Profit/(Loss) on sale of fixed assets	**61,988**	**(36,696)**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
24. Salary and Allowances		
Salaries (note 24.1)	875,217,072	872,343,882
Allowances (note 24.2)	560,699,080	531,191,394
Provident Fund	19,333,143	48,810,027
Benevolent Fund	10,000,000	10,000,000
Exp. for Gratuity Fund-CPF	40,800,000	105,000,000
Exp. for Pension, Death Cum Retirement Benefit (PDCRB) Fund	329,200,000	66,080,000
Bonus	153,710,530	154,583,103
Ex-gratia	65,500,000	-
Superannuation Fund	10,000,000	10,000,000
	2,064,459,825	**1,798,008,406**
Note 24.1: Salaries:		
Salary-Basic salary	845,601,992	846,006,366
Wages sub-staff	941,500	1,073,080
Casual wages menial staff	28,673,580	25,264,436
Total	**875,217,072**	**872,343,882**
Note 24.2: Allowances:		
Allowances	543,829,585	508,555,578
Honarium-Faculty Member	263,655	32,843
Leave Fare Assistance	16,605,840	22,602,973
Total	**560,699,080**	**531,191,394**
25. Rent, Taxes, Insurance, Electricity Etc.		
Rent	230,674,739	231,635,202
Rates, Taxes and VAT	4,793,441	4,360,764
Utilities/Electricity and Heating	50,718,597	48,518,050
Insurance	30,864,450	30,777,685
	317,051,227	**315,291,701**
26. Legal & Professional Expenses		
Legal Expense (note 26.1)	12,305,777	9,882,962
Professional Fees (note 26.2)	1,063,705	1,350,765
	13,369,482	**11,233,727**
26.1 Legal Expenses:		
Lawyers fees	3,620,837	3,269,742
Law Charges	-	1,494,588
Stamp Charges and Court Fees	19,910	84,124
Other Legal expenses	8,665,030	5,034,508
	12,305,777	**9,882,962**
26.2 Professional Expenses:		
Consultancy Fee	941,580	1,248,640
Other Professional Fee	122,125	102,125
	1,063,705	**1,350,765**
27. Postage, Stamps, Telecommunication Etc.		
Postage	51,829	62,226
Courier Services	6,490,860	6,102,212
Telephone	3,299,560	2,952,824

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Swift Subscription and cable Charges and web hosting charge	18,210,269	16,203,159
Stamp	158,900	64,538
WEB-Hosting Charges	164,000	86,682
Internet and E-mail	227,600	226,890
	28,603,018	**25,698,531**
28. Stationery, Printing, Advertisement Etc.		
Printing Stationery	4,602,410	4,616,592
Security Stationery	4,118,239	4,082,932
Publicity, Advertisement and publication	2,467,494	1,905,923
Other Stationery (note 28.1)	31,376,963	27,368,663
	42,565,106	**37,974,110**
28.1 Other Stationery		
Office Stationary	9,173,101	8,509,881
Petty Stationary	-	94,533
Photograph and Photocopy	500,738	411,929
Crookery and utensils	1,004,620	942,090
Other Stationary	16,302,633	13,378,865
Calendar	4,390,689	3,968,285
Other greeting items	622	57,750
Other printing expenses	4,560	5,330
Total	**31,376,963**	**27,368,663**
29. Managing Director's Salary		
Basic Salary	3,900,000	3,147,365
Allowances and Bonus (note: 29.1)	1,550,000	1,330,886
	5,450,000	**4,478,251**
29.1 Managing Director's Allowances and Bonus		
House Rent	600,000	443,441
Medical	300,000	221,720
Lunch Subsidy	-	27,800
Others	-	7,925
Total Allowances	**900,000**	**700,886**
Bonus	650,000	630,000
Total	**1,550,000**	**1,330,886**
30. Directors' Fees		
Directors Honorarium*	3,270,000	2,278,000
VAT on Directors Honorarium	547,806	260,071
Chairman's Remuneration**	598,064	322,710
	4,415,870	**2,860,781**

*Each member of the board of directors of the Bank was paid honorarium of Taka 10,000/- per meeting effective from 20.02.2024.

**Remuneration was paid to the honorable chairman of the board of directors of the Bank @ Taka 50,000/- per month from the date 04.12.2024.

Particulars		Amount in Taka 31-Dec-25	31-Dec-24
31.	**Depreciation of Bank's Assets**		
	Depreciation on own Assets		
	Building	3,627,392	3,750,142
	Furniture and Fixture	4,213,081	4,565,580
	Interior Decoration	14,761,773	15,812,170
	Computer Hardware and Peripherals	14,017,922	25,086,387
	Computer Software	832,672	7,876,675
	Machinery and Equipment	14,206,527	13,161,016
	Vehicles	-	-
		51,659,367	**70,251,970**
	Depreciation on Leased Assets		
	Lease Equipment/ Assets	40,000	40,110
	Total	**51,699,367**	**70,292,080**
32.	**Repair of Bank's Assets**		
	Furniture and Fixture	5,593,404	3,534,253
	Interior Decoration	436,621	91,412
	Machinery and Equipment	11,877,622	10,605,180
	Vehicles	8,394,568	6,904,633
	Rented Premises	2,896,781	2,230,116
	Electric Fittings	8,133,735	8,174,830
	Others	4,793,013	3,824,517
		42,125,744	**35,364,941**
33.	**Other Expenses**		
	Entertainment	52,933,892	40,895,842
	Lunch subsidy allowance	161,705,720	79,921,330
	Executive car allowance	61,009,323	61,717,819
	Information and Communication Technology (ICT) expenses (note 33.1)	61,786,595	53,138,837
	Incentive for Written-Off Loan Recovery	1,291,862	5,045,771
	Security Service Allowance	6,127,710	1,967,980
	Other Audit Fee (note 33.2)	261,000	120,750
	Car Expenses (note 33.3)	10,381,040	11,196,213
	Fuel and Lubricant Expenses-Generator (note 33.4)	4,331,937	4,252,668
	Travelling	20,446,815	16,680,466
	Computer consumables and Accessories	7,928,324	10,552,749
	Staff Training and HR development Expenses	6,088,677	5,318,455
	Card Related Expenses	19,135,675	18,461,219
	Subscription	3,619,041	3,598,084
	Service charge paid to clearing house, banks and others	1,901,887	1,917,429
	Corporate Social Responsibility Expenses	-	-
	Donation	-	50,192
	Exp.-Risk Fund for Accidental Cash Losses	5,000,000	5,000,000
	Miscellaneous (note 33.5)	419,523,578	26,578,262
	Total	**843,473,076**	**346,414,066**

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
33.1 Information and Communication Technology (ICT) expenses		
Set-up charge	-	6,450
Yearly Rent/Charges (Wan Connectivity)	3,200,000	
License fee (Wan Connectivity)	1,376,864	1,609,221
Data Communication-License/Registration Fee	241,050	45,926
Internet charge	15,285,752	19,338,723
SMS alert charge	7,059,269	3,767,272
Mobile phone banking expenses	2,100	949,519
Software Maintenance Expenses	32,639,560	25,301,215
Hardware maintenance	799,000	2,080,200
ICT Auditing, Penetration Testing & Risk Management Services	1,183,000	-
Other	-	40,311
Total	**61,786,595**	**53,138,837**
33.2 Other Audit Fee		
PF audit	34,500	46,000
Various fund audit	215,000	51,750
Nostro account audit	11,500	23,000
Total	**261,000**	**120,750**
33.3 Car expenses:		
Fuel and lubricant	5,924,183	6,275,740
CNG/POL-Vehicle	3,057,837	2,942,742
Vehicle expenses	1,399,020	1,977,731
Total	**10,381,040**	**11,196,213**
33.4 Fuel and Lubricant-Generator:		
Fuel and Lubricant -Generator	4,331,937	4,201,373
Fuel and Lubricant-Others	-	51,295
Total	**4,331,937**	**4,252,668**
33.5 Miscellaneous:		
Expenses- Furniture & Fixtures	-	4,743
Expenses Equipment	302,979	169,397
Business promotion and development	197,901	1,361,475
Books, Journals and periodicals	8,682,666	3,637,154
Conveyance expenses	11,251	6,320
Expenses for multimedia	39,190	33,250
Transport expenses	62,850	49,660
Carrying Charges	216,177	185,360
Commitment and other fees	496,357	497,507
Card issue expenses	-	-
Remittance charges	49,800	19,410
Cartage and freight	42,172	70,668
Issue expenses	14,389	8,409
Interior decoration expenses	733,574	691,969
AGM expenses	270,536	-
Nostro account related expenses	3,401,447	3,301,694

Particulars		Amount in Taka	
		31-Dec-25	31-Dec-24
Financial assistance expenses		100,575	164,800
Penalty/Fine Paid		391,223,802	5,814,928
Security Service Expense		9,118,643	8,899,871
Net Loss on sale of fixed assets (Note: 23.1)		-	36,696
Meeting Fee-Evaluation		556,715	
Managers Conference Expenses		2,528,088	397,788
Misc. expenses		1,474,466	1,227,163
Total		**419,523,578**	**26,578,262**
34. Provision made/Internal Transfer during the year:			
a. For Loans & Advances:			
On Classified Loans & Adv.(Transferred from Unclassified Loan prov.)	Note 13.1.1	178,580,556	104,620,977
On Unclassified Loans & Advances (Transferred to provision for classified Loans and advances.)	Note 13.1.2	(178,580,556)	100,556,184
Special General Provision-COVID 19 (Trans. to Unclassified loan prov.)	Note 13.1.3	-	(193,325,421)
Sub-Total		**-**	**11,851,740**
b. For Off Balance Sheet items	Note 13.2	(46,379,189)	14,300,594
c. For Other Assets:	Note 13.3		
i) Unadjusted suspense account-BSP		-	(474,954)
ii) 30% Advance paid to Software Shop agst. Digital Banking Application (Magpie & Internet Banking)		865,778	-
iii) Giga Tech Ltd._Adv. Bill		-	438,750
iv) Advance legal bill_Shantinagar Br.		825,000	
v) Advance for RJSC for miscellaneous exp.		-	100,000
vi) Advance TA/DA-Mr. Abdur Rob (ICTD)		(6,500)	6,500
vii) Advance against Professional Services		1,613,576	45,900
viii) Advance Security Deposit-Electricity		-	647,809
ix) Advance Security Deposit-Water		-	6,875
x) Advance Security Deposit-Communication Link		-	49,245
xi) Provision for Income Receivable Required/(not required)		62,448,939	(36,119,665)
xii) Provision against Advance Legal Expenses		35,090,913	1,112,397
xiii) Provision for protested bill-Pay Order-Jessore Br.		-	4,185,000
xiv) Provision for protested bill-Md. Shohidul Alam_Jubilee Rd. Branch		1,163,780	-
xv) Unadjusted suspense account-Excise Duty required/(not required)		-	(1,281,585)
Total provision made for Other Assets		**102,001,486**	**(31,283,728)**
d. For Investment	Note 13.4	71,126,350	157,229,117
e. For Balance with other Banks and Financial Institutions	Note 13.5	-	-
Total (a+b+c+d+e)		**126,748,647**	**152,097,723**

Note: Provision has been maintained by the Bank in accordance with Bangladesh Bank's approval vide its Letter No. BSD-3(WING-4)/2026-360 dated 30 April 2026, and DOS(CAMS)1157/41(Dividend)/2025-3095 dated 21 May 2025. Bangladesh Bank has allowed deferral facility to the Bank from maintaining Total provision shortfall of Taka 5,082.00 crore and 5,316.81 crore against loans and advances, Balance With Other Banks & NBFIs, Non-Banking Assets and Other Assets to finalize Financial Statements for the year 2025 and 2024 respectively. As such, there is no un-approved provision shortfall of the Bank as on 31 December 2025 and as on 31 December 2024.

Particulars			Amount in Taka 31-Dec-25	31-Dec-24
35.	**Provision for Current Tax**			
	Opening balance		627,947,757	654,907,981
	Add: Provision made for current years' tax		157,119,810	123,380,848
			785,067,567	**778,288,829**
	Less: Adjustment made during the year		147,529,559	150,341,072
	Closing balance		**637,538,008**	**627,947,757**
36.	**Deferred Tax**			
	a)	**Computation of Deferred Tax**		
		Tax Base of Depreciable Fixed Assets	410,905,243	364,328,988
		Less: Carrying Amount	399,022,831	406,712,808
		Deductible Temporary Difference (A)	**11,882,412**	**(42,383,820)**
		Carrying Amount of Provision for Gratuity/Benevolent/ Superannuation Fund:		
		Provision for Gratuity (Cumulative Provision-Actual Payment)	2,571,732,916	2,280,618,996
		Provision for Benevolent Fund (Cumulative Provision-actual payment)	57,690,536	56,580,536
		Provision for Superannuation Fund (Cumulative Provision-actual payment)	62,901,165	58,979,165
			2,692,324,617	**2,396,178,697**
		Less: Tax Base	-	-
		Deductible Temporary Difference (B)	**2,692,324,617**	**2,396,178,697**
		Total Deductible Temporary Difference (A+B)	**2,704,207,029**	**2,353,794,877**
		Effective Tax Rate	40%	40%
		Deferred Tax Assets	**1,081,682,812**	**941,517,951**
	b)	**Deferred Tax (Expenses)/Income**		
		Closing Deferred Tax Assets (C)	1,081,682,812	941,517,951
		Opening Deferred Tax Assets (D)	941,517,951	897,123,027
		Deferred Tax (Expenses)/Income (C-D)	**140,164,861**	**44,394,924**
37.	**Appropriations**			
	Statutory Reserve		-	-
	General Reserve		-	-
	Dividends etc.		-	-
			-	**-**
38.	**Analysis of Closing Cash and Cash Equivalent**			
	Cash in hand and balance with Bangladesh Bank and Sonali Bank		14,200,086,244	9,008,558,333
	Balance with other banks & financial institutions		1,951,865,255	1,157,484,425
	Money at Call on Short Notice		-	-
			16,151,951,499	**10,166,042,758**
39.	**Earning Per Share (EPS)**			
	a) Earning Per Share (EPS)			
	Net Profit after Tax (Numerator)		(8,102,660,645)	(8,630,944,013)
	Number of Ordinary Share Outstanding (Denominator)		1,084,698,250	1,084,698,250
	Earning Per Share (EPS)		**(7.47)**	**(7.96)**
	b) Diluted Earning Per Share (Diluted EPS)			

Particulars	Amount in Taka	
	31-Dec-25	31-Dec-24
Net Profit after Tax (Numerator)	(8,102,660,645)	(8,630,944,013)
Number of Ordinary Share Outstanding (Denominator)	3,684,698,250	3,684,698,250
Diluted Earning Per Share (Diluted EPS)*	**(2.20)**	**(2.34)**

*Earning Per Share (EPS) has been calculated considering Share Money Deposit of Taka 26,000,000,000 as Paid Up Capital of the Bank; i.e. total Paid Up Capital of the Bank has been considered as Taka 36,846,982,500 and total number of share has been considered as 3,684,698,250 of Taka 10.00 each.

40. Coverage of External Audit

The external auditor has covered over 80% of the risk-weighted assets and have spent around 8,600 person hours to complete the audit as per requirement of Bangladesh Bank. The external auditor has audited 36 branches and Head Office of the Bank.

Managing Director & CEO | **Director** | **Director** | **Chairman**

Signed as per our annexed report on same date.

BASIC Bank PLC.

NOSTRO ACCOUNTS - OUTSIDE BANGLADESH

For the year ended 31 December 2025

Annexure-A

	Name of the Bank	A/C Type	Currency name	2025			2024		
				Amount in FC	Conv. Rate per unit FC	Amount in Taka	Amount in FC	Conv. Rate per unit FC	Amount in Taka
1	AB Bank Mumbai	CD	ACU $	503,650.52	122.2000	61,546,094	184,220.74	119.4500	22,005,167
2	Summit(Arif Habib) Bank Karachi	CD	ACU $	-	122.2000	-	1,103.25	119.4500	131,783
3	BOTM,Tokyo	CD	JPY	4,114,516.91	0.7820	3,217,552	12,089,221.78	0.7570	9,151,541
4	Sonali Bank Kolkata	CD	ACU $	391,377.72	122.2000	47,826,357	221,769.33	119.4500	26,490,347
5	Bank of Ceylon	CD	ACU $	10,443.62	122.2000	1,276,210	10,443.62	119.4500	1,247,490
6	Citibank NA,NY (Exp)	CD	USD	4,864,991.20	122.2000	594,501,925	-	119.4500	-
7	Sonali Bank Kolkata(EURO)	CD	ACU EURO	4,683.24	145.4547	681,199	4,683.24	125.1120	585,930
8	Sonali London EUR	CD	EURO	35,644.30	145.4547	5,184,631	21,260.49	125.1120	2,659,942
9	Sonali London GBP	CD	GBP	1,229.89	165.7186	203,816	1,004.89	150.9720	151,710
10	Sonali London USD	CD	USD	14,261.63	122.2000	1,742,771	4,961.63	119.4500	592,667
11	Aktif Yatrim Bankasi, Istanbul	CD	EURO	163,414.36	145.4547	23,769,387	723,229.39	125.1120	90,484,676
12	HDFC Bank Limited	CD	ACU $	822,424.81	122.2000	100,500,312	328,501.74	119.4500	39,239,533
13	Punjab National Bank, India	CD	ACU $	295,131.80	122.2000	36,065,106	232,719.44	119.4500	27,798,337
14	Habib American Bank NY	CD	USD	532,164.57	122.2000	65,030,510	478,096.91	119.4500	57,108,676
15	Kookmin Bank Seoul	CD	USD	326,079.53	122.2000	39,846,919	356,015.12	119.4500	42,526,006
	Sub-total					**981,392,789**			**320,173,805**

As per Bangladesh Bank Circular No. FEPD(FEMO)/01/2005-677 dated 13th September 2005, the books of accounts of Nostro account are reconciled and there exist no un-reconciled entries that may affect financial statements significantly.

Details of Investment in Shares as at December 31, 2025

A. Listed Securities:

Annexure-B

Sl. No.	Name of the company	Date of Purchase	No of shares	Face Value Taka	Cost Price Taka	Market Value as on 31-12-2025 Taka	Market Value as on 31-12-2024 Taka	Unrealized Gain/ (Loss) Taka	Dividend Received in 2025 Taka
1.	Acme Laboratories Ltd	26-Feb-17	557,569	5,575,690	62,650,655	39,531,642	41,873,432	(23,119,013)	1,951,492
2.	Appolo Ispat Complex Ltd.	20-Aug-14	1,988,098	19,880,980	36,441,836	3,379,767	6,958,343	(33,062,069)	-
3.	Bata Shoes (Bd) Ltd.	17-Feb-19	5,688	56,880	4,665,972	4,573,721	5,149,915	(92,251)	253,116
4.	Berger Paints Bangladesh Ltd.	14-Feb-17	11,567	115,670	20,588,047	16,015,668	21,085,484	(4,572,379)	607,268
5.	Brac Bank Ltd.	3-Jan-19	-	-	-	-	-	-	30
6.	British American Tobacco Bd. Ltd.	14-Feb-19	113,080	1,130,800	69,015,167	28,111,688	41,568,208	(40,903,479)	3,392,400
7.	Bsrm Steels Ltd.	10-Dec-13	699,359	6,993,590	59,135,367	44,129,553	35,527,437	(15,005,814)	2,237,949
8.	City Bank Ltd.	19-Jan-21	670,000	6,700,000	16,513,709	16,348,000	16,964,640	(165,709)	1,979,455
9.	Delta Life Insurance Com. Ltd	31-Aug-23	20,000	200,000	2,743,125	1,360,000	1,596,000	(1,383,125)	60,000
10.	Dhaka Electric Supply Co. Ltd.	8-Dec-10	504,658	5,046,580	29,481,985	10,345,489	11,657,600	(19,136,496)	504,658
11.	Eastern Bank Ltd.	8-Dec-10	8,452,824	84,528,240	25,447,136	205,403,623	177,689,182	179,956,487	12,589,350
12.	Federal Insurance Company Ltd.	17-Jun-21	30,000	300,000	1,158,633	567,000	546,000	(591,633)	30,000
13.	Grameen Phone Ltd.	11-Jul-18	128,152	1,281,520	47,008,305	33,050,401	41,405,911	(13,957,904)	3,588,256
14.	Heidelberg Cement Bd. Ltd.	8-Dec-10	169,206	1,692,060	89,579,397	36,565,417	37,479,129	(53,013,980)	423,015
15.	I.D.L.C Finance Ltd.	26-May-15	522,435	5,224,350	37,042,040	18,650,930	16,270,147	(18,391,110)	746,362
16.	Ifad Autos Ltd.	7-Jan-19	318,688	3,186,880	21,434,200	6,883,661	6,564,973	(14,550,539)	31,560
17.	Icb Islami Bank Ltd.	23-May-08	2,684,000	26,840,000	26,840,000	6,173,200	8,052,000	(20,666,800)	-
18.	Ifil Islamic Mutual Fund-1	2-Dec-15	7,534,390	75,343,900	66,634,688	25,616,926	35,411,633	(41,017,762)	-
19.	Jamuna Oil Company Ltd.	21-Sep-11	254,352	2,543,520	52,902,154	42,705,701	43,595,933	(10,196,453)	3,815,280
20.	Lafargeholcim Bangladesh Ltd.	10-Dec-13	141,000	1,410,000	11,011,677	6,584,700	7,599,900	(4,426,977)	535,800
21.	Lanka Bangla Finance Ltd		386,114	3,861,140	13,932,408	4,749,202	7,181,720	(9,183,206)	-
22.	Linde Bangladesh Limited	3-Feb-16	35,000	350,000	51,162,165	26,253,500	35,682,500	(24,908,665)	1,400,000
23.	Meghna Petroleum Ltd.	23-Nov-10	188,157	1,881,570	38,458,375	36,201,407	36,935,219	(2,256,968)	3,198,669
24.	Mercantile Bank Limited	6-Nov-16	1,018,336	10,183,360	17,647,326	7,637,520	10,488,861	(10,009,806)	1,690,993
25.	Mjl Bangladesh Ltd.	31-May-15	325,191	3,251,910	35,688,341	29,429,786	30,600,473	(6,258,555)	-
26.	N C C Bank Ltd.	26-Dec-10	854,274	8,542,740	12,709,772	10,422,143	9,226,159	(2,287,629)	1,110,556
27.	Navana Cng Ltd.	31-Oct-01	285,500	2,855,000	20,501,520	5,995,500	6,709,250	(14,506,020)	285,500
28.	Olympic Industries Ltd.	19-Oct-15	197,457	1,974,570	57,244,898	27,130,592	31,198,206	(30,114,306)	197,457
29.	One Bank Ltd.	28-Jul-11	1,839,249	18,392,490	31,574,817	12,874,743	15,633,617	(18,700,074)	-
30.	Padma Oil Company.	2-Oct-14	192,180	1,921,800	48,359,155	32,324,676	36,264,366	(16,034,479)	2,690,520
31.	Prime Bank Ltd.	14-Jun-17	250,117	2,501,170	6,121,576	7,178,358	24,518,426	1,056,782	1,833,663
32.	Renata (Bd) Ltd.	10-Feb-19	25,363	253,630	31,156,969	9,937,223	16,108,041	(21,219,746)	233,340
33.	Robi Axiata Limited	26-Nov-20	-	-	-	-	6,792,000	-	360,000
34.	Southeast Bank Ltd.	18-Apr-12	1,298,039	12,980,390	19,399,565	11,682,351	11,682,351	(7,717,214)	5
35.	Square Pharmaceuticals Ltd.	11-Jul-18	255,651	2,556,510	59,712,248	50,772,289	55,655,223	(8,939,959)	2,812,161
36.	Titas Gas Transmission & D.C.L	26-Dec-10	1,385,908	13,859,080	81,813,385	21,481,574	28,965,477	(60,331,811)	692,954
37.	Uniliver Consumer Care Limited	16-Sep-20	14,478	144,780	25,791,494	31,140,730	36,914,557	5,349,236	752,856
38.	Uttara Finance & Invest. Ltd	24-Mar-15	279,219	2,792,190	19,674,038	2,652,581	4,439,582	(17,021,457)	-
	Sub-Total		**33,635,299**	**336,352,990**	**1,251,242,149**	**873,861,262**	**961,991,895**	**(377,380,883)**	**50,004,665**

B. Non-Listed, De-Listed & Preference Shares:

Sl. No.	Name of the company	Date of Purchase	No of shares	Face Value	Total Cost/ Book Value	Market Value as on 31-12-2025 Taka	Market Value as on 31-12-2024 Taka	Unrealized Gain/(Loss)	Dividend Received in 2025 Taka
1.	Bangladesh Development Co. Ltd.	19-Jul-11	74,500	7,450,000	7,450,000	7,450,000	7,450,000	-	2,500,000
2.	Central Depository Bangladesh Ltd.	23-Jun-02	1,142,361	11,423,610	3,138,890	3,138,890	3,138,890	-	2,284,722
3.	Equity Of Grameen It Park	1-Feb-01	42,018	4,201,800	4,201,760	4,201,760	4,201,760	-	-
4.	Karmasangsthan Bank	15-Mar-99	150,000	15,000,000	15,000,000	15,000,000	15,000,000	-	539,400
5.	Icb Amcl 2Nd Mutual Fund	11-Apr-16	3,364,419	33,644,190	33,644,190	27,924,678	35,326,400	(5,719,512)	841,105
	Sub-Total		**4,773,298**	**71,719,600**	**63,434,840**	**57,715,328**	**65,117,050**	**(5,719,512)**	**6,165,227**
	Grand Total (A+B)				**1,314,676,989**	**931,576,590**		**(383,100,395)**	**56,169,892**

BASIC Bank PLC.

Annexure - C

For the Year ended 31 December 2025

Detail of information on advances exceeding 10% of bank's paid-up capital (funded & non-funded):

(Taka in Lac)

Sl. No.	Name of the Client	Outstanding as on 31- Dec-25			Outstanding as on 31-Dec-24	CL status as on 31-Dec-25
		Funded	Non funded	Total		
1	Amader Bari Limited Group	71,392	-	71,392	68,316	BL
2	Ali Group	-	-	-	32,386	BL
3	Well Tex	19,024	66	19,090	24,607	BL
4	Emerald Group	35,761	130	35,891	35,778	BL
5	Bd Development & New Dhaka City Group	46,319	-	46,319	46,581	UC
6	Max Sweater (Bd) Ltd.	15,711	5,150	20,861	22,875	UC
7	Ab Group	-	-	-	16,814	UC
8	Nilsagor Agro Industries Ltd	67,677	-	67,677	18,722	BL
9	Aristocrat	16,949	-	16,949	16,949	BL
10	Feaz Group	16,897	-	16,897	16,896	BL
11	Mymco Group	16,144	-	16,144	16,142	BL
12	Vasavi, Tahmina & Water Heaven Group	14,778	26	14,804	15,022	UC
13	Ajbiha, Youth	-	-	-	14,349	BL
14	Rising Group	13,502	38	13,540	13,540	BL
15	Basher Group	13,306	-	13,306	13,306	BLW
16	R.I. Enterprise	13,175	20	13,195	13,174	BLW
17	Crystal Steel & Ship Breaking Ltd.	13,165	-	13,165	13,165	BL
18	Delta Systems Limited	12,804	-	12,804	12,804	BLW
19	Zeil Wears Limited	12,700	-	12,700	12,700	BL
20	Pioneer Casual Wear Ltd.	2,496	9,734	12,230	-	UC
21	Map & Muller Group	12,133	-	12,133	12,133	BL
22	Regent Weaving Ltd	11,707	-	11,707	11,708	BL
23	Ig Navigations Limited	11,689	-	11,689	11,689	BL
24	Bay Navigation Limited.	11,537	-	11,537	11,537	BL
25	Kazi Sobhan Group	11,927	-	11,927	11,599	SS
26	Profusion Textiles Limited.	11,306	-	11,306	11,306	BLW
27	Ma Tex	11,122	-	11,122	11,122	BLW
	TOTAL	**483,221**	**15,164**	**498,385**	**505,220**	

Note 1: In 2025 and 2024, capital of the Bank was negative. As such, loans allowed to customers/customers group exceeding 10% of paid-up capital of the Bank has been reported here in line with Bangladesh Bank's approval.

BASIC Bank PLC.

SCHEDULE OF FIXED ASSETS

As of 31 December 2025

Annexure - D

Particulars	Cost Price				Depreciation					Written Down Value as at 31.12.2025
	Balance as at 01.01.2025	Addition during the year	Disposal during the year	Balance as at31.12.2025	Rate of Dep.	Balance as at 01.01.2025	Additionduring the year	Disposal/ Adjustment during the year	Balance as at 31.12.2025	
Building-Office	125,095,000	-	-	125,095,000	3%	4,181,977	3,627,392	-	7,809,369	117,285,631
Furniture and Fixtures	136,431,969	833,272	18,800	137,246,441	10%	94,761,714	4,213,081	17,897	98,956,898	38,289,543
Machinery and Equipment	400,643,988	24,301,016	4,425,770	420,519,234	20%	340,568,737	14,206,527	4,193,909	350,581,355	69,937,879
Interior Decoration	396,853,149	3,437,377	-	400,290,526	10%	250,879,310	14,761,773	-	265,641,083	134,649,443
Computer Hardware	493,760,218	15,346,939	1,228,856	507,878,301	20%	459,310,265	14,017,632	1,210,240	472,117,657	35,760,644
Software	154,019,583	301,875	-	154,321,458	20%	150,389,161	832,672	-	151,221,833	3,099,625
Motor Vehicles	239,340,197	-	-	239,340,197	25%	239,340,132	-	-	239,340,132	65
Leasehold Assets	4,000,000	-	-	4,000,000	1%	1,166,635	40,000	-	1,206,635	2,793,365
Total 2025	**1,950,144,104**	**44,220,479**	**5,673,426**	**1,988,691,157**		**1,540,597,931**	**51,699,077**	**5,422,046**	**1,586,874,962**	**401,816,195**
Total 2024	**1,919,702,700**	**32,729,135**	**2,287,731**	**1,950,144,104**		**1,472,443,368**	**70,292,080**	**2,137,517**	**1,540,597,931**	**409,546,173**

BASIC Bank PLC.

HIGHLIGHTS ON THE OVERALL ACTIVITIES OF THE BANK

Sl. No.	Particulars	2025	2024
1	Paid up Capital	10,846,982,500	10,846,982,500
2	Total Capital	(23,520,070,036)	(15,052,284,785)
3	Capital Surplus/(Deficit)	(41,844,874,095)	(33,636,950,639)
4	Total Assets	165,416,869,398	148,351,320,613
5	Total Deposits	154,751,917,468	135,529,279,823
6	Total Loans and Advances	127,633,479,288	128,889,061,260
7	Total Contingent Liabilities and Commitments	12,650,616,540	17,288,835,358
8	Credit - Deposit Ratio	80.20%	93.47%
9	Percentage of Classified Loans against total Loans & Advances	65.16%	68.55%
10	Profit (Loss) after Tax and Provision	(8,102,660,645)	(8,630,944,013)
11	Amount of Classified Loans and Advances	83,167,150,213	88,355,704,338
12	Provision Kept against Classified Loan	5,294,401,479	5,115,820,923
13	Provision Surplus/(deficit)	-	-
14	Cost of Fund	10.96%	8.88%
15	Interest Earning Assets	63,274,999,819	46,700,689,344
16	Non-interest Bearing Assets	102,141,869,579	101,650,631,269
17	Return on Investment (ROI)*	-50.62%	-104.66%
18	Return on Assets (ROA)	-5.16%	-5.45%
19	Incomes on Investment	3,340,031,765	(685,350,540)
20	Earnings Per Share (EPS)	(7.47)	(7.96)
21	Diluted Earnings Per Share (Diluted EPS)	(2.20)	(2.34)
22	Net Income Per Share	(7.47)	(7.96)
23	Price Earning Ratio**	N/A	N/A

* ROI has been calculated by dividing profit/(Loss) after tax by average shareholders equity plus average long term debt.

** N/A: Not Applicable

BASIC Bank PLC.

LIST OF EXECUTIVES AS ON 31.12.2025

Sl.	Staff No.	Employee Name	Designation
1	3196	Md. Quamruzzaman Khan	Managing Director & CEO
2	1537	Abu Md. Mofazzal	Deputy Managing Director
3	3198	Subhash Chandra Das FCMA, FCA	Deputy Managing Director
4	1201	Md. Ismail	General Manager
5	1218	Md. Momenul Hoque	General Manager
6	1411	Md. Nashir Uddin	General Manager
7	1415	Sumit Ranjan Nath	General Manager
8	1482	Md. Hasan Imam	General Manager
9	3192	Dulon Kanti Chakraborty	General Manager
10	1101	Md. Ghulam Sayeed Khan	General Manager
11	1470	Saidur Rahman Sohel	General Manager
12	1022	Nurur Rahman Chowdhury	General Manager (Current Charge)
13	1474	Md. Fida Hasan	Deputy General Manager
14	1307	Mahbub Alam Khan	Deputy General Manager
15	1977	Mohammad Musa Khan	Deputy General Manager
16	1472	Niaz Musawwir Shah	Deputy General Manager
17	1444	Abdus Sabur	Deputy General Manager
18	1515	Md. Ashrafuzzaman	Deputy General Manager
19	1521	Mohammad Al- Amin	Deputy General Manager
20	1522	A.M. Shahed Husain	Deputy General Manager
21	1524	Md. Khosh Newaz	Deputy General Manager
22	1526	Shakir Mahmud Sharafuddin	Deputy General Manager
23	1530	Md. Mahmud Hasan	Deputy General Manager
24	1984	Jahir Uddin Ahmed	Deputy General Manager
25	1733	Md. Nurul Islam	Deputy General Manager
26	1583	Md. Helal Uddin	Deputy General Manager
27	1395	Muhammad Imrul Islam	Deputy General Manager
28	1404	Mohammad Didarul Alam	Deputy General Manager
29	1416	Palash Das Gupta	Deputy General Manager
30	2281	Md. Nasir Uddin	Deputy General Manager
31	1409	Dominic Sampson	Deputy General Manager
32	1689	Shehab Chowdhury	Deputy General Manager
33	1650	Golam Kabir	Deputy General Manager

BASIC Bank PLC.

LIST OF EXECUTIVES AS ON 31.12.2025

Sl.	Staff No.	Employee Name	Designation
34	1555	Mohammad Mahmudul Hasan	Deputy General Manager
35	1459	Sahidul Alam Mohammad Kabir	Deputy General Manager
36	1632	Abul Kalam Md. Shumsuddin	Deputy General Manager
37	1628	Shafi Ahamad	Deputy General Manager
38	1625	Md. Khalekuzzaman Talukder	Deputy General Manager
39	1968	Syed Abdullah-Al-Zaman	Deputy General Manager
40	2901	Nitul Kanti Saha	Deputy General Manager
41	1565	Md. Golam Ershad	Deputy General Manager
42	1614	Md. Mamunur Rahman	Deputy General Manager
43	1392	Md. Mafizur Rahman Talukdar	Deputy General Manager
44	1619	Mohammad Nazmul Islam	Deputy General Manager
45	1648	Dilruba Nusrat	Deputy General Manager
46	1542	Md. Anwar Hossain Rubel	Deputy General Manager
47	2746	Md. Taslim Uddin	Deputy General Manager
48	2747	S. M. Zahid Hassan Sayed	Deputy General Manager
49	2850	S. M. Hasibur Rahman	Deputy General Manager
50	1622	Afroza Haque Jolly	Deputy General Manager
51	1233	Md. Salequr Rahman	Deputy General Manager
52	1558	Mohammad Jasim Uddin	Deputy General Manager
53	1557	Chowdhury Tanbir Ahmed	Deputy General Manager
54	1551	Farbina Rahman	Deputy General Manager
55	1988	Md. Kamrul Islam	Assistant General Manager
56	1981	S.M. Anisuzzaman	Assistant General Manager
57	1975	Sadia Akhter Shahin	Assistant General Manager
58	1249	A.S.M. Anisur Rahman Choudhury	Assistant General Manager
59	1484	Md. Ekhwanul Islam	Assistant General Manager
60	1563	Iftekhar Ahmed	Assistant General Manager
61	1824	Rabiul Hossain Chowdhury	Assistant General Manager
62	2400	Md. Abu Sahid	Assistant General Manager
63	1227	Md. Raihan Ali	Assistant General Manager
64	1234	Md. Mahbubor Rahman	Assistant General Manager
65	2749	Md. Rakibul Hassan	Assistant General Manager
66	1108	Sk. Mahfuzur Rahman	Assistant General Manager

BASIC Bank PLC.

LIST OF EXECUTIVES AS ON 31.12.2025

Sl.	Staff No.	Employee Name	Designation
67	1178	Syed Md. Humayun Kabir	Assistant General Manager
68	1169	Mashiur Rahman	Assistant General Manager
69	1153	Md. Abul Hossain	Assistant General Manager
70	1170	Md. Mominul Haque Chowdhury	Assistant General Manager
71	1237	Md. Masud Hasan	Assistant General Manager
72	1688	Md. Shamim Khan	Assistant General Manager
73	1541	Md. Ahsanul Mamun Chowdhury	Assistant General Manager
74	1424	Mohammad Shafiqul Alam	Assistant General Manager
75	1185	Imrul Islam	Assistant General Manager
76	1019	Md. Khalilur Rahman Bhuiyan	Assistant General Manager
77	1145	Abu Musa Md. Golam Mostafa	Assistant General Manager
78	1152	Md. Nazir Uddin Ahamad	Assistant General Manager
79	1164	Majir Uddin Ahmed Chowdhury	Assistant General Manager
80	1216	Md. Fazlul Karim	Assistant General Manager
81	1259	Md. Jalal Uddin	Assistant General Manager
82	1280	Rumana Ahad	Assistant General Manager
83	1979	Mia Muhammad Mustafiz Munir	Assistant General Manager
84	2454	Md. Anower Ul Haq	Assistant General Manager
85	1613	Mohammad Anisur Rahman	Assistant General Manager
86	1615	Mohammad Tariqul Islam	Assistant General Manager
87	1618	Mohammad Majadul Haque Chowdhury	Assistant General Manager
88	1620	A.H.M. Mazadur Rahaman	Assistant General Manager
89	1624	Saifuna Begum	Assistant General Manager
90	1629	Kazi Reza Azmin Rashid	Assistant General Manager
91	1630	Sazzad Hossain	Assistant General Manager
92	1652	Abu Saleh Mohammad Mahbubul Amin	Assistant General Manager
93	1105	Md. Zahadul Hoque	Assistant General Manager
94	2735	Md. Matiur Rahman	Assistant General Manager
95	2752	Md. Khorshed Alam	Assistant General Manager
96	2759	Masud Reza Mohammad Amanul Bari	Assistant General Manager
97	2829	Mohammad Ishtiaque Azad	Assistant General Manager
98	1856	Md. Habibur Rahman	Assistant General Manager
99	2277	Pritish Kanti Mallick	Assistant General Manager

BASIC Bank PLC.

LIST OF EXECUTIVES AS ON 31.12.2025

Sl.	Staff No.	Employee Name	Designation
100	2032	Nasrin Khanam	Assistant General Manager
101	1456	Mohammad Jobaidul Alam	Assistant General Manager
102	1781	Dinu Pramanik	Assistant General Manager
103	1852	Sk. Jalal Md. Khalid Bin Hafiz	Assistant General Manager
104	1849	Sumon Roy	Assistant General Manager
105	1863	Md. Asraful Alam Sardar	Assistant General Manager
106	2060	K. M. Wahidul Islam	Assistant General Manager
107	1383	Khaled Md. Aktharul Haq Khan	Assistant General Manager
108	1439	Tanvir Shahajada	Assistant General Manager
109	1790	Md. Akther Hossain	Assistant General Manager
110	1784	Md. Zahedur Rahman	Assistant General Manager
111	1970	Md. Khademul Islam	Assistant General Manager
112	1265	Dewan Erfan Ahmed	Assistant General Manager
113	1971	Md. Kamruzzaman Halder	Assistant General Manager
114	1668	Mohammad Rafiqul Islam	Assistant General Manager
115	1836	Mohammad Mostakim Billah	Assistant General Manager
116	1782	Sk. Minhaj Uddin Ahmed Chy.	Assistant General Manager
117	1774	Md. Sirajaum Munir	Assistant General Manager
118	1838	Shah Md. Nazmus Sakib	Assistant General Manager
119	1793	Shoriful Islam	Assistant General Manager
120	1779	Farid Ahamed	Assistant General Manager
121	1792	Sabrina Sharmin	Assistant General Manager
122	1462	Nurul Afchar	Assistant General Manager
123	1857	M. Baizid Alam	Assistant General Manager
124	2742	Md. Ataur Rahman	Assistant General Manager
125	1846	Md. Aminul Haque	Assistant General Manager
126	1787	Mohammad Abdul Hannan	Assistant General Manager
127	2760	Sudeb Kumar Biswas	Assistant General Manager
128	1866	Ahsan Ferdows	Assistant General Manager
129	1497	Mortuja Jahangir	Assistant General Manager
130	2843	Kazi Mohammad Ashraful Alam	Assistant General Manager
131	1854	Md. Nasir Uddin	Assistant General Manager
132	1976	Muhammad Maher Ali	Assistant General Manager

BASIC Bank PLC.

LIST OF EXECUTIVES AS ON 31.12.2025

Sl.	Staff No.	Employee Name	Designation
133	1695	Mohammad Morshedul Alam	Assistant General Manager
134	1478	Md. Muktear Foysal	Assistant General Manager
135	1238	Abdul Basith Mohammod Shoaib	Assistant General Manager
136	1778	Mohammad Mohiuddin	Assistant General Manager
137	1845	Md. Rezaur Rahman	Assistant General Manager
138	1321	Emran Hossain	Assistant General Manager
139	2818	Md. Rashedul Haque	Assistant General Manager
140	1786	Mohammad Saiful Islam	Assistant General Manager
141	1323	Ilora Das Purkayastha	Assistant General Manager
142	1419	Kanez Fatema	Assistant General Manager
143	2063	Md. Ghulam Shafi Khan	Assistant General Manager
144	1504	Md. Mosharrof Hossain	Assistant General Manager
145	1862	Shakhawat Hossen	Assistant General Manager
146	1835	Hossain Ahmed	Assistant General Manager
147	1503	Mohammad Manir Hossain	Assistant General Manager
148	2935	Motier Rahman	Assistant General Manager
149	1452	Shamsher Mahmud	Assistant General Manager

INFORMATION & COMMUNICATION TECHNOLOGY

Sl.	Staff No.	Employee Name	Designation
1	1950	Md. Abdul Alim	Assistant General Manager (ICT)
2	1941	Sk. Md. Emran Ali	Assistant General Manager (ICT)
3	1274	Kazi Mahmud Riaz	Assistant General Manager (ICT)

Address of Head Office and Division

BASIC BANK PLC.
Head Office Sena Kalyan Bhaban 195, Motijheel C/A, Dhaka-1000 Tel: 02-223359185-86, 02-223388190, 02-223359589-90

Divisions at Sena Kalyan Bhaban
Board Secretariat & Company Affairs Division Tel: Ext.-340
Circle-1 Office Tel: Ext.-239
Circle-2 Tel: 02-223384830, Ext.-211
Finance & Accounts Division Tel: Ext. 316, 354
Common Service Division Tel: 57163705, Ext. 213, 227
Head Office Credit Committee Unit (HOCC) Tel: Ext.216
MD's Office Tel: Ext. 219, 242
Special Asset Management Unit
Treasury & Capital Market Services Division Tel: Ext. 226, 240, 251, 361
Branch Control Division Tel: 02-47111136, Ext. 245
Circle-3 Office Tel: Ext.-211
Circle-4 Tel: Ext.- 264
Central Customer Sercice & Complaints Management Unit Tel: 02-223359186, Ext. 371
Disciplinary Division Tel: Ext.372
Human Resources Division Tel: Ext.-241, 242
Public Relation Division Tel: 02-9512964 (Direct). Ext. 65124
Recovery Division Tel: Ext. 237, 303, 344
Written-Off Loan Recovery Unit Mob: Ext. 360, 65122

Address of Head Office and Division

DIVISIONS AT GAUSE-PAK BIPONI BITAN (10TH & 11TH FLOOR)

28/G/1, Toyenbee Circular Road, Motijheel C/A, Dhaka-1000

Agriculture, Micro Credit & Special Finance Division (AMCSFD) Email: basicamcsfd@basicbankplc.com	**Back Office Division(BOD)** Email: basicbod@basicbankplc.com
Audit and Inspection Division (AID) Tel: 02-47119578, 47119579, 47119582 E-mail: basicaid@basicbankplc.com	**Branding & Corporate Communication Division (BCCD)** Tel: 02-41071156 Email: basicbccd@basicbankplc.com
Anti-Money Laundering Division (AMLD) Telephone # 02-41070468-69 Email: basicamld@basicbankplc.com	**Management Information System Division (MIS)** Tel: 02-41070470, 02-41070472 Email: basicmisd@basicbankplc.com.
BASIC Bank Training Institute (BBTI) Tel: 02-47119578, 47119579, 47119584 E-mail: basicti@basicbankplc.com	**Monitoring Division** Tel: 02-47119578, 47119579, 47119583 Email: basicmnd@basicbankplc.com.
Compliance Division (CD) Tel: 02-47119578, 47119579, 47119580 Email: basiccd@basicbankplc.com	**Small Enterprise Finance Division (SEFD)** Email: sefd@basicbankplc.com
Credit Risk Management Division (CRMD) Tel: Ext.256 Email: crmd@basicbankplc.com	**Trade Finance Division (TFD)** Phone:02-41071157 Email: basicid@basicbankplc.com
Credit Pre Audit Cell Tel: 02-41670467	**Alternative Delivery Channel Unit** Tel: 02-41070850
Back Office Division(BOD) Email: basicbod@basicbankplc.com	**Research & Development Division (R&DD)** Email: basicrdd@basicbankplc.com
Security Management Division (SMD) Tel: 02-47119581 Email: basicsmd@basicbankplc.com	**Risk Management Division (RMD)** Tel: 02-41070652-53 Email: basicrmd@basicbankplc.com
Sustainable Finance Unit Tel: 02-41070652	**Women Entrepreneur Development Unit** Tel: 02-41010652
Legal Issues Division (LID) E-mail: basiclid@basicbanplc.com	**Intellignce Unit**
Willfull Defaulter Identification Unit Tel: Ext. 237, 359	**Financial inclusion & Literacy Cell**
Mamla Porjobekkhon Unit	**Real Estate Management Unit**
BACH & RTGS Unit	**Pre-Audit Cell** **Remittance Unit**

INFORMATION AND COMMUNICATION TECHNOLOGY DIVISION

Peoples Insurance Bhaban (5th Floor), 36, Dilkusha Commercial Area, Dhaka-1000
Tel : 02-223382960, 02-9515973, 02-9515320 02-223385087, 9515319, 9515 321
Email: basicitd@basicbankplc.com

CARD DIVISION

14, Dilkusha Commercial Area, Dilkusha, Dhaka-1000
Phone: 02-47118959, 02-47118961, 02-223388935
Email: basiccard@basicbankplc.com

ADDRESS OF BRANCHES [Dhaka Division]

MAIN BRANCH
Bana Shilpa Bhaban (Ground floor)
73 Motijheel C/A, Dhaka-1000
Tel: 02-223383068-69,02- 223389417, 02-223353191
SWIFT: BKSIBDDH002
Branch Code: 02
E-mail: main@basicbankplc.com

NARSINGDI BRANCH
Holding No.513, Sutapatti Road
Narshingdi-1600
Tel: 02-224452445, 02-224453145
02-224451631
Branch Code: 19
E-mail: narsingdi@basicbankplc.com

BANGSHAL BRANCH
230 North South Road
Bangshal, Dhaka-1100
Tel: 02-41053222-225
SWIFT: BKSIBDDH006
Branch Code: 06
E-mail: bangshal@basicbankplc.com

GULSHAN BRANCH
33, Gulshan Commercial Area
Gulshan South Avenue, Gulshan-1, Dhaka
Tel: 02-41087123-27
SWIFT: BKSIBDDH021
Branch Code: 21
E-mail: gulshan@basicbankplc.com

SHANTINAGAR BRANCH
Green City Regency (1st floor)
26, 27, 27/1, Kakrail, Dhaka-1217
Tel: 02-222223062-64,02-222223066-67
SWIFT: BKSIBDDH009
Branch Code: 09
E-mail: shantinagar@basicbankplc.com

MIRPUR BRANCH
BSCIC Electronics Complex, Industrial Plot No. 1/1,
Section-7, Avenue-4, Road No. 3 Pallabi, Dhaka-1221
Tel: 02-48033320-21,02-48034903
SWIFT: BKSIBDDH022
Branch Code: 22
E-mail: mirpur@basicbankplc.com

MOULVIBAZAR BRANCH
Gulbadan Market (1st Floor)
4 Moulvibazar, Dhaka-1211
Tel: 02-57315356,02-5 7316991
SWIFT: BKSIBDDH024
Branch Code: 10
Email: moulvibazar@basicbankplc.com

BABUBAZAR BRANCH
Hajee Yusuf Mansion (1st floor)
56 Mitford Road, Babubazar, Dhaka-1100
Tel: 02-57391335, 02-57393875
SWIFT: BKSIBDDH023
Branch Code: 23
E-mail: babubazar@basicbankplc.com

TANBAZAR BRANCH
55/21 S.T.S Tower, S.M Maleh Road
Tanbazar, Narayanganj-1400
Tel: 02-224437899, 7648601, 224437161
02-224436233, 7631862
SWIFT: BKSIBDDH014
Branch Code: 14
E-mail: tanbazar@basicbankplc.com

UTTARA BRANCH
Plot No. 67/A (1st floor), Rabindra Saroni
Sector-7, Uttara Model Town, Dhaka-1230.
Tel: 02-48951031,48950032, 7911303
Branch Code: 26
E-mail: uttara@basicbankplc.com

ADDRESS OF BRANCHES [Dhaka Division]

DILKUSHA BRANCH

14, Dilkusha C/A, Dhaka-1000
Tel: 02-223383793-94, 02-223357510
SWIFT: BKSIBDDH015
Branch Code: 15
E-mail: dilkusha@basicbankplc.com

DHANMONDI BRANCH

Kashba Center , House No.5/2, Road No.-4 Mirpur Road, Dhanmondi Dhaka-1209
Tel: 02-9611560, 02-9614892, 02-58611669, 02-2223366912
Branch Code: 28
E-mail: dhanmondi@basicbankplc.com

MADHABDI BRANCH

Holding no: 248/1, N.D. Tower
Algi Road, Kashipur,Narsingdi-1604
Tel: 02-224457218, 02-224457220, 02-224457219
Branch Code: 37
E-mail: madhabdi@basicbankplc.com

KARWAN BAZAR BRANCH

Latif Tower, 47 Karwan Bazar
Dhaka-1215
Tel: 02-55011622, 02-55011623,02-48120259
Branch Code: 31
E-mail: karwanbazar@basicbankplc.com

GAZIPUR CHOWRASTA BRANCH

Kafil Uddin Complex (1st floor & 2nd floor)
Gazipur Chowrasta
Mymensingh Road, Gazipur
Tel: 02-224423490,02-224423491
Branch Code: 33
Email: gazipurchowrasta@basicbankplc.com

BASHUNDHARA BRANCH

Sayed Ali,Super Market,
Holding No. KA-11, 2D Jagannatpu
Bashundhara Road, P.S Vatara, Dhaka.
Tel: 02-8419650, 8419657, 8419658
Branch Code: 49
E-mail: bashundhara@basicbankplc.com

TUNGIPARA BRANCH

220, Poura Super Market, Patgati Bazar
Tungipara, Gopalganj
Tel: 02-224456296, 02-224456297
Branch Code: 34
E-mail: tungipara@basicbankplc.com

KOTALIPARA BRANCH

Haji Tayob Ali Daria Super Market, Ghagore Bazar Main Road, Kotalipara, Gopalganj
Tel: 02-478824070-72
Branch Code: 50
E-mail: kotalipara@basicbankplc.com

SAVAR BRANCH

Holding Bo.144, Savar Bazar Road, Ward No.02 Savar Pourashova, Savar, Dhaka-1340
Tel: 02-224445581-82
Branch Code: 35
E-mail: savar@basicbankplc.com

SHYAMOLI BRANCH

House# 24/1, Mohammadpur Housing Estate
Block-B, Ring Road, Shyamoli, Dhaka-1207
Tel: 02-41022816, 02-41022814
Branch Code: 53
E-mail: shyamoli@basicbankplc.com

ADDRESS OF BRANCHES [Dhaka Division]

ISLAMPUR BRANCH
6-7, Islampur Road (2nd floor), Islampur
Dhaka-1100
Tel: 02-57394422, 02-57394722, 02-7394799
Branch Code: 39
E-mail: islampur@basicbankplc.com

MATUAIL BRANCH
Asiatic Shopping Mall Complex, Mominbagh
Chowrasta, Paradogair, Matuail, Demra, Dhaka
Tel: 02-223303819, 02-2233003820, 02-223303808
Branch Code: 61
E-mail: matuail@basicbankplc.com

MAWNA BRANCH
Hamida Complex, Telihati
Sreepur, Gazipur-1741
Mobile: 01730057326
Branch Code: 41
E-mail: mawna@basicbankplc.com

KERANIGANJ BRANCH
Century City Complex, Shaheed Delwar Hossain Road, East Aganagar, South Keraniganj, Dhaka
Tel: 02-7764283, 7764284 ,7764285
Branch Code: 63
E-mail: keraniganj@basicbankplc.com

FARIDPUR BRANCH
Holding no. 29/D, Ward no. 2
Thana-Kotwali, Faridpur
Tel:02-478804228, 02-478804234
Branch Code: 46
E-mail: faridpur@basicbankplc.com

DHAKA CANTONMENT BRANCH
CB 211/4, VIP Road, Kochukhet, Bhashantek
Dhaka Cantonment, Dhaka-1206
Tel: 02-8871857, 8871159, 8871858
Branch Code: 64
E-mail: dhakacantonment@basicbankplc.com

BANANI BRANCH
6, Kamal Ataturk Avenue
Banani-1213
Tel: 02-8833402, 8833403, 8833407
Fax: 02-8833035
Branch Code: 47
E-mail: banani@basicbankplc.com

ELENGA BRANCH
Holding no: 1665
Dr. Hasen Ali Super Market
Elenga Bazar Road, Elenga, Kalihati, Tangail
Mob: 01730057338
Branch Code: 65
E-mail: elenga@basicbankplc.com

MUKTERPUR BRANCH
“Laila Plaza” (Jor Pukurpar)
Vill : Mukterpur, Post : Panchasar
P.S : Munshigonj, Dist : Munshigonj
Phone: 02-997731200, 02-997731490
Branch Code: 73
E-mail: muktarpur@basicbankplc.com

ADDRESS OF BRANCHES [Chattogram Division]

KHATUNGONJ BRANCH
193 Khatungonj, Chattogram -4000
Tel: 02-333366280,02-333357200, 02-333388519
SWIFT: BKSIBDDH004
Branch Code: 04
E-mail: khatungonj@basicbankplc.com

DEWANHAT BRANCH
4/B D.T. Road, Postarpar
Dewanhat, Chattogram-4100
Tel: 02-333322480-82
Branch Code: 30
E-mail: dewanhat@basicbankplc.com

AGRABAD BRANCH
Pine View (Ground floor)
100 Agrabad C/A, Chattogram-4100
Tel: 02-333320041, 02-333320080
02-333314822, 02-333325527
SWIFT: BKSIBDDH008
Branch Code: 08
E-mail: agrabad@basicbankplc.com

CHANDPUR BRANCH
Holding No.- 121, (Kalibari More), Cumilla Road
Ward No-7, Pourashava Chandpur, Chandpur-3600
Tel: 02-334487201, 02-334487202
Branch Code: 38
E-mail: chandpur@basicbankplc.com

JUBILEE ROAD BRANCH
G.R. Plaza, 5 Jubilee Road
Chattogram-4100
Tel: 02-333364447, 02-333358305
SWIFT: BKSIBDDH013
Branch Code: 13
E-mail: jubileeroad@basicbankplc.com

PAHARTOLI BRANCH
Plot No. 9 & 10, Block-G
Firoz Shah Housing Estate
Pahartoli, Chattogram
Tel:02-333333860-861 , Fax: 43150558
Branch Code: 45
E-mail: pahartoli@basicbankplc.com

ASADGONJ BRANCH
M.A. Salam Market
774, Asadgonj, Chattogram -4100
Tel: 02-333364942, 02-333354569
SWIFT: BKSIBDDH016
Branch Code: 16
E-mail: asadgonj@basicbankplc.com

DOHAZARI BRANCH
Janakalyan Tower (1st floor)
Main Raod, Dohazari, Chandanaish
Chattogram
Tel: 01713018843
Branch Code: 59
E-mail: dohazari@basicbankplc.com

SHOLASHAHAR BRANCH
Proskov Bhaban (1st floor), 110 CDA
Avenue, Nasirabad, Muradpur, Chattogram
Tel: 02-334454066, 02-334450855
02-334455304
Branch Code: 24
E-mail: sholashahar@basicbankplc.com

PATHERHAT BRANCH
Ibrahim Soban Tower, Patherhat, Noapara
Raozan, (Kaptai Road), Chattogram
Tel: 01713068889
Branch Code: 60
E-mail: patherhat@basicbankplc.com

ADDRESS OF BRANCHES [Chattogram Division]

CEPZ BRANCH
Islam Plaza, Holding no-1279/1685
Ward-39,South Halishahar
M.A. Aziz Road,CPEZ Chattogram -4100
Tel: 02-333340546, 02-333340094, 02-333340733
Branch Code: 25
E-mail: cepz@basicbankplc.com

CUMILLA BRANCH
Holding No.- 03, A.M.D. Complex Market
Chatipatty, Rajgonj, Cumilla-3500
Tel:02-334403444,02-334405886
Branch Code: 17
E-mail: Comilla@basicbankplc.com

COX'S BAZAR BRANCH
Holding no.: 30 (Rashid Complex)
Main Road, Cox's Bazar Sadar
Cox's Bazar-4700
Tel: 02-334462776, 02-334462777
Branch Code: 56
E-mail: coxsbazar@basicbankplc.com

JORARGANJ BRANCH
Gopinathpur, Jorarganj, Mirersharai
Chattogram
Mobil: 01730057311
Branch Code: 68
E-mail: Jorarganj@basicbankplc.com

FENI BRANCH
Holding no.: 1162, Feni Zilla Central Boro Jame
Mosjid Complex, Trank Road, P.O : Feni Sadar
P.S.: Feni, Dist : Feni
Phone: 02-334474303, 02-334474074
Branch Code: 72
E-mail: feni@basicbankplc.com

Khulna Division

KHULNA BRANCH
107, Sir Iqbal Road,Khulna-9100
Tel: 02-477721672, 02-444110521
SWIFT: BKSIBDDH025
Branch Code: 05
E-mail: khulna@basicbankplc.com

KUSHTIA BRANCH
Biswas Super Market (1st floor)
95/170, N.S. Road, Shapla Chattar
Thanapara, Kushtia-7000
Tel: 02-477782635,02-477782636 (Direct)
Branch Code: 36
E-mail: kushtia@basicbankplc.com

JHIKARGACHA BRANCH
Samad Market, Krishnanagar
Jhikargacha, Jashore
Tel: 02-477769499, 02-477769495
Branch Code: 48
E-mail: jhikargacha@basicbankplc.com

KDA AVENUE BRANCH
Al-Mumin Centre(1st floor)
58, KDA Avenue Sonadanga, Khulna-9100
Tel:02-477723118, 477729924, 477729920
477729709
Branch Code: 42
E-mail: kdaavenue@basicbankplc.com

ADDRESS OF BRANCHES [Khulna Division]

JASHORE BRANCH
NLI Tower 04, Holding No.142 Deshbandhu Chittaranjan Road, Jashore Sadar Jashore-7400 Tel: 02-477765047, 02-477760104 Branch Code: 18 E-mail: jessore@basicbankplc.com

JHENAIDAH BRANCH
203, Hossain Shaheed Suhrawardy Road Jhenaidah Sadar, Jhenaidah Tel: 02-477747188, 02-477747142 Branch Code: 67 E-mail: jhenaidah@basicbankplc.com

FAKIRHAT BRANCH
Sheikh Matiur Rahman Market Old Dhaka Road, Fakirhat, Bagerhat Tel: 02-477754867-68 Branch Code: 43 E-mail: fakirhat@basicbankplc.com

CHITALMARI BRANCH
Holding no:48 Meem Sargical Clinic, Vill: Aruaborni, Shaheed Minar Road, Chitalmari, Bagerhat Tel: 02-477755709,02477755707, 02-477755708 Mobile: 01711595476 Branch Code: 44 E-mail: chitalmari@basicbankplc.com

SATKHIRA BRANCH
12478(Old), Itagacha Bazar Mor, Sultanpur Bara Bazar Road, Satkhira-9400 Tel: 02-477741775, 02-77741776 Branch Code: 51 E-mail: satkhira@basicbankplc.com

Rajshahi Division

RAJSHAHI BRANCH
Sarker Tower (1st floor) Holding no.167-170, Kumarpara Boalia Rajshahi-6100 Tel: 02-588860976, 02-588856278 Branch Code: 03 E-mail: rajshahi@basicbankplc.com

CHAPAINAWABGANJ BRANCH
Holding No.- 449, Huzrapur Road Chapainawabganj Tel: 02-588892580, 02,588892770 Branch Code: 54 E-mail: chapainawabganj@basicbankplc.com

SIRAJGANJ BRANCH
Shapneel Shoping Complex 305, S.S. Plaza, S.S. Road, Sirajganj Tel: 02,588831648, 02-588831649 Branch Code: 29 E-mail: sirajganj@basicbankplc.com

NATORE BRANCH
Holding No.- 327, Rosy Market Station Bazar, Natore Tel: 02-588873374, 02-588873574 Branch Code: 55 E-mail: natore@basicbankplc.com

ADDRESS OF BRANCHES [Rajshahi Division]

BELKUCHI BRANCH	BOGURA BRANCH
Bhuiya Plaza Mukundagati Bazar, Belkuchi, Sirajganj Tel: 02-588834430, 02-588834440 Branch Code: 40 E-mail: belkuchi@basicbankplc.com	Holding no.489 Bhabani Shachin Bhaban Hari Dashi Market, 120 Baragola, Bogura-5800 Tel: 02,589902801-02, 02-589902803 SWIFT: BKSIBDDH012 Branch Code: 12 E-mail: bogra@basicbankplc.com

Rangpur Division

SAIDPUR BRANCH	RANGPUR BRANCH
T. R. Road (Dinajpur Road) Saidpur 5310, Nilphamari Tel:02-589957580, 02-589957582 Branch Code: 20 E-mail: saidpur@basicbankplc.com	97/1, Central Point, Central Road Rangpur-5400 Tel:02-589962082,02-589962083 Branch Code: 32 E-mail: rangpur@basicbankplc.com

CHIRIRBANDAR BRANCH
(Ghugura Tola Bus Stand) Vill : Chirirbandar P.S.: Chirirbandar, Dist : Dinajpur Mobile: 01712247100 Branch Code: 70 E-mail: chirirbandar@basicbankplc.com

Barishal Division

BARISHAL BRANCH	MATHBARIA BRANCH
Chandradeep Bhaban Holding No. Old-788, New 1073 Moulana Anayetur Rahman Sarak Falpatti, Chakbazar, Barishal Tel: 02-478862682, 02-472265037 Branch Code: 27 E-mail: barisal@basicbankplc.com	Hatem Ali Plaza, Holding NO.407 Kapuria Patty Sarak, Thana- Mathbaria Drist: Pirojpur Tel: 04625-75896, 04625-75897 Mobile: 01713444236, 01857229229 Branch Code: 57 E-mail: mathbaria@basicbankplc.com

MOHIPUR BRANCH
Vill/Area: Mohipur, Thana: Mohipur Upzilla: Kolapara, Dist: Patuakhali Mobil: 01713257450 Branch Code: 69 E-mail: mohipur@basicbankplc.com

ADDRESS OF BRANCHES [Sylhet Division]

ZINDABAZAR BRANCH
Wahid View (1st floor) 5477 East Zindabazar, Sylhet-3100 Tel:02-996634317, 02-996633548 SWIFT: BKSIBDDH026 Branch Code: 07 E-mail: zindabazar@basicbankplc.com

MIRPUR BAZAR BRANCH
Chowdhury Complex, Dhulia Khal Road Mirpur Bazar, Bahubal, Habiganj Mobil: 01714166946 Branch Code: 62 E-mail: mirpurbazar@basicbankplc.com

CHOWMUHANA BRANCH
152, Shamsernagar Road Chowmuhana, Moulvibazar-3200 Tel:02-996683238 E-mail: chowmuhana@basicbankplc.com

SONARPARA (RAYNAGAR) BRANCH
61, Monsuf-Rowshan Plaza, Sylhet-Tamabil Road Raynagar, Sonarpara, Sylhet Tel: 02-996636487, 02-996636472 (PABX) Branch Code: 58 E-mail: sonarpara@basicbankplc.com

ADDRESS OF BRANCHES [Mymensingh Division]

MYMENSINGH BRANCH
76/A, Chhoto Bazar Road Mymenshingh-2200 Tel: 02-996668617, 02-996668612 Branch Code: 52 E-mail: mymensingh@basicbankplc.com

ISHWARGANJ BRANCH
41, Patbazar Road, Ishwarganj, Mymensingh Tel: 0902-756152, 756153 Mobile: 017134444215 Branch Code: 66 E-mail: ishwarganj@basicbankplc.com

JAMALPUR BRANCH
Mia Mansion House No: 1007, Doyamoyee Road, Jamalpur-2000 Phone: 02-997773501, 02-997773488 Branch Code: 71 E-mail: jamalpur@basicbankplc.com

ADDRESS OF SUB-BRANCHES

AGARGAON SUB BRANCH 01
Controlling Branch : Main
Address: Holding No#134, Shahid Kamal Sarani, West Agargaon, Ward No# 28, Dhaka North City Corporation, Thana-Sher-E-Bangla Nagar, Dhaka.
Mobile No: 01722-044328
Email: agargaon@basicbankplc.com

DHAKA COMMERCE COLLEGE ROAD SUB BRANCH 02
Controlling Branch : Mirpur
Address: Plot-I/4, Avenue-1, Block-C Section-1, Mirpur, Ward No# 08, Dhaka North City Corporation, Thana – Shah Ali, Dhaka.
Mobile No: 01753-572167
Email: dhakacommercecollegeroad@basicbankplc.com

DHAKA UDDYAN SUB BRANCH 03
Controlling Branch : Shyamoli
Address: Holding No# 6, Block-B Haji Dil Mohammad Avenue, Ward No# 33, Dhaka North City Corporation, Thana – Mohammadpur, Dhaka
Mobile No: 01918-108380
Email: dhakauddyan@basicbankplc.com

PARBATIPUR SUB BRANCH 04
Controlling Branch : Saidpur
Address: Holding # 1118, Natun Bazar, Fulbari Road Ward No-02, Pourasava –Parbatipur, Dinajpur
Mobile No: 01716-763106
Email: parbatipur@basicbankplc.com

AAM CHATTAR SUB BRANCH 05
Controlling Branch : Rajshahi
Address: "Nice Plaza", Holding # 146, North Nowdapara, Ward No.-17, Rajshahi City Corporation Thana- Shah Mokhdum, District- Rajshahi
Mobile No: 01767-479656
Email: ammchattar@basicbankplc.com

GANDARIA SUB BRANCH 06
Controlling Branch : Bangshal
Address: Holding No. 21/A, Distrilari Road Gendaria, Thana – Sutrapur, Ward No.- 45, Dhaka South City Corporation, Dhaka
Mobile No: 01558-315636
Email: gandaria@basicbankplc.com

BANASREE MOHILA SUB BRANCH 07
Controlling Branch : Karwanbazar
Address: Holding No. 187/9, Titas Road, Banasree P.S-Rampura, Ward No- 22, Dhaka South City Corporation, Dhaka.
Mobile No: 01780-161322
Email: banasreemohila@basicbankplc.com

RANIR BAZAR SUB BRANCH 08
Controlling Branch : Cumilla
Address: Holding No.323/280, Ranir Bazar Road Ward No.- 8, Cumilla City Corporation, P.S. Adarsha Sadar, Cumilla-3500.
Mobile No: 01712-613983
Email: ranirbazar@basicbankplc.com

GALLAMARI SUB BRANCH 09
Controlling Branch : KDA Avenue
Address: Holding No.-214/6
N.S. Tower Sher-e-Bangla Road,Ward no.-24,
Khulna City Corporation
P.S-Khulna Sadar, District-Khulna.
Mobile No: 01752-195970
Email: gallamari@basicbankplc.com

JHALAKATHI SUB BRANCH 10
Controlling Branch : Barisal
Address: Holding No.-49-50, Monohor Patti Road Ward No.-4, Pourashava-Jhalakathi, P.S-Jhalakathi District- Jhalakathi
Mobile No: 01711-006455, 01818-386510
Email: jhalakathi@basicbankplc.com

ADDRESS OF SUB-BRANCHES

HAZI ABDUL LATIF BHUIYAN COLLEGE SUB BRANCH 11

Controlling Branch : Matuail
Address: Holding No. 103/10, College Road, Ward No.-65, Dhaka South City Corporation
P.S-Jathabari, Dhaka
Mobile No: 01717-825935
Email: haziabdullatifbhuyancollege@basicbankplc.com

SAVAR SUB BRANCH 12

Controlling Branch : Savar
Address: Holding No. 43, Dhaka- Aricha Hiway
Holding no.07, Pourashava-Savar, P.S Savar, Dhaka
Mobile No: 01711-368371
Email: savarsubbranch@basicbankplc.com

SONAGAZI SUB BRANCH 13

Controlling Branch : Feni
Address: Upazila Muktijoddha Complex Bhaban, Sonagazi Muhurigonj Project Road, Ward No. 05, Sonagazi Pouroshava, P.S Sonagazi, Feni
Mobile No: 01743-688868
Email: sonagazi@basicbankplc.com

UTTARKHAN SUB BRANCH 14

Controlling Branch : Uttara
Address: Holding no. 1841/1, Shah Kabir (R.) Main Road, Ward No. 45
Dhaka North City Corporation. Dhaka.
Mobile No: 01918-322819
Email: uttarkhan@basicbankplc.com

BHUSCHI BAZAR SUB BRANCH 15

Controlling Branch : Cumilla
Address: Bhai Bhai Super Market, Vill: Bhuschi Bazar, Post Office: Choto Shorifpur, Union: Bhulin South, P.S: Lalmai, Cumilla
Mobile No: 01911-868272
Email: bhuschibazar@basicbankplc.com

GAIBANDHA SUB BRANCH 16

Controlling Branch : Rangpur
Address: Holding No. 7903, D.B Road
Ward No. 03, Pouroshava-Gaibandha
P.S-Gaibandha Sadar, Dist.- Gaibandha
Mobile No: 01712-363758
Email: Gaibandha@basicbankplc.com

POISHERHAT SUB BRANCH 17

Controlling Branch : Kotalipara
Address: Abdul Goni Howlader Complex
Vil: Poisherhat, Union -9 no. Bakal
P.S: Agoiljhara, District-Barishal
Mobile No: 01732-061690
Email: paisarhat@basicbankplc.com

SHARIATPUR SUB BRANCH 18

Controlling Branch : Kotalipara
Address: Rokon Art Press Bhaban
Palong Bazar Sarak,Ward # 01, Pourasava-Shariatpur
Thana-Palong, District-Shariatpur
Mobile No: 01716-406139
Email: shariatpur@basicbankplc.com

PABNA SUB BRANCH 19

Controlling Branch : Natore
Address: M.R. Tower, Holding # 84, Nandan Goli Lohapotti, Ward No.-3, Pourasava-Pabna
Thana-Pabna Sadar, District-Pabna
Mobile No: 01716-836718
Email: pabna@basicbankplc.com

GOPALGANJ SUB BRANCH 20

Controlling Branch : Tungipara
Address: Nur Centre, Holding No-15, Chowrongi Road, Ward No-04, Pourasava-Gopalganj
P.S-Gopalgan Sadar, District-Gopalganj
Mobile No: 01724-095304
Email: gopalgonj@basicbankplc.com

ADDRESS OF SUB-BRANCHES

CHUADANGA SUB BRANCH 21

Controlling Branch : Kushtia
Address: Shahadat Hossain Joarder Market
Holding No-978/2, Shahid Abul Kashem Road
Ward No-04, Pourasava-Chuadanga
P.S- Chuadanga Sadar, District-Chuadanga
Mobile No: 01714-502868
Email: chuadanga@basicbankplc.com

KURIGRAM SUB BRANCH 22

Controlling Branch : Rangpur
Address: Holding No-0002-00, Kurigram-Bhurungamari Road, Ward No-03, Pourasava-Kurigram, P.S-Kurigram Sadar, District-Kurigram
Mobile No: 01717-951978
Email: kurigram@basicbankplc.com

THAKURGAON SUB BRANCH 23

Controlling Branch : Chirirbandar
Address: Holding No-809, Tatipara Road, Ward No-06, Pourasava-Thakurgaon, P.S-Thakurgaon District-Thakurgaon.Mobile No: 01868-082051
Email: thakurgaon@basicbankplc.com

LEBUKHALI SUB BRANCH 24

Controlling Branch: Barishal
Addres: S.T Bhaban, Vill/Location: Lebukhali Union-Lebukhali, Thana-Dumki, District-Patuakhali
Mobile No: 01719-765321
Email: lebukhali@basicbankplc.com

SUBIDKHALI SUB BRANCH 25

Controlling Branch : Barisal
Address: Bepari Market, Union- 4 no.
East Subidkhali, P.S-Mirzagonj, District-Patuakhali.
Mobile No: 01711-194595
Email: subidkhali@basicbankplc.com

PATUAKHALI SUB BRANCH 26

Controlling Branch :Mohipur
Address: Momtaj Shopping Complex
Holding No-119, hanapara Road, Ward No-07
Pourashava-Patuakhali, P.S-Patuakhali Sadar
District-Patuakhali.
Mobile No: 01717-286531

NAOGAON SUB BRANCH 27

Controlling Branch : Bogura
Address: Holding No. 152, Old Kachari Road
Ward No.-4, Pourashava-Naogaon P.S: Naogaon Sadar, District: Naogaon.
Mobile No: 01712-233658
Email: naogaon@basicbankplc.com

NARAIL SUB BRANCH 28

Controlling Branch: Jashore
Address: Janani Super Market, Holding No.94
Ward No. 06, Narail-Jashore Road, Pourashava-Naril
P.S: Narail Sadar, District: Narail.
Mobile No: 01925-224512
Email: narail@basicbankplc.com

SUAPUR SUB BRANCH 29

Controlling Branch: Savar Branch
Address: Faijuddin Super Market, Suapur Bazar
Union-Suapur, Thana: Dhamrai, District: Dhaka.
Mobile No: 01813-338779
Email: suapur@basicbankplc.com

MEHERPUR SUB BRANCH 30

Controlling Branch: Kushtia
Address: K.N. Market, Holding No. 457
Main Road, Boro Bazar, ward No.-02
Pourashava – Meherpur, Thana-Meherpur Sadar
District-Meherpur.
Mobile No: 01688-067956
Email: meherpur@basicbankplc.com

ADDRESS OF SUB-BRANCHES

MANIKGANJ SUB BRANCH 31

Controlling Branch: Savar Branch
Address: Beautha Commercial Building
Holding No. 103./1, Beautha Road, Ward No.-09
Pourashava-Manikganj,Thana-Mankiganj Sadar
District-Manikganj, Mobile No: 01741-719989
Email: manikganj@basicbankplc.com

PARAGRAM BAZAR SUB BRANCH 32

Controlling Branch: Dhanmondi
Address: Gazi Plaza,Village: Paragram
Union: Kailail, Thana: Nawabgonj, District: Dhaka.
Mobile No: 01688-118084
Email: paragram@basicbankplc.com

DHANTARA BAZAR SUB BRANCH 33

Controlling Branch: Savar
Address: Hazi Abu Sayeed Super Market, Dhantara Bazar, Union: Jadobpur: Thana: Dhamrai
District: Dhaka.
Mobile No: 01916-505025
Email: dhantarabazar@basicbankplc.com

DAGANBHUIYAN SUB BRANCH 34

Controlling Branch: Feni
Address: Shahadat Shoping Mall, Holding No. 492, Fazlier Ghat Road, Ward No. 03, Poruashava Daganbhuiyan, Thana: Daganbhuiyan
District: Feni. Mobile No: 01758-894964
Email: daganbhuiyan@basicbankplc.com

KHILPARA BAZAR SUB BRANCH 35

Controlling Branch-Chandpur
Address: Shahid G.M. Ruhul Amin Plaza-02
Vill/Location:Khilpara Bazar, Union: Khilpara
Thana: Chatkhil, District: Noakhali
Mobile No: 01788-758990
Email: khilparabazar@basicbankplc.com

NOBOGRAM BAZAR SUB BRANCH 36

Controlling Branch-Savar
Address: Janab Ali Super Market, Vill /Location: Nobogram Bazar, Union: Kushura
Thana: Dhamrai, District: Dhaka
Mobile No: 01717-744998
Email: nobogrambazar@basicbankplc.com

JOYMONTOP HIGH SCHOOL SUB BRANCH 37

Controlling Branch: Savar Branch
Address: JHS Shopping Center, Vill /Location: Joymontop, Union- Joymontop , Thana: Singair
District: Manikganj
Mobile:01754-008005
Email: joymontop@basicbankliited.com

ADRESS OF COLLECTION BOOTHS

Dhaka Palli Bidyut Samity-3 Bhaban
Shimultola Zonal Office
Road: C.R.P Road, Ward: 07
Savar- Pourashava , Savar Dhaka.

Savar Pourashava Bhaban
Holding : 01, Road:
Pourashava Road
Savar, Dhaka

Ramna BTCL Exchange Bhaban
Ramna, Dhaka

Gulshan BTCL Exchange Bhaban
Gulshan-1, Dhaka
Phone-02-48810955

Sher-e- Bangla Nagar BTCL Exchange Bhaban
Sher-E- Bangla Nagar, Dhaka
Phone-02-48118575

GTCL Bhaban,
Holding: F 18/A, Sher-E- Bangla Nagar,
Agargaon, Dhaka

Cox,s Bazar Govt.College
Arakan Road. Jhilonga, P.S.# Cox,s Bazar
Sadar, Cox,s Bazar.

Cox,s Bazar Pourashava Bhaban
Holding: 408, Ward No. 10,
Cox,s Bazar Pourashava , Cox,s Bazar

Barishal District Bar Association Bhaban
Ward No: 09, Barishal City Corporation, P.S :
Kotowali, Dist : Barishal

Mymensingh Palli Bidyut Samity-3 Bhaban
Holding: 1999, Ishwarganj Mymensingh
City Corporation

Patuakhali Palli Bidyut Samity
Kuakata Sub-Zonal Office Bhaban
Holding: 06 , Barishal-Kuakata Raod
Thana- Kolapara, Pautakhali

Kushtia Pourashava Bhaban
Holding : 29, Chowdhury Kashar Ahmed
Road: Ward No.01, Pourashava-Kushtia ,
P.S- Kushtia Sadar, Zilla-Kushtia

Gazipur Palli Bidyut Samity-1
Salna Sub-Zonal Office Bhaban
Holding: 1454, Shimultoli Raod
Thana- Joydebpur, Zilla-Gazipur

Maharajpur Sub Jonal Office,
Chapainawabganj Palli Bidyut Samity
Vil/Area: Maharajpur, Union: Maharajpur
Thana: Chpinawabganj Sadar, Dist: Chpinawabganj

COUNTRYWIDE LOCATIONS OF BASIC ATM

Sl#	ATM	Location of ATM	ATM Live date
1	Bashundhara City Shopping Complex ATM	Basement-1, 13/KA/1, Bashundhara City Market, Panthopath, Dhaka.	05.01.2009
2	Main Branch ATM	Bana Shilpa Bhaban (Ground floor) 73 Motijheel C/A, Dhaka-1000 Tel: 02-9563068, 9553322	01.04.2015
3	Uttara Branch ATM	Plot No. 67/A (1st floor), Rabindra Saroni, Sector-7, Uttara Model Town, Dhaka-1230, Ground Floor (Alongwith Branch Premises)	05.01.2009
4	Agrabad Branch ATM	Pine View, 100, Agrabad C/A, Ground Floor, Chittagong (Along with Branch Premises).	05.01.2009
5	Simanto Square Market ATM, Dhanmondi	Shop-3, Simanto Square Market, Dhanmondi, Dhaka.	04.04.2009
6	Dhaka Cantonment Branch ATM, Kochukhet	CB 211/4, VIP Road, Kochukhet, Bhashantek, Dhaka Cantonment, Dhaka (Along with Branch Premises).	27.08.2013
7	Shyamoli Branch ATM	13/2, Ring Road, Ward#43, Mohammadpur, Dhaka.	26.12.2013
8	Dilkusha Branch ATM	14, Dilkusha C/A, Dhaka (Along with Branch Premises).	13.02.2014
9	Mohipur Branch ATM	Vill: Nazibpur, Union+P.O: Mohipur, P.S: Kalapara, Dist: Patuakhali (Along with Branch Premises).	11.03.2014
10	Mathbaria Pouroshava ATM	Holding 241, Ward#06, Mathbaria Pourashava, Mathbaria.	04.05.2014
11	Khulna Branch ATM	107, Sir Iqbal Road, Khulna-9100 (Along with Branch Premises).	15.04.2014
12	Mirpur-1 ATM	20, Darus Salam Road, South Bishil, Mirpur -1, Ward# 12, Dhaka (Near Chineese restaurant bus stop).	15.05.2014
13	GTCL Head Offioce ATM	GTCL , Head office, Plot-F/A, Agargaon, Dhaka	14.12.2016
14	Gulshan BTCL ATM	Guslhan BTCL Complex, Ghulshan 1	16.08.2017
15	Hobiganj PRAN-RFL ATM	Hobiganj PRAN-RFL Factory, Rokonpur	27.09.2018

Sl#	ATM	Location of ATM	ATM Live date
16	Barishal BAR Council ATM	BAR Council Bhaban, Barishal Court Building	16.10.2018
17	Rajshahi Branch ATM	Sarker Tower, Boalia (Along with Branch Premises)	31.01.2019
18	Mirpur Branch ATM	BSCIC Electronics Complex, Industrial Plot No. 1/1 Section 7, Avenue 4, Road No. 3 Pallabi, Dhaka-1221, Tel: 02-9006249-50	20.06.2019
19	Joraraganj ATM	Jorarganj Bazar,Meresorai, Chittagong	25.05.2022
20	Sirajgonj Branch ATM	Holding - 81, Mujib Road - Borogola Potti, Kheya Complex, District - Sirajganj	25.05.2023
21	Gopalganj Sub Branch ATM	Rida Plaza, Ground Floor, Gopalganj	10.03.2024
22	BTRC Head Office ATM -01, Agargaon	Plot-A6, Sher-E_Bangla Nagar, Agargaon, BTRC Head Office, Dhaka-1207	06.05.2024
23	BTRC Head Office ATM -02, Agargaon	Plot-A6, Sher-E_Bangla Nagar, Agargaon, BTRC Head Office, Dhaka-1207	27.04.2025
24	BANASREE MOHILA SUB BRANCH ATM	187/9, Titas Road, Rrampura, Banasree, Dhaka (Along With Sub Branch Premises)	16.07.2025
25	GTCL Head Offioce ATM - 01	GTCL, Head office, Plot-F/A, Agargaon, Dhaka	18.01.2026

CREDIT RATING

Type of Rating	With Government Support	Without Government Support	Valid From	Valid Till
Long Term	AAA	B+	July 24, 2026	July 23, 2027
Short Term	ST-1	ST-5		
Outlook	Stable	Stable		

BASIC Bank PLC. is rated AAA (Triple A) in the Long Term and ST-1 in the Short Term with stable outlook as Government Support Entity for the year 2025. This Level of Rating indicates strongest capacity of timely payment of financial commitments and carrying lowest credit risk.

Besides, Emerging Credit Rating Ltd. (ECRL) has assigned B+ (pronounced as single B Plus) to BASIC Bank PLC. for Long Term with stable outlook and ST-5 rating for Short Term for the year 2025.

বেসিক ব্যাংক পিএলসি.

প্রধান কার্যালয়, ঢাকা

৩৭তম বার্ষিক সাধারণ সভার বিজ্ঞপ্তি

এতদ্বারা সংশ্লিষ্ট সকলকে জানানো যাচ্ছে যে, বেসিক ব্যাংক পিএলসি. -এর ৩৭তম বার্ষিক সাধারণ সভা সেপ্টেম্বর ১৬, ২০২৬, বুধবার, দুপুর ১২.৩০ মিনিটে ব্যাংকের প্রধান কার্যালয়, ১৯৫, মতিঝিল বাণিজ্যিক এলাকা, ঢাকায় অবস্থিত সেনা কল্যাণ ভবনের সপ্তম তলায় নিম্নলিখিত কার্য সম্পন্ন করার লক্ষ্যে অনুষ্ঠিত হবে-

১. ৩১ ডিসেম্বর, ২০২৫ তারিখের স্থিতি অনুযায়ী কোম্পানীর নিরীক্ষিত বার্ষিক হিসাব, পরিচালকমণ্ডলীর প্রতিবেদন ও নিরীক্ষকগণের প্রতিবেদন গ্রহণ ও অনুমোদনের জন্য উপস্থাপন।

২. বহিঃনিরীক্ষক নিয়োগ ও পারিশ্রমিক নির্ধারণ।

৩. পরিচালকগণের নির্বাচন।

ঢাকা
আগস্ট ২৪, ২০২৬

পরিচালনা পর্ষদের আদেশক্রমে

মোঃ হাসান ইমাম
কোম্পানি সচিব

BASIC Bank PLC.

Serving people for progress

A 100% STATE OWNED COMMERCIAL BANK

Head Office: Sena Kalyan Bhaban (6th Floor), 195, Motijheel C/A,
Dhaka 1000, Phone: 02-223359186, 02-223359589, 02-223359590
basicho@basicbankplc.com www.basicbankplc.com