Bangladesh Bank

(Central Bank of Bangladesh)

Independent auditors' report and financial statements

as at and for the year ended 30 June 2026

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RAHMAN RAHMAN HUQ ★ DHAKA ★

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Independent Auditors' Report

To the Government of the People's Republic of Bangladesh

Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Bangladesh Bank (BB) and its subsidiary (the Group) as well as the separate financial statements of Bangladesh Bank (the Bank), which comprise the consolidated and separate statement of financial position as at 30 June 2026, and the consolidated and separate statement of profit or loss and other comprehensive income, consolidated and separate statement of changes in equity and consolidated and separate statement of cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 30 June 2026, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) and adopted by Financial Reporting Council (FRC) of Bangladesh.

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 *Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements* section of our report. We are independent of the Group and 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 adopted by the Financial Reporting Council (FRC) as applicable to audits of the financial statements of public interest entities, together with the ethical requirements of the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws that are relevant to audits of the financial statements of public interested 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 Matters

We draw attention to Note 10 to the financial statements, which describes the fraudulent activity that took place in 2016 arising from unauthorised SWIFT transactions. As disclosed in the note, an 'other receivable' was recognised in connection with the fraud, of which an outstanding balance of Taka 5,224 million remains as at 30 June 2026. Legal proceedings relating to the recovery of the outstanding amount are ongoing. Our opinion is not modified in respect of this matter.

We further draw attention to Note 15 to the financial statements, which includes 'local currency loans to banks, financial institutions and employees' amounting Taka 1,273,524 million. As stated in Note 3.05 and Note 44.01 to the financial statements, which describes that the Group's financial assets other than those measured at 'fair value through profit or loss' are subject to impairment assessment. Out of the total portfolio, the Bank has assessed Taka 757,307 million as stage III category in Note 44.03 (i), which includes Taka 756,388 million and Taka 919 million for unsecured 'local currency loans to banks and financial institutions' and unsecured 'local currency loans and advances to employees' respectively. Impairment provisions for these loans under Lifetime Expected Credit Loss (ECL) the management of the Bank estimated the Probability of Default (PD) and Loss Given Default (LGD) at various rates as part of it's future strategy. Our opinion is not modified in respect of this matter.

We further draw attention to Note 3.16 to the financial statements, which describes the Bank's application of the revaluation model for measuring property, plant and equipment (PPE). The Bank revalued its land on 1 January 2022 and other classes of PPE on 31 January 2018. As required by IAS 16 *Property, Plant and Equipment*, revaluations should be performed with sufficient regularity to ensure that the carrying amounts of PPE do not differ materially from their fair values at the reporting date. Our opinion is not modified in respect of this matter.

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. ★ HFC DHAKA ★ CHARTERED ACCOUNTANTS

Independent Auditors' Report (continued)

Key Audit Matters

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

Existence and valuation of foreign investments	
The Key Audit Matter	**How the matter was addressed in our audit**
As at 30 June 2026, the Group held foreign investments with an aggregate carrying amount of Taka 3,686,695 million. These comprise overnight investment, investments in foreign bonds, U.S. treasury notes, short-term deposits with overseas commercial banks and other foreign currency investments. These balances are subject to different measurement bases. U.S. treasury notes are measured at fair value through other comprehensive income (FVOCI), while foreign bonds and short-term deposits are measured at amortised cost. In addition, foreign investments are translated using the closing exchange rates at the reporting date. Given the magnitude of amount, the different investment valuation techniques applied and the possible impacts of foreign currency rates and relevant market rates for investments' valuation, the mentioned foreign investments required significant audit attention. Accordingly, we considered the existence and valuation of the foreign investments to be a key audit matter.	Our audit procedures in this area included, among others: • Obtained an understanding, and evaluating the design and implementation of key controls over the recognition, derecognition and valuation of foreign investments. • Tested the operating effectiveness of key controls over the valuation and foreign exchange revaluation of foreign investments. • Obtained the evidence of foreign investments and direct confirmations from custodians and counterparties to verify the existence and balances of foreign investments. • Evaluated the appropriateness of the valuation methodologies and assumptions applied by management and their compliance with the applicable financial reporting framework.

Impairment of local currency loans to banks, financial institutions and employees	
The Key Audit Matter	**How the matter was addressed in our audit**
Local currency loans to banks, financial institutions and employees represent a significant balance in the statement of financial position of the Group as at 30 June 2026. The impairment assessment of these loans involves significant judgement, particularly in determining the appropriate expected credit losses (ECL), including the assumptions, methodologies and inputs applied. Given the magnitude of these balances and the significant judgement involved in the ECL assessment, the audit of impairment of local currency loans to banks, financial institutions and employees required significant auditors' attention. There is also a risk that the impairment allowances may not be appropriately determined, resulting in the loans being materially misstated in the financial statements. As at 30 June 2026, the Group had local currency loans to banks, financial institutions and employees amounting to Taka 1,258,267 million. Accordingly, we considered the impairment of loans to banks, financial institutions and employees to be a key audit matter.	Our audit procedures in this area included, among others: • Obtained an understanding, and evaluating the design and implementation of key controls over the assessment and measurement of impairment on local currency loans to banks, financial institutions and employees. • Tested the design and operating effectiveness of key controls over the assessment and measurement of expected credit losses on aforementioned local currency loans to banks, financial institutions and employees. • Obtained direct confirmations from counterparties to verify the existence and balances of local currency loans to banks, financial institutions and employees. • Evaluated management's impairment assessment, key assumptions and the methodology used to determine ECL allowances amount. • Tested the accuracy and completeness of key data used in the ECL calculation and reperformed the ECL calculation for relevant credit exposures.

RAHMAN RAHMAN HUQ DHAKA

HUSSAIN FARHAD & CO. HFG DHAKA CHARTERED ACCOUNTANTS

Independent Auditors' Report (continued)

Key Audit Matters (continued)

Existence and completeness of notes in circulation	
The Key Audit Matter	**How the matter was addressed in our audit**
As at 30 June 2026, notes in circulation amounting to Taka 3,682,866 million, representing 61% of total liabilities of the Bank. Notes in circulation represents the largest single balance in the Statement of financial position and is one of the principal functions of the Bank under the Bangladesh Bank Order, 1972. Notes in circulation is stated at the face value of bank notes issued, less notes held by the Bank in its own offices and vaults and notes withdrawn from circulation and destroyed. The balance is accumulated from a high volume of issue, return and destruction transactions recorded across the Bank's head office and it's branch offices and through currency chests maintained by scheduled banks. Given the magnitude of the balance, the high volume of transactions involved, the reliance on the internal controls over the recording of notes movements, and the manual counting and verification involved in the cancellation and destruction of soiled and mutilated notes, the audit of notes in circulation required significant auditors' attention. Accordingly, we considered the existence and completeness of notes in circulation to be a key audit matter.	Our audit procedures in this area included, among others: • Obtained an understanding of the notes issue, return, cancellation and destruction cycle through enquiry of the relevant departments and performed walkthroughs of the end-to-end processes. • Evaluated the design and implementation of key controls over the recording of issuance and return of the bank notes. • Performed physical verification of notes held at the Bank's and chest premises, on a sample basis, and reconciled the same to the records supporting notes in circulation. • Performed analytical procedures on notes in circulation by denomination against prior period patterns, and sought clarifications for any unusual movements outside normal patterns. • Obtained denomination-wise counts of cancelled notes, agreed the totals on a branch-wise basis to the supporting destruction records, and traced the effect to the reduction in notes in circulation.

Other Matter

The consolidated financial statements of the Group as well as the separate financial statements of the Bank as at and for the year ended 30 June 2025 were jointly audited by other auditors who expressed an unmodified opinion on those financial statements on 26 August 2025.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report, but does not include the consolidated and the separate financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

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

In connection with our audit of the consolidated and the separate 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 consolidated and the separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

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

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements

Management is responsible for the preparation of the consolidated and separate financial statements that give a true and fair view in accordance with IFRS Accounting Standards as issued by the IASB and adopted by FRC, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and 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 Group and the Bank or to cease operations, or has no realistic alternative but to do so.

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

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. ★ CHARTERED ACCOUNTANTS ★ HFC DHAKA

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

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

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

- Identify and assess the risks of material misstatement of the consolidated and separate 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 Group's and the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate 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 within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group 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 consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

RAHMAN RAHMAN HUQ DHAKA

HUSSAIN FARHAD & CO. HFG DHAKA CHARTERED ACCOUNTANTS

KPMG
Rahman Rahman Huq
Chartered Accountants

HUSSAIN FARHAD & CO.
CHARTERED ACCOUNTANTS

Independent Auditors' Report (continued)

Report on Other Legal and Regulatory Requirements

In accordance with the Terms of Reference (ToR) dated 24 June 2026 as issued by Financial Institutions Division, Ministry of Finance, Government of the People's Republic of Bangladesh, and Financial Reporting Act 2015, we also report that:

a) the consolidated and separate statement of financial position, and the consolidated and separate statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts and returns;

b) the records and accounts are properly maintained and consolidated based on the data received from the branch offices;

c) to the extent noted during the course of our audit work performed on the basis stated under the *Auditors' Responsibilities* section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank, and considering the *Management's Responsibility* for the financial statements;

(i) the internal control system of the Bank appeared to be materially adequate;

(ii) nothing has come to our attention regarding the material misstatements on account of fraud or error and material non-compliances of existing rules and regulations applicable to Bangladesh Bank;

d) the financial statements of Bangladesh Bank's subsidiary, The Security Printing Corporation (Bangladesh) Limited, have been audited by us and have been properly reflected in the consolidated financial statements.

M Mehedi Hasan
Partner, Enrolment Number: 1000
Rahman Rahman Huq
Chartered Accountants
Firm Enlistment Number: CAF-001-080

Dhaka, 30 AUG 2026

DVC: 2608301000AS181862

Md. Masum Hossain
Partner, Enrolment Number: 1985
Hussain Farhad & Co.
Chartered Accountants
Firm Enlistment Number: CAF-001-125

Dhaka, 30 AUG 2026

DVC: 2608301985AS301035

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. HFC DHAKA CHARTERED ACCOUNTANTS

Bangladesh Bank and its subsidiary
Consolidated statement of financial position

In Thousand Taka	*Note*	30 June 2026	30 June 2025
Assets			
Foreign currency financial assets			
Foreign currency accounts	4	**88,780,831**	199,066,118
Foreign investments	5	**3,686,695,102**	2,871,256,556
Assets held with International Monetary Fund	6.01	**447,935,099**	472,606,061
Gold and silver	7	**135,585,111**	110,893,348
Claims from gold transactions	8	**91,719,059**	75,182,773
Foreign currency loans to banks	9	**285,593,236**	292,086,192
Other foreign currency financial assets	10	**31,247,983**	16,926,183
Total foreign currency financial assets		**4,767,556,421**	4,038,017,231
Local currency financial assets			
Taka coin and bank balances	11	**1,418,333**	2,199,186
Securities purchased under agreement to resell	12	**570,790,473**	1,101,519,204
Loans to the Government of Bangladesh	13	**65,387,000**	60,571,900
Local currency investments	14	**656,796,659**	648,316,450
Local currency loans to banks, financial institutions and employees	15	**1,273,523,703**	926,669,261
Other local currency financial assets	16	**296,871,723**	237,009,546
Total local currency financial assets		**2,864,787,891**	2,976,285,547
Total financial assets		**7,632,344,312**	7,014,302,778
Non-financial assets			
Property, plant and equipment	17	**81,966,444**	81,220,012
Intangible assets	18	**568,983**	670,233
Other non-financial assets	19	**10,920,812**	8,432,949
Total non-financial assets		**93,456,239**	90,323,194
Total assets		**7,725,800,551**	7,104,625,972
Liabilities and equity			
Liabilities			
Foreign currency financial liabilities			
Foreign currency deposits from banks and financial institutions	20	**355,929,121**	502,773,935
Liabilities with International Monetary Fund	6.02	**584,093,172**	593,973,170
Other foreign currency financial liabilities	21	**148,159,137**	158,596,091
Total foreign currency financial liabilities		**1,088,181,430**	1,255,343,196
Local currency financial liabilities			
Notes in circulation	22	**3,682,866,246**	3,247,330,186
Local currency deposits from banks and financial institutions	23	**1,060,424,462**	864,255,273
Securities sold under agreement to repurchase	24	**28,240,000**	22,776,189
Other local currency financial liabilities	25	**204,467,432**	145,683,498
Total local currency financial liabilities		**4,975,998,140**	4,280,045,146
Total liabilities		**6,064,179,570**	5,535,388,342
Equity			
Capital	26	**30,000**	30,000
Retained earnings	27	**175,891,023**	161,398,801
Revaluation reserves	28	**719,222,713**	729,777,188
Currency fluctuation reserve	29	**703,786,004**	616,545,164
Statutory funds	30	**20,717,046**	20,167,046
Non statutory funds	31	**18,453,311**	18,365,945
Other reserves	32	**17,720,384**	17,252,986
General reserve	33	**5,800,500**	5,700,500
Total equity		**1,661,620,981**	1,569,237,630
Total liabilities and equity		**7,725,800,551**	7,104,625,972

The notes on pages 14 to 66 are an integral part of these financial statements.

Md Aminur Rahman Chowdhury
Director (A&BD-1)
Accounts & Budgeting Department-1

Md. Anis Ur Rahman
Deputy Governor

Md Mostaqur Rahman FCMA
Governor

As per our report of same date.

Auditor
M Mehedi Hasan, Partner
Enrolment Number: 1000
Rahman Rahman Huq
Chartered Accountants
Firm Enlistment Number: CAF-001-080
Dhaka, 3 0 AUG 2026

RAHMAN RAHMAN HUQ DHAKA

Auditor
Md. Masum Hossain, Partner
Enrolment Number: 1985
Hussain Farhad & Co.
Chartered Accountants
Firm Enlistment Number: CAF-001-125
Dhaka, 3 0 AUG 2026

HUSSAIN FARHAD & CO. HFG DHAKA CHARTERED ACCOUNTANTS

Bangladesh Bank
Separate statement of financial position

In Thousand Taka	*Note*	30 June 2026	30 June 2025
Assets			
Foreign currency financial assets			
Foreign currency accounts	*4*	**88,780,831**	199,066,118
Foreign investments	*5*	**3,686,695,102**	2,871,256,556
Assets held with International Monetary Fund	*6.01*	**447,935,099**	472,606,061
Gold and silver	*7*	**135,585,111**	110,893,348
Claims from gold transactions	*8*	**91,719,059**	75,182,773
Foreign currency loans to banks	*9*	**285,593,236**	292,086,192
Other foreign currency financial assets	*10*	**31,247,983**	16,926,183
Total foreign currency financial assets		**4,767,556,421**	4,038,017,231
Local currency financial assets			
Taka coin and bank balances	*11.01*	**489,061**	627,116
Securities purchased under agreement to resell	*12*	**570,790,473**	1,101,519,204
Loans to the Government of Bangladesh	*13*	**65,387,000**	60,571,900
Local currency investments	*14.01*	**653,132,031**	643,535,514
Local currency loans to banks, financial institutions and employees	*15.03*	**1,273,523,703**	925,011,007
Other local currency financial assets	*16.01*	**295,872,157**	235,959,292
Total local currency financial assets		**2,859,194,425**	2,967,224,033
Total financial assets		**7,626,750,846**	7,005,241,264
Non-financial assets			
Property, plant and equipment	*17.01*	**73,332,213**	72,648,453
Intangible assets	*18*	**568,983**	670,233
Other non-financial assets	*19.01*	**1,907,331**	1,930,063
Total non-financial assets		**75,808,527**	75,248,749
Total assets		**7,702,559,373**	7,080,490,013
Liabilities and equity			
Liabilities			
Foreign currency financial liabilities			
Foreign currency deposits from banks and financial institutions	*20*	**355,929,121**	502,773,935
Liabilities with International Monetary Fund	*6.02*	**584,093,172**	593,973,170
Other foreign currency financial liabilities	*21*	**148,159,137**	158,596,091
Total foreign currency financial liabilities		**1,088,181,430**	1,255,343,196
Local currency financial liabilities			
Notes in circulation	*22*	**3,682,866,246**	3,247,330,186
Local currency deposits from banks and financial institutions	*23*	**1,060,424,462**	864,255,273
Securities sold under agreement to repurchase	*24*	**28,240,000**	22,776,189
Other local currency financial liabilities	*25.01*	**202,565,996**	143,551,820
Total local currency financial liabilities		**4,974,096,704**	4,277,913,468
Total liabilities		**6,062,278,134**	5,533,256,664
Equity			
Capital	*26*	**30,000**	30,000
Retained earnings	*27.01*	**163,672,692**	148,439,584
Revaluation reserves	*28.01*	**714,651,302**	725,182,124
Currency fluctuation reserve	*29*	**703,786,004**	616,545,164
Statutory funds	*30*	**20,717,046**	20,167,046
Non statutory funds	*31*	**18,453,311**	18,365,945
Other reserves	*32.01*	**14,720,384**	14,252,986
General reserve	*33.01*	**4,250,500**	4,250,500
Total equity		**1,640,281,239**	1,547,233,349
Total liabilities and equity		**7,702,559,373**	7,080,490,013

The notes on pages 14 to 66 are an integral part of these financial statements.

Md Aminur Rahman Chowdhury
Director (A&BD-1)
Accounts & Budgeting Department-1

Md. Anis Ur Rahman
Deputy Governor

Md Mostaqur Rahman FCMA
Governor

As per our report of same date.

Auditor

M Mehedi Hasan, Partner
Enrolment Number: 1000
Rahman Rahman Huq
Chartered Accountants
Firm Enlistment Number: CAF-001-080
Dhaka, 30 AUG 2026
DVC: 2608301000AS181862

Auditor

Md. Masum Hossain, Partner
Enrolment Number: 1985
Hussain Farhad & Co.
Chartered Accountants
Firm Enlistment Number: CAF-001-125
Dhaka, 30 AUG 2026
DVC: 2608301985AS301335

Bangladesh Bank and its subsidiary
Consolidated statement of profit or loss and other comprehensive income

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Income			
Income from foreign currency financial assets			
Interest income	*34.01*	**120,640,840**	76,738,046
Commission and discounts	*34.02*	**2,749,854**	287,824
Total income from foreign currency financial assets		**123,390,694**	77,025,870
Income from local currency financial assets			
Interest income	*35.01*	**217,696,185**	225,393,105
Commission and discounts	*35.04.02*	**4,312,957**	4,865,681
Sales to other parties by subsidiary	*35.02*	**2,044,119**	2,119,718
Other income	*35.03*	**4,770,103**	18,185,775
Total income from local currency financial assets		**228,823,364**	250,564,279
Total income		**352,214,058**	327,590,149
Expenses			
Expenses on foreign currency financial liabilities			
Interest expenses	*36.01*	**(21,121,842)**	(21,226,778)
Commission and other expenses	*36.02*	**(206,494)**	(130,364)
Total expenses on foreign currency financial liabilities		**(21,328,336)**	(21,357,142)
Expenses on local currency financial liabilities			
Interest expenses	*37.01*	**(2,636,212)**	(2,881,286)
Commission and other expenses	*37.02*	**(2,157,721)**	(4,707,514)
Total expenses on local currency financial liabilities		**(4,793,933)**	(7,588,800)
Other expenses			
General and administrative expenses	*39*	**(26,584,641)**	(29,122,157)
Allowances for Expected Credit Loss	*40*	**(38,843,537)**	(35,805,011)
Total other expenses		**(65,428,178)**	(64,927,168)
Total expenses		**(91,550,447)**	(93,873,110)
Foreign currency revaluation gain/(loss) - unrealised	*41*	**(98,825,090)**	10,011,071
Foreign currency revaluation gain - realised	*42*	**87,240,840**	106,669,733
Profit before tax		**249,079,361**	350,397,842
Current tax expense		**(785,792)**	(714,915)
Deferred tax income/(expense)		**201,100**	(22,297)
Prior year tax adjustment		-	(44,474)
Profit for the year		**248,494,669**	349,616,158
Other comprehensive income			
Gold revaluation gain		**40,761,562**	59,009,744
Silver revaluation gain		**466,488**	169,311
Revaluation gain on financial instruments	*43*	**44,835,804**	35,806,905
Revaluation loss on property, plant and equipment, net of tax		**(509,650)**	-
Total other comprehensive income		**85,554,204**	94,985,960
Total comprehensive income for the year		**334,048,873**	444,602,119

The notes on pages 14 to 66 are an integral part of these financial statements.

Md Aminur Rahman Chowdhury
Director (A&BD-1)
Accounts & Budgeting Department-1

Md. Anis Ur Rahman
Deputy Governor

Md Mostaqur Rahman FCMA
Governor

As per our report of same date.

Auditor

M Mehedi Hasan, Partner
Enrolment Number: 1000
Rahman Rahman Huq
Chartered Accountants
Firm Enlistment Number: CAF-001-080

Dhaka, 3 0 AUG 2026

RAHMAN RAHMAN HUQ DHAKA

Auditor

Md. Masum Hossain, Partner
Enrolment Number: 1985
Hussain Farhad & Co.
Chartered Accountants
Firm Enlistment Number: CAF-001-125

Dhaka, 3 0 AUG 2026

HUSSAIN FARHAD & CO. HFG DHAKA CHARTERED ACCOUNTANTS

Bangladesh Bank
Separate statement of profit or loss and other comprehensive income

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Income			
Income from foreign currency financial assets			
Interest income	*34.01*	**120,640,840**	76,738,046
Commission and discounts	*34.02*	**2,749,854**	287,824
Total income from foreign currency financial assets		**123,390,694**	77,025,870
Income from local currency financial assets			
Interest income	*35.04.01*	**215,704,436**	223,497,145
Commission and discounts	*35.04.02*	**4,312,957**	4,865,681
Dividend income	*35.04.03*	**2,000,000**	1,000,000
Other income	*35.04.04*	**4,757,858**	18,154,137
Total income from local currency financial assets		**226,775,251**	247,516,963
Total income		**350,165,945**	324,542,833
Expenses			
Expenses on foreign currency financial liabilities			
Interest expenses	*36.01*	**(21,121,842)**	(21,226,778)
Commission and other expenses	*36.02*	**(206,494)**	(130,364)
Total expenses on foreign currency financial liabilities		**(21,328,336)**	(21,357,142)
Expenses on local currency financial liabilities			
Interest expenses	*37.01*	**(2,636,212)**	(2,881,286)
Commission and other expenses	*37.02*	**(2,157,721)**	(4,707,514)
Total expenses on local currency financial liabilities		**(4,793,933)**	(7,588,800)
Other expenses			
Note printing expenses	*38*	**(4,589,275)**	(2,347,867)
General and administrative expenses	*39.02*	**(20,386,237)**	(25,182,982)
Allowances for Expected Credit Loss	*40.01*	**(38,834,356)**	(35,805,011)
Total other expenses		**(63,809,868)**	(63,335,860)
Total expenses		**(89,932,137)**	(92,281,802)
Foreign currency revaluation gain/(loss) - unrealised	*41*	**(98,825,090)**	10,011,071
Foreign currency revaluation gain- realised	*42*	**87,240,840**	106,669,733
Profit for the year		**248,649,558**	348,941,834
Other comprehensive income			
Gold revaluation gain		**40,761,562**	59,009,744
Silver revaluation gain		**466,488**	169,311
Revaluation gain on financial instruments	*43*	**44,835,804**	35,806,905
Total other comprehensive income		**86,063,854**	94,985,960
Total comprehensive income for the year		**334,713,412**	443,927,794

The notes on pages 14 to 66 are an integral part of these financial statements.

Md Aminur Rahman Chowdhury
Director (A&BD-1)
Accounts & Budgeting Department-1

Md. Anis Ur Rahman
Deputy Governor

Md Mostaqur Rahman FCMA
Governor

As per our report of same date.

Auditor
M Mehedi Hasan, Partner
Enrolment Number: 1000
Rahman Rahman Huq
Chartered Accountants
Firm Enlistment Number: CAF-001-080

RAHMAN RAHMAN HUQ ★ DHAKA ★

Dhaka, 30 AUG 2026

DVC: 2608301000AS181862

Auditor
Md. Masum Hossain, Partner
Enrolment Number: 1985
Hussain Farhad & Co.
Chartered Accountants
Firm Enlistment Number: CAF-001-125

HUSSAIN FARHAD & CO. HFC DHAKA CHARTERED ACCOUNTANTS

Dhaka, 30 AUG 2026

DVC: 2608301985AS301335

Bangladesh Bank and its subsidiary
Consolidated statement of changes in equity

For the year ended 30 June 2026

In Thousand Taka	Capital	Non - distributable: Revaluation reserves: Gold and silver	Foreign currency accounts	Financial instruments	Property, plant & equipment	Currency fluctuation reserve	Statutory funds	Non-statutory funds	Other reserves: Asset renewal & replacement fund	Interest reserve	Bonus share reserve	General reserve	Retained earnings	Total equity
Balance as at 1 July 2024	30,000	94,186,477	596,632,480	(140,210,328)	71,094,986	509,875,431	19,617,046	17,345,023	6,276,679	7,522,114	-	5,700,500	174,005,788	1,362,076,196
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	349,616,158	349,616,158
Other comprehensive income for the year	-	59,179,055	-	35,806,905	-	-	-	-	-	-	-	-	-	94,985,960
Total comprehensive income for the year	-	59,179,055	-	35,806,905	-	-	-	-	-	-	-	-	349,616,158	444,602,118
Contributions and distributions														
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	(72,217)	(72,217)
Adjustment against due from government	-	-	-	-	-	-	-	-	-	-	-	-	(4,950,710)	(4,950,710)
Derecognition of reserve for sale/maturity of assets	-	-	-	3,100,196	(23,653)	-	-	-	-	-	-	-	23,653	3,100,196
Interim dividend to Government	-	-	-	-	-	-	-	-	-	-	-	-	(80,000,000)	(80,000,000)
Dividend paid for 2023-24	-	-	-	-	-	-	-	-	-	-	3,000,000	-	(156,912,795)	(153,912,795)
HRD development fund	-	-	-	-	-	-	-	226,080	-	-	-	-	(226,080)	-
Bank restructuring fund	-	-	-	-	-	-	-	100,000	-	-	-	-	(100,000)	-
Disaster management and social responsibility fund	-	-	-	-	-	-	-	2,300,000	-	-	-	-	(2,300,000)	-
Appropriation of profit to other funds	-	-	10,011,071	-	-	106,669,733	550,000	-	454,193	-	-	-	(117,684,996)	-
Utilization from funds	-	-	-	-	-	-	-	(1,605,158)	-	-	-	-	-	(1,605,158)
Total contributions and distributions	-	-	10,011,071	3,100,196	(23,653)	106,669,733	550,000	1,020,922	454,193	-	3,000,000	-	(362,223,145)	(237,440,684)
Balance as at 30 June 2025	30,000	153,365,532	606,643,550	(101,303,227)	71,071,333	616,545,164	20,167,046	18,365,945	6,730,872	7,522,114	3,000,000	5,700,500	161,398,801	1,569,237,630
Balance as at 1 July 2025	**30,000**	**153,365,532**	**606,643,550**	**(101,303,227)**	**71,071,333**	**616,545,164**	**20,167,046**	**18,365,945**	**6,730,872**	**7,522,114**	**3,000,000**	**5,700,500**	**161,398,801**	**1,569,237,630**
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-	**248,494,669**	**248,494,669**
Other comprehensive income for the year	-	**41,228,050**	-	**44,835,804**	-	-	-	-	-	-	-	-	**(509,650)**	**85,554,204**
Total comprehensive income for the year	-	**41,228,050**	-	**44,835,804**	-	-	-	-	-	-	-	-	**247,985,019**	**334,048,873**
Contributions and distributions														
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	-	**7,056,282**	**7,056,282**
Adjustment against due from government	-	-	-	-	-	-	-	-	-	-	-	-	**(2,443,674)**	**(2,443,674)**
Derecognition of reserve for sale/maturity of assets	-	-	-	**2,230,414**	**(23,653)**	-	-	-	-	-	-	-	**23,653**	**2,230,414**
Interim dividend to Government	-	-	-	-	-	-	-	-	-	-	-	-	**(100,000,000)**	**(100,000,000)**
Dividend paid for 2024-25	-	-	-	-	-	-	-	-	-	-	-	-	**(146,195,910)**	**(146,195,910)**
HRD development fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank restructuring fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disaster management and social responsibility fund	-	-	-	-	-	-	-	**2,400,000**	-	-	-	-	**(2,400,000)**	-
Appropriation of profit to other funds	-	-	**(98,825,090)**	-	-	**87,240,840**	**550,000**	-	**467,398**	-	-	**100,000**	**10,466,852**	-
Utilization from funds	-	-	-	-	-	-	-	**(2,312,634)**	-	-	-	-	-	**(2,312,634)**
Total contributions and distributions	-	-	**(98,825,090)**	**2,230,414**	**(23,653)**	**87,240,840**	**550,000**	**87,366**	**467,398**	-	-	**100,000**	**(233,492,797)**	**(241,665,522)**
Balance as at 30 June 2026	**30,000**	**194,593,582**	**507,818,460**	**(54,237,009)**	**71,047,680**	**703,786,004**	**20,717,046**	**18,453,311**	**7,198,270**	**7,522,114**	**3,000,000**	**5,800,500**	**175,891,023**	**1,661,620,981**

The notes on pages 14 to 66 are an integral part of these financial statements.

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. ★ HFG DHAKA ★ CHARTERED ACCOUNTANTS

Bangladesh Bank
Separate statement of changes in equity

For the year ended 30 June 2026

		Non - distributable											
		Revaluation reserves							Other reserves				
In Thousand Taka	Capital	Gold and silver	Foreign currency accounts	Financial instruments	Property, plant & equipment	Currency fluctuation reserve	Statutory funds	Non-statutory funds	Asset renewal & replacement fund	Interest reserve	General reserve	Retained earnings	Total equity
Balance as at 1 July 2024	30,000	94,186,477	596,632,480	(140,210,328)	66,476,269	509,875,431	19,617,046	17,345,023	6,276,679	7,522,114	4,250,500	158,744,548	1,340,746,239
Profit for the year	-	-		-	-	-	-	-	-	-	-	348,941,834	348,941,834
Other comprehensive income for the year	-	59,179,055	-	35,806,905	-	-	-	-	-	-	-	-	94,985,960
Total comprehensive income for the year	-	59,179,055	-	35,806,905	-	-	-	-	-	-	-	348,941,834	443,927,794
Contributions and distributions													
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	(72,217)	(72,217)
Adjustment against due from government	-	-	-	-	-	-	-	-	-	-	-	(4,950,710)	(4,950,710)
Derecognition of reserve for sale/maturity of assets	-	-	-	3,100,196	-	-	-	-	-	-	-	-	3,100,196
Interim dividend to Government	-	-	-	-	-	-	-	-	-	-	-	(80,000,000)	(80,000,000)
Dividend paid for 2023-24	-	-	-	-	-	-	-	-	-	-	-	(153,912,795)	(153,912,795)
HRD development fund	-	-	-	-	-	-	-	226,080	-	-	-	(226,080)	-
Bank restructuring fund	-	-	-	-	-	-	-	100,000	-	-	-	(100,000)	-
Disaster management and social responsibility fund	-	-	-	-	-	-	-	2,300,000	-	-	-	(2,300,000)	-
Appropriation of profit to other funds	-	-	10,011,071	-	-	106,669,733	550,000	-	454,193	-	-	(117,684,996)	-
Utilization from funds	-	-	-	-	-	-	-	(1,605,158)	-	-	-	-	(1,605,158)
Total contributions and distributions	-	-	10,011,071	3,100,196	-	106,669,733	550,000	1,020,922	454,193	-	-	(359,246,798)	(237,440,684)
Balance as at 30 June 2025	30,000	153,365,532	606,643,550	(101,303,227)	66,476,269	616,545,164	20,167,046	18,365,945	6,730,872	7,522,114	4,250,500	148,439,584	1,547,233,349
Balance as at 1 July 2025	**30,000**	**153,365,532**	**606,643,550**	**(101,303,227)**	**66,476,269**	**616,545,164**	**20,167,046**	**18,365,945**	**6,730,872**	**7,522,114**	**4,250,500**	**148,439,584**	**1,547,233,349**
Profit for the year	-		-	-	-	-	-	-	-	-	-	**248,649,558**	**248,649,558**
Other comprehensive income for the year	-	**41,228,050**	-	**44,835,804**	-	-	-	-	-	-	-	-	**86,063,854**
	-	**41,228,050**	-	**44,835,804**	-	-	-	-	-	-	-	**248,649,558**	**334,713,412**
Contributions and distributions													
Prior year adjustment	-	-	-	-	-	-	-	-	-	-	-	**7,056,282**	**7,056,282**
Adjustment against due from government	-	-	-	-	-	-	-	-	-	-	-	**(2,443,674)**	**(2,443,674)**
Derecognition of reserve for sale/maturity of assets	-	-	-	**2,230,414**	-	-	-	-	-	-	-	-	**2,230,414**
Interim dividend to Government	-	-	-	-	-	-	-	-	-	-	-	**(100,000,000)**	**(100,000,000)**
Dividend paid for 2024-25	-	-	-	-	-	-	-	-	-	-	-	**(146,195,910)**	**(146,195,910)**
HRD development fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank restructuring fund	-	-	-	-	-	-	-	-	-	-	-	-	-
Disaster management and social responsibility fund	-	-	-	-	-	-	-	**2,400,000**	-	-	-	**(2,400,000)**	-
Appropriation of profit to other funds	-	-	**(98,825,090)**	-	-	**87,240,840**	**550,000**	-	**467,398**	-	-	**10,566,852**	-
Utilization from funds	-	-	-	-	-	-	-	**(2,312,634)**	-	-	-	-	**(2,312,634)**
Total contributions and distributions	-	-	**(98,825,090)**	**2,230,414**	-	**87,240,840**	**550,000**	**87,366**	**467,398**	-	-	**(233,416,450)**	**(241,665,522)**
Balance as at 30 June 2026	**30,000**	**194,593,582**	**507,818,460**	**(54,237,009)**	**66,476,269**	**703,786,004**	**20,717,046**	**18,453,311**	**7,198,270**	**7,522,114**	**4,250,500**	**163,672,692**	**1,640,281,239**

The notes on pages 14 to 66 are an integral part of these financial statements.

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. ★ HFC DHAKA ★ CHARTERED ACCOUNTANTS

Bangladesh Bank and its subsidiary
Consolidated statement of cash flows

In Thousand Taka	For the year ended 30 June 2026	2025
Cash flows from operating activities		
Profit for the year	**248,494,669**	349,616,158
Adjustments for		
Depreciation and amortization	**2,058,774**	1,975,969
Allowances for Expected Credit Loss	**38,843,537**	35,805,011
(Gain)/loss on sale of asset	**39,078**	(14,255)
Foreign currency revaluation (gain)/loss - unrealised	**98,825,090**	(10,011,071)
Investment income from short term deposit, foreign bills and bonds	**(120,640,840)**	(37,379,593)
Investment income from local treasury bills and bonds	**(57,463,536)**	(186,089,993)
Interest from claims from gold transactions	**(76,034)**	(33,417)
Interest from SDR investment	**(8,637,026)**	(10,644,300)
Income tax expenses	**584,692**	781,686
	202,028,404	144,006,196
Tax paid during the year	**(963,484)**	(759,388)
Changes in:		
- Foreign currency loans to banks	**5,884,993**	36,841,176
- Other foreign currency financial assets	**(14,314,526)**	(3,179,272)
- Loans to the Government of Bangladesh	**(4,815,100)**	506,882,800
- Local currency loans to banks, financial institutions and employees	**(385,038,971)**	(73,837,958)
- Other local currency financial assets	**(61,601,068)**	(32,661,176)
- Other non-financial assets	**(2,283,768)**	(2,571,084)
- Notes in circulation	**435,536,060**	63,232,544
- Other foreign currency financial liabilities	**(10,436,954)**	51,781,849
- Other local currency financial liabilities	**58,958,630**	39,657,045
	20,925,812	585,386,535
Net cash from operating activities	**222,954,216**	729,392,731
Cash flows from investing activities		
Settlement of liabilities with IMF	**14,569,989**	74,593,479
Net changes in gold and silver	**(41,228,049)**	(59,372,770)
Investment income from short term deposit, US treasury notes, foreign bills and bonds	**120,640,840**	76,738,046
Net changes in foreign investment with long-term maturity	**(1,407,546,229)**	160,364,837
Net investment in local treasury bills and bonds	**(12,647,127)**	119,458,063
Other local investment	**4,157,737**	46,745,791
Interest received from local treasury bills and bonds	**59,202,427**	68,947,186
Addition of fixed assets and intangible assets	**(2,747,094)**	(2,271,445)
Receipt from disposal of assets	**4,058**	14,442
Interest received from claims from gold transactions	**68,760**	33,417
Interest received from SDR investments	**8,858,001**	11,137,794
Net utilization from reserve funds	**4,530,388**	(3,527,889)
Gold, silver & FI revaluation adjustment (OCI)	**85,554,204**	94,985,960
Net cash (used in)/from investing activities	**(1,166,582,095)**	587,846,911
Cash flows from financing activities		
Dividend paid to the Government of Bangladesh	**(246,195,910)**	(153,912,795)
Net cash used in financing activities	**(246,195,910)**	(153,912,795)
Net increase/(decrease) in cash and cash equivalents	**(1,189,823,789)**	1,163,326,847
Cash and cash equivalents at 1 July	**2,160,274,896**	986,936,978
Effect of movements in exchange rates on cash held	**(98,825,090)**	10,011,071
Cash and cash equivalents at 30 June	**871,626,017**	2,160,274,896
Cash and cash equivalents includes		
Foreign currency accounts	**88,780,831**	199,066,118
Foreign investments with short-term maturity	**1,655,229,963**	2,247,295,785
Taka coin and bank balances	**1,418,333**	2,199,186
Securities purchased under agreement to resell	**570,790,473**	1,101,519,204
Foreign currency deposits from banks and financial institutions	**(355,929,121)**	(502,773,935)
Securities sold under agreement to repurchase	**(28,240,000)**	(22,776,189)
Local currency deposits from banks and financial institutions	**(1,060,424,462)**	(864,255,273)
Cash and cash equivalents at 30 June	**871,626,017**	2,160,274,896

The notes on pages 14 to 66 are an integral part of these financial statements.

RAHMAN RAHMAN HUQ

HUSSAIN FARHAD & CO. HFG DHAKA CHARTERED ACCOUNTANTS

Bangladesh Bank
Separate statement of cash flows

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Cash flows from operating activities			
Profit for the year		**248,649,558**	348,941,834
Adjustments for			
Depreciation and amortization		**1,710,512**	1,630,726
Allowances for Expected Credit Loss		**38,834,356**	35,805,011
Foreign currency revaluation (gain)/loss - unrealised		**98,825,090**	(10,011,071)
(Gain)/loss on sale of asset		**15,269**	(14,255)
Investment income from short term deposit, foreign bills and bonds		**(120,640,840)**	(37,379,593)
Investment income from local treasury bills and bonds		**(57,463,536)**	(186,089,993)
Interest from claims from gold transactions		**(76,034)**	(33,417)
Interest from SDR investment		**(8,637,026)**	(10,644,300)
Dividend income		**(2,000,000)**	(1,000,000)
		199,217,349	141,204,945
Changes in:			
- Foreign currency loans to banks		**5,884,993**	36,841,176
- Other foreign currency financial assets		**(14,314,526)**	(3,179,273)
- Loans to the Government of Bangladesh		**(4,815,100)**	506,882,800
- Local currency loans to banks, financial institutions and employees		**(386,697,225)**	(74,997,204)
- Other local currency financial assets		**(61,651,755)**	(32,806,997)
- Other non-financial assets		**22,732**	(648,030)
- Notes in circulation		**435,536,060**	63,232,544
- Other foreign currency financial liabilities		**(10,436,954)**	51,781,849
- Other local currency financial liabilities		**59,014,176**	39,467,844
		22,542,401	586,574,707
Net cash from operating activities		**221,759,750**	727,779,652
Cash flows from investing activities			
Settlement of liabilities with IMF		**14,569,989**	74,593,480
Net changes in gold and silver		**(41,228,049)**	(59,372,770)
Investment income from short term deposit, US treasury notes, foreign bills and bonds		**120,640,840**	76,738,046
Net changes in foreign investment with long-term maturity		**(1,407,546,231)**	175,445,502
Net investment in local treasury bills and bonds		**(12,647,127)**	119,458,064
Other local investment		**3,050,610**	31,642,831
Interest received from local treasury bills and bonds		**59,202,427**	68,947,186
Addition of fixed assets and intangible assets		**(2,312,351)**	(2,089,008)
Receipt from disposal of assets		**4,058**	14,442
Interest received from claims from gold transactions		**68,760**	33,417
Interest received from SDR investments		**8,858,001**	11,137,794
Dividend received		**2,000,000**	1,000,000
Net utilization from reserve funds		**4,530,388**	(3,527,889)
Gold, silver & FI revaluation adjustment (OCI)		**86,063,854**	94,985,960
Net cash (used in)/from investing activities		**(1,164,744,831)**	589,007,054
Cash flows from financing activities			
Dividend paid to the Government of Bangladesh		**(246,195,910)**	(153,912,795)
Net cash used in financing activities		**(246,195,910)**	(153,912,795)
Net increase/(decrease) in cash and cash equivalents		**(1,189,180,991)**	1,162,873,911
Cash and cash equivalents at 1 July		**2,158,702,826**	985,817,845
Effect of movements in exchange rates on cash held		**(98,825,090)**	10,011,071
Cash and cash equivalents at 30 June		**870,696,745**	2,158,702,826
Cash and cash equivalents includes			
Foreign currency accounts		**88,780,831**	199,066,118
Foreign investments with short-term maturity		**1,655,229,963**	2,247,295,785
Taka coin and bank balances		**489,061**	627,116
Securities purchased under agreement to resell		**570,790,473**	1,101,519,204
Foreign currency deposits from banks and financial institutions		**(355,929,121)**	(502,773,935)
Securities sold under agreement to repurchase		**(28,240,000)**	(22,776,189)
Local currency deposits from banks and financial institutions		**(1,060,424,462)**	(864,255,273)
Cash and cash equivalents at 30 June		**870,696,745**	2,158,702,826

The notes on pages 14 to 66 are an integral part of these financial statements.

RAHMAN RAHMAN HUQ ★ DHAKA ★

HUSSAIN FARHAD & CO. HFC DHAKA ★ CHARTERED ACCOUNTANTS ★

1 Reporting entity

Legal status and nature of the entity

Bangladesh Bank (the Bank), a statutory body, is the central bank and apex regulatory body for the monetary and financial system of Bangladesh and established on the 16th day of December, 1971 under the Bangladesh Bank Order, 1972 (P.O. No. 127 of 1972). The Bank is domiciled in Bangladesh and the head office of the Bank is situated at Motijheel C/A, Dhaka-1000.

The Bank has an agency arrangement with Sonali Bank PLC, a state-owned commercial bank, for carrying out certain specific treasury-related functions across the country. As of 30 June 2026, 734 branches of Sonali Bank PLC were engaged in daily treasury functions under the referred agency arrangement with the Bank.

Principal activities of the Bank

As per the Article 7A of the Bangladesh Bank Order, 1972, the main functions of the Bank are:

- to formulate and implement monetary policy;
- to formulate and implement intervention policies in the foreign exchange market;
- to give advice to the Government on the interaction of monetary policy with fiscal and exchange rate policy, on the impact of various policy measures on the economy and to propose legislative measures it considers necessary or appropriate to attain these;
- to hold and manage the official foreign reserves of Bangladesh;
- to promote, regulate and ensure a secure and efficient payment system including the issue of bank notes; and
- to regulate and supervise banking companies and financial institutions.

The Bank also acts as the Banker to the Government as per Article 16(18) of the Bangladesh Bank Order, 1972.

The Bank has a fully owned subsidiary company named The Security Printing Corporation (Bangladesh) Ltd. ("SPCBL" or "the subsidiary") which was formed on 22 April 1992 for the purpose of printing and supplying of currency notes. The Bank and its subsidiary are collectively referred to as "the Group". Refer to Note 3.01.

The Bank has 10 (ten) branch offices situated at the following locations:

Location	Address
Motijheel Office	Motijheel C/A, Dhaka-1000
Chattogram Office	Notun/617, Shahid Sohrawardi Road, Chattogram
Rajshahi Office	Natore Road, Majhi Hata, Boalia, Rajshahi-6000
Bogura Office	Holding - 1683, Thonthonia, Bogura-5800
Rangpur Office	Bangladesh Bank Rangpur Office, Rangpur-5400
Khulna Office	1, Ratan Sen Road, Khulna-9100
Barishal Office	Deen Bondhu Sen Road, Barishal-8200
Sylhet Office	VIP Road, Taltola, Sylhet-3100
Sadarghat Office	Bahadurshah Road, Sadarghat, Dhaka-1000
Mymensingh Office	Barara, Mymensingh Sadar, Mymensingh

2 Basis of preparation of the financial statements

2.01 Basis of accounting

These financial statements have been prepared in accordance with IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) and adopted by Financial Reporting Council (FRC) of Bangladesh.

These financial statements were authorized for issue by the board of directors on 30 AUG 2026

In preparing the financial statements, the Bank's ability to continue as a going concern is subject to the article no. 76 of Bangladesh Bank Order, 1972 (President's order No. 127 of 1972) - "the bank shall not be placed in liquidation save by order of the Government and in such manner and on such terms and conditions as it may direct." Subject to the mentioned article no. of Bangladesh Bank Order, 1972, the Group prepares its financial statement as going concern basis.

Details of the Bank's accounting policies, including changes thereto, are included in Note 3.

2.02 Basis of measurement

The financial statements have been prepared on a historical cost basis except for the following material items in the consolidated and separate statements of financial position ("The statement of financial position"):

• Financial instruments held at amortised cost, fair value through profit or loss (FVTPL) and fair value through other comprehensive income (FVOCI) are measured at fair value.
• All assets, except for low value assets and value amounting less than BDT 1 Lac, under property, plant and equipment (PPE) are measured at cost at the time of acquisition and subsequently at revalued amounts less accumulated depreciation and impairment losses.
• The net defined-benefit liability/asset of employee benefit plans, which is recognized as the net of the fair value of plan assets and the present value of defined-benefit obligations.

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2 Basis of preparation of the financial statements (continued)

2.03 Functional and presentation currency

These financial statements are presented in BDT/Taka/Tk., which is the Bank's functional currency. All amounts have been rounded to the nearest thousand, unless otherwise indicated.

2.04 Comparatives and rearrangement

Comparative information has been disclosed for all numerical information in the financial statements and also the narrative and descriptive information when it is relevant for understanding the current financial statements.

To facilitate comparison, certain relevant balances pertaining to the previous year have been rearranged or reclassified whenever considered necessary to conform with current year's presentation.

2.05 Relationship between Issue Department and Banking Department

Under the Bangladesh Bank Order, 1972, issue of banknotes are conducted by Issue Department of the Bank, which is separated and kept wholly distinct from the Banking Department. Accordingly, the Issue Department is solely concerned with notes issued and the assets backing the issued notes. The Banking Department comprises all other activities of the Bank. The separation into departments is made within the Bank and reports on both the Banking and Issue Departments (together referred as "statement of affairs") are prepared and submitted to the Government throughout the year at weekly interval. The assets backing the liability of the currency notes issued as of reporting date are disclosed in Note 22.

2.06 Use of estimates and judgments

The preparation of financial statements in conformity with IFRS Accounting Standards requires management to make judgments, estimates, and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income, and expenses that are not readily available.

The estimates and underlying assumptions are based on past experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of judgments about the carrying values of assets and liabilities, income and expenses that are not readily apparent from other sources. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis.

Revisions to accounting estimates are recognized prospectively in the period in which the estimate is revised if the revision affects only that period or in the period of revision and future periods if the revision affects both current and future periods.

In particular, significant areas of estimation uncertainty and critical judgments in applying accounting policies that has the most significant effect on the amount recognized in the financial statements are as follows:

- Fair value of financial instruments without active quoted market.
- Impairment assessment of financial assets.
- Business model consideration for financial instruments under IFRS 9.
- Effective interest rate consideration in foreign bonds valuation.
- Useful lives of property, plant and equipment and intangible asset.
- Factors considered in revaluation of property, plant and equipment.
- Present value of post retirement defined benefit plan obligations.

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3 Material accounting policy information

Accounting policies set out below have been applied consistently to all periods presented in these financial statements by the Group entities.

3.01 Basis of consolidation

The consolidated financial statements have been prepared in accordance with IFRS 10 *Consolidated Financial Statements*.

Subsidiary

The Security Printing Corporation (Bangladesh) Ltd. (SPCBL) is the subsidiary of the Bank. The Bank holds 14,998,994 shares in SPCBL including 3,000,000 bonus shares allotted in FY 2024-2025. Only for compliance with the requirements of the minimum number of seven shareholders of a public limited company as per the Companies Act 1994, 1,000 shares were allotted to the Governor of Bangladesh Bank, and Deputy Governor of Bangladesh Bank, Managing Director of SPCBL, Secretary of Financial Institution Division of Ministry of Finance, Additional Secretary of Ministry of Home Affairs, Joint Secretary of Internal Resources Division and Director General of Bangladesh Postal Department were allotted 1 share each. However, Bangladesh Bank is the ultimate controlling entity. As IFRS 10 *Consolidated Financial Statements*, the Bank has not recognized the NCI since the shareholders are directly or indirectly related to the Bank. SPCBL is responsible for printing and supplying the Bank with banknotes based on the requirements from time to time. SPCBL sells these notes to the Bank at a specified mark-up agreed beforehand between the Bank and SPCBL. SPCBL is also engaged in the printing of security products for other parties.

Transactions eliminated on consolidation

Intra-group balances, transactions and any unrealized income & expenses arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized gains arising from transactions with the subsidiary are eliminated to the extent of the Group's interest in the subsidiary. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

3.02 Foreign currency transactions

Foreign currency transactions are translated into Taka at the rates prevailing on the dates of transactions in compliance with IAS 21 *The Effects of Changes in Foreign Exchange Rates*. Foreign currency denominated monetary assets and liabilities are translated to the functional currency at the exchange rate at the reporting date. Foreign currency denominated non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the foreign exchange rates prevailing at the transaction dates. Foreign currency gains and losses are reported in profit or loss on a net basis as either exchange gain or loss depending on whether foreign currency movements are in a net gain or net loss position. At the reporting date the exchange rates of Taka against major foreign currencies held by the Group used in preparing the financial statements were as follows:

In Taka	**30 June 2026**	**30 June 2025**
US Dollar	**122.85000**	122.77350
Australian Dollar	**84.99992**	80.78496
Canadian Dollar	**86.54456**	90.22819
EURO	**140.30699**	144.70085
Pound Sterling	**162.89910**	168.60485
CNY	**18.09065**	17.15624
JPY	**0.75581**	0.85253
SDR	**166.59689**	168.69079
SGD	**94.98956**	96.58839
SEK	**12.66678**	13.00415

3.03 Foreign exchange gain/loss

Realized foreign exchange gain/loss is calculated using average cost methodology. At the end of each month, the change in the average cost balance is calculated on a currency by currency basis by applying: (a) where there is a net increase in the currency position, the increase to the average value is the average rate for the month multiplied by the currency amount of the increase and (b) where there is a net decrease in the currency position, the decrease to the average value is calculated by applying the opening average rate to the carrying amount of the decrease. The difference between the book value at the period end exchange rate and the average value by currency is determined. The balance is considered as realized revaluation reserve.

The difference between realized revaluation reserve account and the ledger balance is accounted as unrealized exchange gain/loss for the period and is recognized in the statement of profit or loss for the year. Subsequently the realized and unrealized gain/loss is transferred to currency fluctuation reserve and foreign currency revaluation reserve respectively in the statement of financial position.

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3 Material accounting policy information (continued)

3.04 Accounting treatment of revaluation gain/loss

Revaluation gain/loss of foreign currencies, gold, silvers, financial instruments and property, plant and equipment (PPE) arises from the changes in fair value of assets and currency exchange rates. In line with the objectives and functions of Bangladesh Bank of maintaining a competitive external par value of the Taka, intervening foreign exchange market and holding and managing the official foreign reserves, the revaluation gain/loss is transferred to the 'Reserve Accounts' under the coverage of Article 64 (read with Article 7 & 16) of the Bangladesh Bank Order, 1972 (President's Order No. 127 of 1972). These 'Reserve Accounts' are maintained to provide for contingencies and risk of losses arising from change in fair value of assets, exchange rate volatility, unforeseen global economic shocks and other financial risks. Maintaining such reserve is a common practice by many other central banks.

3.05 Financial assets and liabilities

Financial assets comprise foreign currency accounts, foreign investments, assets held with International Monetary Fund (IMF), gold and silver, claims from gold transactions, foreign currency loans to banks, other foreign currency financial assets, taka coin and cash balances, securities purchased under agreement to resell, loans to Government of Bangladesh, local currency investments, local currency loans to banks, financial institutions and employees and other local currency financial assets.

Financial liabilities comprise deposits from banks and financial institutions in both local and foreign currencies, liabilities with IMF, notes in circulation, short term borrowing and other local currency financial liabilities.

(a) Recognition and initial measurement

Loans and advances are initially recognized in the Statement of financial position on the date they are originated. Regular purchases or sales of financial assets are recognized or derecognized, as applicable, on the settlement date at which the assets are received or, as the case may be, delivered by the Group. All other financial assets and liabilities are initially recognized when the Group becomes a party to the contractual provision of the instruments. Financial assets and liabilities are initially measured at fair value.

(b) Classification and subsequent measurement

Classification of financial assets and liabilities for the purpose of measurement subsequent to initial recognition in accordance with IFRS 9: *Financial Instruments* is made in the following manner:

(1) Financial assets & liabilities carried at amortized cost :
A financial asset shall be measured at amortized cost if both of the following conditions are met:

- the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows and

- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Foreign bonds, US dollar treasury bills, Bangladesh Government treasury bills, advances to Government, investment in REPO, equity investment in HBFC debentures and foreign and local currency loans to banks and financial institutions are measured at amortized cost using the effective interest rate method less ECLs (Expected Credit Losses), if any. SWIFT shares are measured at cost as there is no quoted market price for these shares.

Shares of The Security Printing Corporation (Bangladesh) Ltd. (SPCBL) are measured at cost in the separate financial statements of the Bank in accordance with IAS 27 *Separate Financial Statements.*

Short term borrowing, notes in circulation, deposits from banks and financial institutions and liabilities with IMF are classified as financial liabilities carried at amortized cost.

(2) Fair value through other comprehensive income :
A financial asset shall be measured at fair value through other comprehensive income if both of the following conditions are met:

- the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and

- the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

US Treasury Notes, gold and silver, claims from gold transactions, Bangladesh Government treasury bonds, SWIFT share and shares of ICB Islamic Bank Limited are classified as fair value through other comprehensive income.

If readily available market is not available for SWIFT share or other equity instruments, then the cost value will be considered as the fair value.

(3) Financial assets and financial liabilities at fair value through profit or loss:

A financial asset is measured at fair value through profit or loss -

- unless it is measured under above stated two classification.
- however an entity may make an irrevocable election at initial recognition for particular investments in equity instruments that would otherwise be measured at fair value through profit or loss to present subsequent changes in fair value in other comprehensive income.

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3 Material accounting policy information (continued)

3.05 Financial assets and liabilities (continued)

(c) Amortized cost measurement principles

Amortized cost of a financial asset or liability is the amount at which the financial asset or financial liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, minus any reduction for impairment or irrecoverability.

Effective interest method is a method of calculating the amortized costs of a financial asset or a financial liability (or group of financial assets or financial liabilities) and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to the net carrying amount of the financial asset or financial liability on initial recognition. When calculating effective interest rate, the Group estimates the cash flows considering all contractual terms of the financial instruments, and any revisions to these estimates are recognized in profit or loss. The calculation includes amounts paid or received that are an integral part of the effective interest rate of a financial instrument, including transaction costs and all other premiums and discounts.

(d) Fair value measurement principles

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Group measures the fair value of an instrument using the quoted prices in an active market for that instrument. A market is regarded as active if transactions for the assets or liabilities take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

If there is no quoted price in an active market, then the Group uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price - i.e. the fair value of the consideration given or received. If the Group determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in the profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Group measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Portfolios of financial assets and financial liabilities that are exposed to market risk and credit risk that are managed by the Group on the basis of the net exposure to either market or credit risk are measured on the basis of a price that would be received to sell a net long position (or paid to transfer a net short position) for a particular risk exposure. Those portfolio-level adjustments are allocated to the individual assets and liabilities on the basis of the relative risk adjustment of each of the individual instruments in the portfolio.

The Group recognizes transfers between levels of the fair value hierarchy as of the end of the reporting period during which the change has occurred.

(e) Gains and losses on subsequent measurement

Gains and losses arising from a change in the fair value of the financial assets categorized as Fair Value through Other Comprehensive Income (OCI) recognized in other comprehensive income. Gains and losses arising from a change in the fair value of financial assets and financial liabilities classified as at fair value through profit or loss are recognized in the statement of profit or loss. Gains and losses on subsequent measurement of the financial assets categorized as amortized cost are recognized in the statement of profit or loss. The gains and losses on subsequent measurement are in line with the principle of IFRS 9 *Financial Instruments*.

(f) De-recognition

The Group derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred or in which the Group neither transfers nor retains substantially all the risks and rewards of ownership and it does not retain control of the financial asset. Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Group is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred), and the sum of (i) the consideration received (including any new asset obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognized in other comprehensive income is recognized in the statement of profit or loss.

Group enters into transactions whereby it transfers assets recognized on its statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example, claims from gold transactions and repurchase transactions. Group derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

Financial assets categorized as amortized cost are derecognized on its maturity and financial assets in the category of fair value through OCI and fair value through profit and loss are derecognized when sold or on its maturity. The corresponding receivables arising from the sale of the asset are de-recognized when the asset is delivered to the buyer.

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3 Material accounting policy information (continued)

3.05 Financial assets and liabilities (continued)

(g) Identification and measurement of impairment

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

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

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

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

ECLs are estimated as the difference between all contractual cash flows that are due to the Bank in accordance with the contract and all the cash flows that the Bank expects to receive, discounted at the original effective interest rate.

Being Central Bank, the Bank always manages the financial assets in a prudent way with high-quality counterpart. Thus in assessing ECLs on these instruments, the Bank has applied the minimal risk practical expedient available under IFRS 9 *Financial Instruments* due to their high credit quality. The Bank continuously monitors relevant economic and financial developments. The Bank continuously reviews the risk associated with these financial instruments.

All the Bank's financial assets which are measured at amortized cost are considered to have low credit risk and therefore are subject to impairment assessments under Stage 1. The Bank records 12-month ECLs on its financial instruments which are measured at amortized cost (local and foreign currency loans given to banks and financial institutions) as at June 30, 2026 and adequately disclosed in Note 15.03.01.03.

Impairment of Financial Assets:

The Bank calculates ECLs on investments in financial instruments that are measured at amortized cost. The amount of ECLs are being updated at each reporting date to reflect changes in credit risk since initial recognition. The ECL model is a function of the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD), discounted to the reporting date using the effective interest rate. This concept is further discussed in Note 44.03.

Write-off:

Loans and debt securities are written off (either partially or in full) when there is no reasonable expectation of recovering a financial asset in its entirety or a portion thereof. This generally the case when the Bank determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. This assessment is carried out at the individual asset level.

(h) Off-setting

Financial assets and liabilities are offset and the net amount presented in Statement of financial position when and only when, the Bank has a legal right to set off the recognized amounts and it intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

The Bank has offset the cash at vault with the Currency in circulation and presented the net amount of Currency in circulation as liabilities in Statement of financial position.

(i) Materiality and aggregation

Each material class of similar item is presented separately in the financial statements. Items of dissimilar nature or function are presented separately unless they are immaterial.

(j) Contingent liabilities and commitments

Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. All outstanding letter of credit issued, capital commitments, litigation amount and unclaimed amount recognized as income, which are not recognized as liabilities in Statement of financial position, are shown under respective headings disclosed as contingent liabilities and capital commitments items. Where applicable, such amounts are measured at best estimates. The Bank's contingent liabilities and commitments are disclosed in Note 45 and 48 respectively.

3.06 Foreign currency accounts

Foreign currency accounts comprise balances held in the current accounts maintained with different central banks and foreign commercial banks in the designated foreign currency. These are measured at each reporting date by translating to the functional currency at the exchange rates prevailing on that date. Gains and losses arising upon translation are recognized in the Statement of profit or loss and are subsequently transferred from retained earnings to revaluation reserve - foreign currency accounts and currency fluctuation reserve (refer to Note 3.03).

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3 Material accounting policy information (continued)

3.07 Foreign investments

Foreign investments comprise short term interest bearing deposits (held with overseas commercial banks for periods less than 1(one) year in designated foreign currencies), overnight investment, foreign currency treasury bills purchased at a discount and interest bearing foreign bonds and treasury notes. The carrying amount of these investments in foreign currency at each reporting date is translated to the functional currency at the exchange rate on that date. Gains and losses arising upon translation are recognized in the Statement of profit or loss and are subsequently transferred to revaluation reserve-foreign currency accounts.

3.08 Foreign currency loans to bank

Foreign currency loans to banks are generated out of the pool of foreign currency funds like Export Development Fund (EDF), Long Term Financing Facility (LTFF) under Financial Sector Support Project (FSSP) and Green Transformation Fund (GTF). Major portion of the foreign currency loans disbursed to banks are attributed to EDF. The current size of the EDF is USD 7.00 billion, of which the outstanding balance as at 30 June 2026 was USD 2.199 million. The interest rate currently charged by Bangladesh Bank on these loans is SOFR + 0.50% p.a. The exchange rate risk and credit risk due to potential default by the end user lies with the concerned bank.

3.09 Other foreign currency financial assets

Other foreign currency financial assets comprise SWIFT shares, interest receivable and other receivable. If readily available market is not available for SWIFT share, then the cost value will be considered as the fair value.

3.10 Taka coin and bank balances

Taka coin and bank balances represent the face value of one, two and five taka coins and notes held by the Bank, cash equivalents held by SPCBL and cash deposit of the Bank with Sonali Bank PLC, Mymensingh branch.

3.11 Statement of cash flows

The cash flow statement has been prepared by using the "Indirect Method" in accordance with *the* IAS 7 *Statement of Cash Flow.* For the purposes of the Statement of cash flow, the cash and cash equivalents include foreign currency accounts and investments (those with short-term maturity), local currency coins that are realizable in known amounts of cash within short-term (normally less than three months) from the date of original investments and which are subject to insignificant changes in value. Balances in the local and foreign currency deposit accounts with banks and financial institutions are not considered in cash and cash equivalent.

3.12 Loans to the Government of Bangladesh

Loans to the Government of Bangladesh (the Government) consist of "Ways and Means" advances, as well as credit facilities in the form of overdraft.

(a) Ways and Means Advance (WMA)

When total payments to the Government exceed total deposits from the Government, the excess of payment over receipt, with a limit not exceeding Tk.120,000 million (2025: Tk. 120,000 million), is treated as WMA with interest being charged thereon at the standing deposit facility rate. WMA is realized only after full recovery of Government overdraft account balance.

(b) Overdraft

Government borrowing in excess of the Tk. 120,000 million limit set for WMA are recognized as overdraft with a limit not exceeding Tk. 120,000 million (2025: Tk. 120,000 million). Interest is charged thereon at a rate one percent higher than the standing deposit facility rate. Any recovery or surplus realized by the Bank from the Government is first applied to the overdraft account balance. Any surplus remaining after full recovery of overdraft account balance is then adjusted against WMA. Government may in its capacity suspend the limit considering the borrowing amount at hand.

3.13 Local currency investments

Group investment comprises investment in debenture of Bangladesh House Building Finance Corporation (BHBFC), shares of the ICB Islamic Bank Ltd. and Govt. Sukuk Bond. Investment in debentures and Govt. Sukuk bonds are measured at amortized cost and shares are measured at fair value.

(a) Treasury bills and bonds

Government treasury bills and bonds are the securities which are purchased and held by the Bank when commercial banks and financial institutions do not purchase those from the Government. These are measured at fair value at each statement of financial position date.

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3 Material accounting policy information (continued)

3.14 Local currency loans to banks, financial institutions and employees

These comprise loans to state owned, private, specialized commercial and other scheduled banks & financial institutions in the form of refinance scheme, pre-finance scheme, demand loan and loans to Bank employees. Major refinances schemes are as follows:

- Refinance Scheme - Small Enterprise BD Bank
- Refinance Scheme in Agri Product Processing Industry
- Refinance under Pre-Shipment Credit Scheme
- Tk. 5,000 crore Refinance Scheme for Food Security
- Refinance Scheme against Term Loans to CMSMEs
- Refinance Scheme for Technology Development/Up-gradation Fund
- Prefinance Scheme against Term Loans to CMSMEs
- Export Facilitation Prefinance Fund (EFPF)
- Refinance Scheme for New Entrepreneur in Cottage, Micro and Small Enterprise sector
- Refinance Scheme for low income professionals, farmers, marginal/micro businessmen
- Refinance Scheme for 10/50/100Tk A/C holders
- Refinance Scheme for Cinema Hall Development
- Refinance Scheme for Digital Nano Loan
- Refinance Scheme for Jute Sector
- Pre-finance to Probashi Kallyan Bank
- Refinance Scheme under Green Transformation Fund

The credit risk due to potential default by the end user of the loans is with the concerned bank disbursing the loan. These loans are reported net of allowances for loan impairment losses (if any).

3.15 Gold and silver

Physical gold and silver are stored at Motijheel Office of the Bank and Bank of England. Such physical gold owned by the Bank is an element of foreign reserves which is consistent with the global practice followed by most of the central banks around the world. Hence, these are considered as 'Monetary Gold'. Although, IFRS has generally considered gold as a commodity, IFRS does not distinguish between monetary and non-monetary gold. Monetary gold has many characteristics which are similar to a financial asset not like a commodity.

However, IFRS has not provided any specific accounting for monetary gold. As a result management has followed the requirement specified in IAS 8 *Accounting Policies, Changes in Accounting Estimates and Errors,* paragraphs 10-12, and concluded that the policies established for the accounting of financial instruments, can also be applied to gold as the Bank regards it as a monetary asset.
Accordingly, gold and silver has been initially recognized at cost, and after initial recognition measured at fair value with valuation gains and losses are recognized in OCI and reported under gold and silver revaluation reserves in the Statement of changes in equity. This accounting policy adopted by the Bank is also in line with Article 30 of the Bangladesh Bank Order, 1972.

In managing its investment portfolio, the Bank lends part of its gold holdings to first-class foreign financial institutions. It receives interest in return. Gold lending transactions are effected on a secured basis. The gold price risk remains with the Bank. Gold loans are entered in the Statement of financial position under 'claims from gold transactions' and measured at market value.

3.16 Property, plant and equipment (PPE)

(a) Recognition and measurement

Items of PPE are initially recognized at cost and subsequently carried at revalued amounts, being fair values at the date of the revaluation, less subsequent accumulated depreciation and impairment losses if any. However, the bank is actively considering to change the subsequent measurement policy from revaluation model (land) to revaluation & cost model (other than land).

Land and buildings, appearing as items of PPE, are used for its operating, administrative and staffs' residence purposes.

(b) Revaluation

If an asset's carrying amount increases as a result of a revaluation, the increased amount is recognized in Other Comprehensive Income (OCI) and accumulated in equity under the heading of revaluation reserve. However, the increase is recognized in profit or loss to the extent that it reverses a revaluation decrease of the same asset previously recognized in profit or loss.

If an asset's carrying amount is decreased as a result of a revaluation, the decreased amount is recognized in profit or loss. However, the decrease is recognized in OCI to the extent of any credit balance existing in the revaluation surplus in respect of that asset. The decreased amount which is recognized in OCI reduces the amount accumulated in equity under the heading of revaluation reserve.

The Bank revalued its land as at 01 January 2022 and other items of PPE were revalued as at 31 January 2018 by an independent valuer. Significant methods and assumptions for revaluation of items of property, plant and equipment were as follows:

(i) Land was revalued on a reasonable approximation basis. The valuer applied their knowledge of recorded land sales in the respective areas to land measurement established at last valuation;

(ii) Buildings, furniture and fixtures, mechanical equipment, motor vehicles, computer and networking, artifacts and currency museum, intangible assets, electrical installation and gas installation were revalued using a combination of approaches which include depreciated replacement cost for building and civil construction and market considerations for other assets.

(iii) The Bank revalued its non-financial assets as per the policy set by the bank management. For further reference see Note 3.04.

The Subsidiary's property, plant and equipment were revalued as at 1 January 2022 by an independent valuer. The revalued property, plant and equipment reflecting the fair values of the assets are incorporated in the consolidated financial statements.

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3 Material accounting policy information (continued)

3.16 Property, plant and equipment (PPE) (continued)

(c) Subsequent costs

Cost of replacing a part of PPE is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Group and its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The costs of the day-to-day servicing of PPE are recognized in the statement of profit or loss as incurred.

(d) Capital work in progress

Capital work in progress is recognized when it is incurred and depreciated after being recognized as capital asset when it is ready for use.

(e) Depreciation

Items of property, plant and equipment are depreciated from the date they are available for use or, in respect of self-constructed assets, from the date that the asset is completed and ready for use.

Class of Property, plant and equipment (PPE)	Bangladesh Bank	SPCBL
Building and other construction	5%	2% - 20%
Mechanical and office equipment	10%	2.5% - 20%
Computer and networking	20%	-
Fixture and fittings	10%	10%
Motor vehicles	20%	20%
Electrical installation	20%	-
Gas installation	20%	-
Low value assets	100%	-
Security equipment	20%	-
Currency museum and artifacts	5%	-

(f) Borrowing cost capitalization

The Bank capitalizes borrowing costs in accordance with the provision of IAS 23 *Borrowing Costs* as part of the cost of assets that are directly attributable to the acquisition, construction, or production of a qualifying asset if following conditions are met:

- It is probable that they will result in future economic benefits to the entity;
- The costs can be measured reliably.

If borrowing costs do not meet both the criteria, they are recognized as expenses. For the purpose of capitalization, a qualifying assets is an asset that necessarily takes a substantial period of time to get ready for its intended use or sale.

(g) Impairment

The carrying value of the Bank's property, plant and equipment and intangible assets are reviewed at each balance sheet date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognized whenever the carrying amount of that asset or its cash-generating unit exceeds its recoverable amount. Impairment losses, if any, are recognized in the profit and loss account. For the assets that have indefinite useful life, the recoverable amount is estimated at each balance sheet date. The recoverable amount of asset is the greater of net selling price and value in use. The estimated future cash flows are discounted to their present value using discount rate that reflects the current market assessment of the time value of money and the risk specific to the asset. For an asset that does not generate significantly independent cash inflows, the recoverable amount is determined for the cash generating unit to which the asset belongs.

An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount.

An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

(h) Leases

At inception of a contract, the Bank assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Bank uses the definition of a lease as in IFRS 16 *Leases*. This policy is applied to contracts entered into (or changed) on or after 1 January 2019. The Bank recognizes a right-of-use leased asset and lease liability at the lease commencement date.

The Bank recognizes right-of-use assets and lease liabilities for the leases. Right-of-use assets were measured at the amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments relating to that lease recognized in the statement of financial position. Lease liabilities are measured at the present value of the remaining lease payments, discounted using the lessee's incremental borrowing rate. Right-of-use assets are measured at the amount of the lease liability on adoption. Leases are recognized at the commencement of the lease at the lower of the fair value of the leased asset or the present value of the minimum lease payments. Each lease payment is apportioned between the liability and finance charges using the effective interest method.

The right-of-use asset is subsequently depreciated using straight-line method from the commencement date to the end of the lease term. The liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicated in the lease or if that rate cannot be determined, the Bank's incremental borrowing rate. The Bank presents right-of-use assets in "property, plant and equipment" (Note 17) and lease liabilities in "other local currency financial liabilities" (Note 25) in the Statement of financial position.

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3 Material accounting policy information (continued)

3.17 Intangible assets

Intangible assets acquired by the Group is measured at cost less accumulated amortization and accumulated impairment losses if any.

Expenditure on internally developed software is recognized as an asset when the Group is able to demonstrate its intention and ability to complete the development and use the software in a manner that will generate future economic benefits, and can reliably measure the costs to complete the development. The capitalized costs of internally developed software include all costs directly attributable to developing the software and capitalized borrowing costs, and are amortized over its useful life. Internally developed software is stated at capitalized cost less accumulated amortization and impairment.

Subsequent expenditure on intangible assets are capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure is expensed as incurred. Each intangible item is amortized on a straight line basis in profit or loss over its estimated useful life, from the date that it is available for use.

The estimated useful life of intangible assets for the current and comparative period is five years. Amortization methods, useful life and residual values are reviewed at each reporting date and adjusted if appropriate.

3.18 Transactions on Repurchase Obligations (Repo) and Reverse Repo

Repurchase Arrangements (Repo) and Reverse Repo of securities are recorded as follows:

(a) Securities purchased under Repurchase Agreement (Repo) are recognized as loans and advances to banks and financial institutions. Interest income on Repo facility is recognized as per effective interest rate method. The difference between the purchase price and sale price is recognized as interest income over the tenure of the facility using effective interest rate.

(b) Securities sold under Reverse Repurchase Agreement ('Reverse Repo') are recognized as short term borrowings. Interest expense on Reserve Repo is recognized as per effective interest rate method. The difference between the sale price and purchase price is recognized as interest expense over the tenure of the facility using effective interest rate.

Securities lent to counterparties are also retained in the statement of financial position.

3.19 Employee benefits

Employee benefits are all forms of consideration given by the entity in exchange for service rendered by an employee. Employee benefits are recognized as:

(a) a liability (accrued expense) when an employee has provided service in exchange for employee benefits to be paid in the future; and

(b) an expense when the entity consumes the economic benefit arising from service provided by an employee in exchange for employee benefits.

3.20 Short-term employee benefits

Short-term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A provision is recognized for the amount expected to be paid under short-term cash bonus, medical allowances or any others are charged as expenses in the statement of profit or loss.

3.21 Post-employment benefits

Post-employment benefits are employee benefits (other than termination benefits) which are payable after the completion of employment. The Group operates a number of post-employment benefit plans and recognizes expenses for these plans in the statement of profit or loss.

(a) Defined contribution plans

Defined contribution plans are post-employment benefit plans under which an entity pays fixed contributions into a separate entity (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee service in the current and prior periods.

(i) Contributory Provident Fund (CPF)
The Bank and employees contribute to the fund, which are invested in various securities. The Bank commits a return of 13% on the balance of the contributed amount. In the event that the return from securities is lower than the committed return of 13%, the shortfall, if any, would be paid by the Bank and is recognized in the statement of profit or loss. Bank's obligations for contributions to the above fund are recognized as an expense in the statement of profit or loss as incurred.

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3 Material accounting policy information (continued)

3.21 Post-employment benefits (continued)

(b) Defined benefit plans

Defined benefit plans are post-employment benefit plans other than defined contribution plans.

(i) General Provident Fund (GPF)

Employees contribute at various rates (within 5%-25%) of their basic salaries to the fund. No contributions are made by the Bank for the above fund. The provident fund invests in various securities and the Bank has committed a return of 13% at the beginning balance of the fiscal year 2025-26 up to BDT 1.5 million, 12% ranged from BDT 1.5 million to BDT 3.00 million and 11% for the remaining balance over BDT 3.00 million. Contributions during the year will get return at the same rate according to applicable slab. Any shortfall in the return from investments is funded by the Bank by charging in its Statement of profit or loss and other comprehensive income.

(ii) Pension scheme

Employees are entitled to a pension amounting to a maximum of 90% (2025: 90%) of their last basic salary. 50% of the pension amount is paid as a lump sum computed at the rate of Tk. 230 (2025: Tk. 230) per Tk. 1 surrendered from the pension. Employees will receive their pension monthly over the remaining lifetime against remaining 50% of the pension amount.

All employees irrespective of joining date are entitled to medical allowance in cash (Tk. 1,500 per month up to age 65 years and Tk. 2,500 after 65 years) even after retirement as prescribed by the government.

The Bank actuarially valued its pension liabilities as at 30 June 2025. The calculation was performed by a qualified actuary using the projected unit credit method. Actuarial gains or losses arising from the change in defined benefit obligation are recognized in other comprehensive income.

(iii) Gratuity scheme

The Bank actuarially valued its gratuity scheme and measured its liability for defined benefit obligation as at 30 June 2025. The calculation was performed by a qualified actuary using the projected unit credit method. Actuarial gains or losses arising from the change in defined benefit obligation are recognized in the statement of profit or loss and other comprehensive income.

When the benefits of a plan are improved, the portion of the increased benefit relating to past service by employees is recognized as an expense in the statement of profit or loss when the plan amendment or curtailment occurs.

(iv) Leave encashment

Those employees who have unutilized leave up to one year or more at the time of retirement age of 59 are allowed to leave with salary for one year. The remaining unutilized leave is encashed (maximum eighteenth months). Employees are not allowed to encash their unutilized leave until reaching retirement age.

3.22 Other long-term employee benefits

Other long-term employee benefits are employee benefits (other than post-employment benefits and termination benefits) which do not fall due wholly within twelve months after the end of the period in which the employees render the related service. All employees after retirement are entitled a maximum of Taka 1,000 per year in the form of medicine.

3.23 Provisions

Provisions are recognized in respect of restructuring, redundancy and legal claims arising from past events where it is probable that an outflow of resources will be required to settle the obligations and the amount can be reliably estimated.

A provision is recognized in the statement of financial position when the Group has a legal or constructive obligation as a result of past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations and a reliable estimate can be made of the amount of the obligation.

A legal obligation is an obligation that derives from a contract, legislation or other operation of law. A constructive obligation is an obligation that derives from an entity's actions such as by an established pattern of past practice, published policies etc. The amount recognized as a provision is the best estimate of the expenditure required to settle the present obligation at the reporting date. Where the effect of the time value of money is material, the amount of provision is the present value of the expenditures expected to be required to settle the obligation. Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate and any changes in the estimates are applied prospectively.

3.24 Notes in circulation

Bank notes issued by the Bank as legal tender under the Bangladesh Bank Order 1972 represent a claim on the Bank in favour of the holder. The liability for notes in circulation is recorded at face value in the financial statements and as per the requirements of Article 30(1) of the Bangladesh Bank Order,1972 specified assets of the bank are held as backing of those issued notes.

The cost of printing of notes is charged to the profit and loss account as and when incurred. Any fresh banknotes not yet issued and remain with the Group are not reflected in note 22 to the financial statements.

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3 Material accounting policy information (continued)

3.25 Government grants

Government grants are recognized at fair value when there is reasonable assurance that the Group will comply with the conditions attached to them and the grants will be received. Grants related to purchase of assets are treated as deferred income and allocated to the statement of profit or loss over the useful lives of the related assets.

3.26 Interest income and expenses

Interest income and expenses are recognized in the Statement of profit or loss and other comprehensive income using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or liability. The effective interest rate is established on initial recognition of the financial asset and liability and is not revised subsequently.

Interest income and expenses include the amortization of any discount or premium or other differences between the initial carrying amount of an interest bearing instrument and its amount at maturity calculated on an effective interest rate basis.

Fees and commission income and expenses that are integral to the effective interest rate on a financial asset or liability are included in the measurement of the effective interest rate.

3.27 Commission and discounts

Commission income arises on instruments issued by the Group, long outstanding entries of the sundry accounts, sale proceeds of sundry items and other miscellaneous items.

3.28 Dividend income

Dividend income is recognized in the separate financial statements of the Bank when the right to receipt of income is established.

3.29 Revenue from sale of other security products by the Subsidiary

Revenue from net sales of the Group reported in the consolidated financial statements represents printing and supply of Other Security Products (OSP), which are recognized after fulfilment of the criteria as mentioned in the five-step model following IFRS 15 *Revenue from contracts with Customers*. Revenue from OSP is recognized when the said products are delivered to relevant customers, as this is the point where the Group discharges its performance obligation.

3.30 Income tax

(a) Bangladesh Bank

The Bank is not subject to income taxes on any of its income, stamp duties, and customs duties on gold, silver, coins, currency notes, security papers and any other goods that may be specified by the Government as per Article 73, 74 and 75 of the Bangladesh Bank Order, 1972.

(b) Subsidiary

The Subsidiary is subject to income tax. Income tax on the profit or loss for the year comprises of current tax and deferred tax. Income tax is recognized in the statement of profit or loss except to the extent that it relates to items recognized directly to equity, in which case it is recognized in equity. Applicable income tax is 25% (2025: 25%).

Current tax is expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years.

Deferred tax is provided for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amount used for taxation purposes. Deferred tax is not recognized for the following temporary differences: the initial recognition of goodwill, the initial recognition of assets and liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss, and differences relating to investments in subsidiary to the extent that they probably will not reverse in the foreseeable future. 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 reporting date.

3.31 Subsequent events

Events after the reporting date that provide additional information about the Group's position at the reporting date or those that indicate the going concern assumption is not appropriate are reflected in the financial statements. Events after the reporting period which are not adjusting events, are disclosed in the notes when material in compliance with IAS 10 *Events after the Reporting Period*. Up to the date on which the financial statements were authorised for issue, no events other than the declaration of dividend have occurred that require disclosure in the financial statements.

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4 **Foreign currency accounts (Consolidated and Separate)**

See accounting policy in Note 3.06

In Thousand Taka	30 June 2026	30 June 2025
Balance held with other central banks	**83,866,931**	194,612,902
Balance held with foreign commercial banks	**4,913,900**	4,453,216
	88,780,831	199,066,118

Foreign currency accounts represent the account balances of different foreign currency accounts held with other central banks and foreign commercial banks located outside Bangladesh.

5 **Foreign investments (Consolidated and Separate)**

See accounting policy in Note 3.07

In Thousand Taka	30 June 2026	30 June 2025
Overnight investment	**709,329,044**	854,498,006
Short term deposits with foreign commercial banks	**503,951,809**	519,856,482
Foreign bonds	**1,058,536,005**	755,365,536
Impairment - Foreign Bonds*	**(144,534)**	(102,669)
US treasury notes	**1,259,680,170**	568,676,949
Other foreign currency investments**	**155,342,608**	172,962,252
	3,686,695,102	2,871,256,556

* This arises from ECL. Details are disclosed in Note 44.03 (i).

** Other foreign currency investments include placement of Sonali Bank PLC in USD, GBP and EUR, and investment in IDB-ITFC Syndication Loan.

6 **International Monetary Fund related assets and liabilities (Consolidated and Separate)**

See accounting policy in Note 3.05

In Thousand Taka	*Note*	30 June 2026	30 June 2025
Assets held with International Monetary Fund	*6.01*	**447,935,099**	472,606,061
Liabilities with International Monetary Fund	*6.02*	**(584,093,172)**	(593,973,170)
		(136,158,073)	(121,367,109)

6.01 **Assets held with International Monetary Fund**

Quota (100)	**177,692,628**	179,926,079
Quota (IMF) paid by Government*	**(14,546,568)**	(14,546,568)
SDR holding	**283,168,969**	305,547,319
Refundable commitment fee to IMF	**228,067**	66,252
Interest receivable on SDR holding	**1,392,003**	1,612,978
	447,935,099	472,606,061

*The amount represents 25% of increased quota amount (SDR 533.30 million) which was paid in foreign currency. The increased quota was effected in 2016.

6.02 **Liabilities with International Monetary Fund**

IMF securities (75% Promissory Note)	**381,846,499**	386,645,998
Advances to Government against ECF from IMF*	**(57,196,048)**	(57,914,925)
Advances to Government against EFF from IMF*	**(114,390,429)**	(115,828,164)
IMF-1 and IMF-2 account	**2,280,278**	2,315,126
SDR allocation	**255,341,907**	258,551,211
IMF Extended Credit Facility (ECF)	**114,392,089**	118,914,270
Interest payable	**1,818,876**	1,289,653
	584,093,172	593,973,170

Bangladesh has been a member of the International Monetary Fund (IMF) since 1972. According to the Articles of agreement of IMF(Article V and Article XIII), Bangladesh Bank acts as both the fiscal agent and the depository for the IMF. As fiscal agent, Bangladesh Bank is authorized to carry out all operations and transactions with the IMF. As depository, Bangladesh Bank maintains the IMF's currency holdings and ensures that the assets and liabilities of IMF membership are properly reflected in its accounts and presented in its financial statements. Following the guidelines of IMF Financial Operations 2018, Bangladesh Bank presents the financial position with the IMF in the Bank's financial statements on gross basis.

IMF quota is the amount of money that each IMF member country is required to contribute to the IMF. A member must pay its subscription in full upon joining the fund; up to 25 percent must be paid in SDRs or widely accepted currencies such as US Dollar, EURO, YEN or Pound Sterling, while the rest is paid in the member country's own currency.

Special Drawing Rights (SDR) are allocated by the IMF to members on the basis of members' quota at the time of the SDR allocation. Bangladesh Bank pays interest on its SDR allocations and earns interest on its holdings of SDR.

Bangladesh Bank updated the IMF's BDT account; IMF Account- 1 and 2, maintained with Bangladesh Bank and other accounts namely IMF Securities, SDR Allocation, IMF Extended Credit Facility etc. are translated to Taka at the exchange rate ruling at 30 June 2026.

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6 International Monetary Fund related assets and liabilities (Consolidated and Separate) (continued)

6.02 Liabilities with International Monetary Fund (continued)

*Against the backdrop of Bangladesh's request for an extended arrangement under the Extended Fund Facility (EFF), an arrangement under the Extended Credit Facility (ECF) and an arrangement under the Resilience and Sustainability Fund (RSF)- the first instalment of ECF and EFF was received by the amount of SDR 117,450,000.00 (USD 158,756,978.14) and SDR 234,900,000.00 (USD 317,513,956.28) respectively. The second, third and fourth instalments under the EFF were received on 14 December 2023, 26 June 2024 and 25 June 2025, respectively. The amounts received under the second, third and fourth instalments of the EFF were SDR 243,900,000 (USD 312,206,766.21), SDR 469,800,000 (USD 618,678,072.74) and SDR 433,660,000 (USD 589,187,940.72), respectively. Similarly, the second, third and fourth instalments under the ECF were received on 14 December 2023, 26 June 2024 and 25 June 2025, respectively. The amounts received under the second, third and fourth instalments of the ECF were SDR 117,450,000 (USD 156,103,383.10), SDR 234,900,000 (USD 309,339,036.37) and SDR 216,840,000 (USD 294,607,556.76), respectively.

As per the arrangement, 50% (fifty percent) of the amount received from EFF & ECF has been subsequently transferred to the Government of Bangladesh (GoB) account by creating contra asset accounts named "Advances to Government against ECF from IMF" and "Advances to Government against EFF from IMF". In addition to those, first and second instalment of RSF was received on 14 December 2023 & 26 June 2024 respectively by the amount corresponding to SDR 166,670,000.00 (USD 221,521,931.56) and SDR 166,680,000.00 (USD 219,500,343.05), and the third and fourth instalment was received on 25 June 2025 amounting SDR 333,330,000 (USD 452,875,562.14). As per the agreement the whole amount was transferred to the Government of Bangladesh.

The borrowing is repayable within around 10 years, by the Government through the accounts of the Bank with the IMF. The Government shall deposit in its accounts at the Bank sufficient funds to repay all principal, interest and any other expenses associated with the above tranches as such repayments fall due. In relation to this borrowing, the Ministry of Finance issued promissory notes in favor of the IMF.

IMF Quota account, IMF Securities account and IMF 1 and 2 account are revalued by the exchange rate taken from the General Resources Account (GRA) department. Other than those accounts, all IMF related accounts are revalued using the rate disclosed in Note 3.02.

7 Gold and silver (Consolidated and Separate)

See accounting policy in Note 3.15

In Thousand Taka	30 June 2026	30 June 2025
Gold	**134,366,290**	110,141,015
Silver	**1,218,821**	752,333
	135,585,111	110,893,348

The Bank has 459,163.52 troy ounces of gold (2025: 459,163.52 troy ounces) and 168,728.28 troy ounces of silver (2025: 168,728.28 troy ounces) under its holding. Out of the total holding, 188,927.50 troy ounces of gold (2025: 188,927.50 troy ounces) is held at Bank of England which is subject to lending operation and 83,961.03 troy ounces of gold (2025: 83,961.03 troy ounces) and 168,728.28 troy ounce of silver is stored at local vault of Bangladesh Bank. The remaining gold is invested in SCB-London and HSBC-London and reported as 'Claims from gold transactions' (Note 8).

8 Claims from gold transactions (Consolidated and Separate)

See accounting policy in Note 3.15

In Thousand Taka	30 June 2026	30 June 2025
Gold investment (Standard Chartered Bank-London)	**45,663,351**	37,430,577
Gold investment (HSBC-London)	**46,055,708**	37,752,196
	91,719,059	75,182,773

Out of the total Gold holdings mentioned in Note 7, remaining 92,739.07 troy ounces is (2025: 92,739.07 troy ounces) invested in SCB-London and 93,535.92 troy ounces (2025: 93,535.92) in HSBC-London which are presented as claims from gold transactions.

9 Foreign currency loans to banks (Consolidated and Separate)

See accounting policy in Note 3.08

In Thousand Taka	30 June 2026	30 June 2025
Export Development Fund (EDF) Dollar investment	**270,173,990**	269,689,055
Long Term Financing Facility (LTFF) Investment under FSSP*	**5,706,779**	8,997,891
Green Transformation Fund	**9,751,484**	13,439,081
Impairment- FC Loans**	**(39,017)**	(39,835)
	285,593,236	292,086,192

*LTFF investment under FSSP was from July 2015 to March 2021. No disbursement is made under this project rather the BB-LTFF Revolving fund has been created with the recovered amount.

** The amount arises from ECL model. Details are discussed in Note 44.03.

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10 Other foreign currency financial assets (Consolidated and Separate)

See accounting policy in Note 3.09

In Thousand Taka	30 June 2026	30 June 2025
SWIFT shares*	**80**	80
Interest receivable	**26,023,759**	11,701,959
Other receivable**	**5,224,144**	5,224,144
	31,247,983	16,926,183

* Bank has bought one share of SWIFT as part of membership of the said organization. Face value of the share is equivalent to Taka 80,474.57.

** On 4 February 2016, USD 101 million were stolen from the reserve account of Bangladesh Bank maintained with Federal Reserve Bank of New York through cyber hacking. From stolen money, USD 20 million from Sri Lanka and USD 14.60 million from the Philippines have been recovered so far. To recover the remaining USD 66.40 million (approx.) legal proceedings are ongoing in the courts of the USA, the Philippines and Bangladesh.

On 31 January 2019, a case was filed against 20 (twenty) defending including RCBC (Rizal Commercial Banking Corporation) in the Federal Court of the United States (United States District Court for the Southern District of New York). In the said case, the Federal Court dismissed the motion to dismiss (considering the forum non conveniens doctrine) filed by the defendants. The Court also denied the RICO (Racketeers Influenced Corrupt Organization) claim of Bangladesh Bank. In response to the said judgment, a case was filed on 27 May 2020 against RCBC and the related defendants of the Philippines in the New York County Supreme Court (State Court). The Court dismissed the motion to dismiss filed by RCBC, Lorenzo Tan, Raul Tan, Kim Wong on 13 January 2023 and instructed the defendants to file a reply. On 29 February 2024, the Appellate Court gave its verdict on RCBC's appeal against the State Court's order. The verdict was given in favor of Bangladesh Bank. According to judgment of the court, the personal jurisdiction of RCBC and its two high-ranking officials (Lorenzo Tan and Raul Tan) have been confirmed, i.e. they will remain as defendants in the case filed by Bangladesh Bank. In addition, in the aforementioned ruling, the decision regarding the dismissal of Kim Wong's forum non conveniens motion was also affirmed, so Kim Wong will also remain as a defendant. However, in the said verdict the court exempted the four lower-ranking officials of RCBC (Reyes, Agarrado, Capina and Pineda) and rejected Bangladesh Bank's Conversion Claim. A motions for leave to reargue has been filed in the same court against the judgment regarding the rejection of Bangladesh Bank's Conversion Claim. If the court does not change the judgement, a motion for leave to appeal will be filed in the Court of Appeal. The discovery process in the case, involving the exchange of information and documents between the counsels for the plaintiffs and defendants in accordance with their respective request, was completed on 5 August 2025. During the discovery phase, a substantial volume of information and documents was provided in response to the requests made by the defendant's counsel. Furthermore, the depositions of eight officials of Bangladesh Bank were in USA during December 2025 and January 2026. The deposition of the former Governor of Bangladesh Bank, Dr. Ahsan H. Mansur, was also completed in February 2026. At present, the expert findings reports are being reviewed by the legal counsel.

In response to the Bangladesh's Mutual Legal Assistance Request, the Department of Justice of the Philippines has been providing necessary legal assistance to Bangladesh. The Department of Justice is handling the cases filed by the Philippines FIU, Anti Money Laundering Council (AMLC), against various defendants in Philippines courts. Meanwhile, in a case, the Philippine's court has convicted Ms. Maia Santos Deguito, the then-branch manager of the Jupiter Branch of RCBC. The court sentenced her to imprisonment of 32-56 years and 109 million US Dollars as fine. The Court of Appeal dismissed her appeal against the said judgment on 19 April 2023. In another case, a Philippines court sentenced former branch senior customer relations officer Angel Ruth Torres (Torres) of RCBC Bank's Jupiter branch to 4-5 years in prison and a fine of 1.5 million Philippine pesos. Moreover, hearing on 15 (fifteen) cases filed against the president and treasurers of Philrem Service Corporation were held in three courts of the Philippines during the period from 30 January 2023 to 03 February 2023.

On 15 March 2016, a case was filed on behalf of Bangladesh Bank at Motijheel Police Station, Dhaka, which is currently under investigation by the Criminal Investigation Department (CID), Bangladesh Police. It is known that CID has completed the Forensic report and the completion of the investigation report of the case is ongoing.

11 Taka coin and bank balances (Consolidated)

See accounting policy in Note 3.10

In Thousand Taka	30 June 2026	30 June 2025
Taka coin	**444,210**	582,055
Bank balances	**974,123**	1,617,131
	1,418,333	2,199,186

11.01 Taka coin and bank balances (Separate)

In Thousand Taka	30 June 2026	30 June 2025
Taka coin	**444,210**	582,056
Bank balances	**44,851**	45,060
	489,061	627,116

Taka coin and bank balances represent the face value of one, two and five taka coins and notes held by the Bank, cash equivalents held by SPCBL and cash deposit of the Bank with Sonali Bank PLC, Mymensingh branch.

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12 Securities purchased under agreement to resell (Consolidated and Separate)

See accounting policy in Note 3.18

In Thousand Taka	30 June 2026	30 June 2025
Bangladesh Bank's investment in repo	570,790,473	1,101,519,204
	570,790,473	1,101,519,204

This represents collateralized lending made to various banks under resell arrangement. The collaterals held by the Bank consists of treasury bills, bonds and Sukuk. The tenure of securities purchased under agreement to resell is from 1 day to 90 days.

13 Loans to the Government of Bangladesh (Consolidated and Separate)

See accounting policy in Note 3.12

In Thousand Taka	30 June 2026	30 June 2025
Ways and means advance (WMA)	65,387,000	60,571,900
	65,387,000	60,571,900

14 Local currency investments (Consolidated)

See accounting policy in Note 3.13

In Thousand Taka	30 June 2026	30 June 2025
Treasury bonds	629,607,175	616,960,048
Government - Sukuk A/C	7,580,401	10,631,011
Short term money market investments*	15,662,616	16,773,484
Debenture - Bangladesh House Building Finance Corporation	3,945,000	3,945,000
Impairment- Debenture**	(545)	(545)
Shares- ICB Islamic Bank Limited***	2,012	7,452
	656,796,659	648,316,450

* These represent the total amount of term deposits by SPCBL with different local commercial banks. A provision has also been maintained against the investment in ICB Islamic Bank Ltd., Sammilito Islami Bank PLC and banks facing liquidity constraints.

** Impairment value arises from the ECL model. Details are discussed in Note 44.03 (i).

*** SPCBL holds 745,200 shares of Tk.10 each of ICB Islamic Bank Ltd. (Formerly the Oriental Bank Ltd.) as per Bangladesh Bank Circular No - BRPD (R-1) 651/9(10)/2007-446 dated 2 August, 2007. A provision has also been maintained against the investment in share in ICB Islamic Bank Ltd.

14.01 Local currency investments (Separate)

In Thousand Taka	30 June 2026	30 June 2025
Treasury bonds	629,607,175	616,960,048
Government - Sukuk A/C	7,580,401	10,631,011
Debenture - Bangladesh House Building Finance Corporation	3,945,000	3,945,000
Impairment- Debenture*	(545)	(545)
Investment in subsidiary	12,000,000	12,000,000
	653,132,031	643,535,514

* Impairment value arises from the ECL model. Details are discussed in Note 44.03 (i).

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15 Local currency loans to banks, financial institutions and employees (Consolidated)

See accounting policy in Note 3.14

In Thousand Taka	Note	30 June 2026	30 June 2025
Local currency loans to banks and financial institutions	15.01	**1,218,433,201**	871,566,365
Local currency loans and advances to employees	15.02	**55,090,502**	55,102,895
		1,273,523,703	926,669,261

15.01 Local currency loans to banks and financial institutions

State owned banks	15.03.01.01	**56,180,767**	81,001,530
Other banks and financial institutions	15.03.01.02	**1,192,389,058**	843,156,251
Allowances for Expected Credit Loss	15.03.01.03	**(107,614,186)**	(69,735,551)
Interest receivable		**77,477,562**	17,144,136
		1,218,433,201	871,566,365

15.02 Local currency loans and advances to employees

Loans and advances to employees		**55,508,114**	55,214,614
Allowances for Expected Credit Loss	15.03.02.01	**(417,612)**	(111,719)
		55,090,502	55,102,895

15.03 Local currency loans to banks, financial institutions and employees (Separate)

In Thousand Taka			
Local currency loans to banks and financial institutions	15.03.01	**1,218,433,201**	871,566,365
Local currency loans and advances to employees	15.03.02	**55,090,502**	53,444,641
		1,273,523,703	925,011,007

15.03.01 Local currency loans to banks and financial institutions

State owned banks	15.03.01.01	**56,180,767**	81,001,530
Other banks and financial institutions	15.03.01.02	**1,192,389,058**	843,156,251
Allowances for Expected Credit Loss	15.03.01.03	**(107,614,186)**	(69,735,551)
Interest receivable		**77,477,562**	17,144,136
		1,218,433,201	871,566,365

15.03.01.01 State owned banks

Commercial banks	**753,012**	5,358,075
Specialized banks*	**55,427,755**	75,643,454
	56,180,767	81,001,530

*Specialized banks include Bangladesh Krishi Bank, Probashi Kollyan Bank and Rajshahi Krishi Unnayan Bank catering the specific needs of agriculture sector.

15.03.01.02 Other banks and financial institutions

Private banks	**889,186,980**	517,175,353
Other loans and advances	**303,202,078**	325,980,898
	1,192,389,058	843,156,251

15.03.01.03 Allowances for Expected Credit Loss

Opening balance	**(69,735,551)**	(34,724,286)
Charged during the year	**(37,878,635)**	(35,011,265)
Closing balance	**(107,614,186)**	(69,735,551)

The total impaired value reflects the amount derived from the Expected Credit Loss (ECL) model. Details about the ECL model including the amount arising from ECL has been further disclosed in Note 44.03 (i).

15.03.02 Local currency loans and advances to employees

Loans and advances to employees		**55,508,114**	53,556,360
Allowances for Expected Credit Loss	15.03.02.01	**(417,612)**	(111,719)
		55,090,502	53,444,641

15.03.02.01 Allowances for Expected Credit Loss

Opening balance	**(111,719)**	-
Charged during the year	**(305,893)**	(111,719)
Closing balance	**(417,612)**	(111,719)

Allowances for Expected Credit Loss is for adjusting loss (both principal and interest) from staff advance which were kept previously but to implement the IFRS 9 in its entirety the amount has been written back to income with the approval of the Governor.

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16 Other local currency financial assets (Consolidated)

See accounting policy in Note 3.09

In Thousand Taka	**30 June 2026**	**30 June 2025**
Investment in Islami Bank Liquidity Facility (IBLF)	**177,435,504**	120,120,000
MLS Investment Account	**11,655,000**	-
SLS Quard Account	**86,073,433**	86,073,433
Interest receivables	**18,023,223**	28,839,721
Others	**3,684,563**	1,976,392
	296,871,723	237,009,546

16.01 Other local currency financial assets (Separate)

In Thousand Taka		
Investment in Islami Bank Liquidity Facility (IBLF)*	**177,435,504**	120,120,000
MLS Investment Account	**11,655,000**	-
SLS Quard Account**	**86,073,433**	86,073,433
Interest receivables***	**17,027,793**	27,793,603
Other receivable****	**3,680,427**	1,972,256
	295,872,157	235,959,292

*Sukuk bond is kept as collateral against the facility provided to the islamic shariah based bank.

**SLS Quard Account is a non-interest bearing special liquidity support for shariah based banks. Special treasury bond is kept as collateral.

***Interest receivables include interest receivable on Government treasury bills and bonds, REPO, IBLF, Debenture-HBFC etc.

****Other receivable mainly includes commission of issue and management of treasury bills and bonds.

17 Property, plant and equipment (Consolidated)

See accounting policy in Note 3.16

Reconciliation of carrying amount
30 June 2026

In Thousand Taka	Land	Building and other construction	Mechanical and office equipment	Computer and networking	Fixture and fittings	Motor vehicles	Electrical installation	Gas installation	Security equipment	Artifacts & Currency Museum	Low value assets	Right of use assets*	Capital work in progress	Total
Cost														
As at 1 July 2025	70,079,827	7,434,672	6,064,049	5,226,279	937,749	423,649	1,273,289	2,696	183,160	10,779	70,344	586,284	2,194,835	94,487,611
Addition during the year	-	107,640	85,046	655,238	76,984	26,172	134,125	155	25,290	-	4,974	407,617	1,050,258	2,573,499
Transfers during the year	-	(31,727)	34,230	179,177	-	-	46,095	-	7,481	38,792	1,456	-	(289,873)	(14,369)
Disposals during the year	-	(1,474)	(14,326)	(9,003)	(6,377)	(6,927)	(142)	-	-	(1,137)	(3,270)	-	-	(42,656)
As at 30 June 2026	70,079,827	7,509,111	6,168,999	6,051,691	1,008,356	442,894	1,453,367	2,851	215,931	48,434	73,504	993,901	2,955,220	97,004,085
Accumulated depreciation														
As at 1 July 2025	-	4,673,074	2,124,586	3,820,588	682,801	353,838	1,054,332	2,602	117,462	1,737	65,724	370,973	-	13,267,719
Charge for the year	-	391,150	398,832	579,725	45,183	19,206	112,842	16	22,910	1,979	7,148	203,256	-	1,782,247
Transfers during the year	-	(23,582)	15	-	-	-	(283)	-	14	23,833	3	-	-	-
Disposals during the year	-	(1,475)	13,986	(7,876)	(6,373)	(6,927)	(142)	-	-	(258)	(3,259)	-	-	(12,325)
As at 30 June 2026	-	5,039,167	2,537,419	4,392,437	721,611	366,117	1,166,749	2,618	140,386	27,291	69,616	574,229	-	15,037,641
Carrying amounts														
As at 30 June 2025	70,079,827	2,761,598	3,939,583	1,405,691	254,947	69,811	218,957	94	65,698	9,042	4,620	215,311	2,194,835	81,220,012
As at 30 June 2026	70,079,827	2,469,944	3,631,580	1,659,254	286,745	76,777	286,618	233	75,545	21,143	3,888	419,672	2,955,220	81,966,444

30 June 2025

In Thousand Taka	Land	Building and other construction	Mechanical and office equipment	Computer and networking	Fixture and fittings	Motor vehicles	Electrical installation	Gas installation	Security equipment	Artifacts & Currency Museum	Low value assets	Right of use assets	Capital work in progress	Total
Cost														
As at 1 July 2024	70,079,827	7,099,977	5,937,315	4,206,181	867,596	355,909	1,210,497	2,696	152,870	9,247	72,532	822,631	1,237,931	92,055,208
Addition during the year	-	28,802	168,934	1,033,055	78,146	67,740	65,339	-	30,290	1,532	5,609	141,738	281,818	1,903,005
Transfers during the year	-	307,937	55,546	-	-	-	-	-	-	-	-	-	675,085	1,038,568
Disposals during the year	-	(2,045)	(97,626)	(12,957)	(7,993)	-	(2,547)	-	-	-	(7,797)	(378,085)	-	(509,050)
As at 30 June 2025	70,079,827	7,434,672	6,064,169	5,226,279	937,749	423,649	1,273,289	2,696	183,160	10,779	70,344	586,284	2,194,835	94,487,731
Accumulated depreciation														
As at 1 July 2024	-	4,265,696	1,786,539	3,307,756	624,669	338,936	975,510	2,592	102,580	1,206	70,455	558,296	-	12,034,236
Charge for the year	-	409,423	385,969	525,722	66,107	14,903	81,369	10	14,883	531	2,963	190,761	-	1,692,642
Disposals during the year	-	(2,045)	(47,922)	(12,890)	(7,975)	-	(2,547)	-	-	-	(7,695)	(378,085)	-	(459,159)
As at 30 June 2025	-	4,673,074	2,124,586	3,820,588	682,801	353,838	1,054,332	2,602	117,462	1,737	65,724	370,973	-	13,267,719
Carrying amounts														
As at 30 June 2024	70,079,827	2,834,279	4,150,775	898,426	242,928	16,973	234,988	105	50,290	8,042	2,077	264,335	1,237,931	80,020,972
As at 30 June 2025	70,079,827	2,761,598	3,939,583	1,405,691	254,947	69,811	218,957	94	65,698	9,042	4,620	215,311	2,194,835	81,220,012

*The Group's leases primarily consist of rental of office space of Sena Kallyan Bhaban situated at Motijheel, Dhaka and Dormitory spaces for Barishal, Chattogram and Rangpur Branch Offices.

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17.01 Property, plant and equipment (Separate)

See accounting policy in Note 3.16

Reconciliation of carrying amount

30 June 2026

In Thousand Taka	Land	Building and other construction	Mechanical and office equipment	Computer and networking	Fixture and fittings	Motor vehicles	Electrical installation	Gas installation	Security equipment	Artifacts & Currency Museum	Low value assets	Right of use assets*	Capital work in progress	Total
Cost														
As at 1 July 2025	65,423,425	6,758,910	1,570,121	5,226,279	888,458	385,899	1,273,290	2,696	183,161	10,779	70,345	586,284	2,063,156	84,442,806
Addition during the year	-	107,640	72,433	655,238	74,675	25,998	134,125	155	25,290	-	4,974	407,617	630,611	2,138,756
Transfers during the year	-	(31,727)	34,230	179,177	-	-	46,095	-	7,481	38,792	1,456	-	(289,873)	(14,369)
Disposals during the year	-	(1,474)	(14,326)	(9,003)	(6,377)	(6,927)	(142)	-	-	(1,137)	(3,270)	-	-	(42,656)
Revaluation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
As at 30 June 2026	**65,423,425**	**6,833,349**	**1,662,458**	**6,051,691**	**956,756**	**404,970**	**1,453,368**	**2,851**	**215,932**	**48,434**	**73,505**	**993,901**	**2,403,894**	**86,524,537**
Accumulated depreciation														
As at 1 July 2025	-	4,341,206	1,061,427	3,820,587	642,321	315,981	1,054,332	2,602	117,463	1,737	65,725	370,972	-	11,794,353
Charge for the year	-	354,540	88,905	579,725	43,824	18,840	112,842	16	22,910	1,979	7,148	203,256	-	1,433,985
Transfers during the year	-	(23,582)	15	-	-	-	(283)	-	14	23,833	3	-	-	-
Disposals during the year	-	(1,475)	(9,704)	(7,876)	(6,373)	(6,927)	(142)	-	-	(258)	(3,259)	-	-	(36,014)
As at 30 June 2026	-	**4,670,689**	**1,140,643**	**4,392,436**	**679,772**	**327,894**	**1,166,749**	**2,618**	**140,387**	**27,291**	**69,617**	**574,228**	-	**13,192,324**
Carrying amounts														
As at 30 June 2025	65,423,425	2,417,704	508,694	1,405,692	246,137	69,918	218,958	94	65,698	9,042	4,620	215,312	2,063,156	72,648,453
As at 30 June 2026	**65,423,425**	**2,162,660**	**521,815**	**1,659,255**	**276,984**	**77,076**	**286,619**	**233**	**75,545**	**21,143**	**3,888**	**419,673**	**2,403,894**	**73,332,213**

30 June 2025

In Thousand Taka	Land	Building and other construction	Mechanical and office equipment	Computer and networking	Fixture and fittings	Motor vehicles	Electrical installation	Gas installation	Security equipment	Artifacts & Currency Museum	Low value assets	Right of use assets	Capital work in progress	Total
Cost														
As at 1 July 2024	65,423,425	6,424,216	1,432,446	4,206,181	821,315	318,159	1,210,498	2,696	152,871	9,247	72,532	822,631	1,212,013	82,108,230
Addition during the year	-	28,802	73,456	1,033,055	75,136	67,740	65,339	-	30,290	1,532	5,610	141,738	189,593	1,712,293
Transfers during the year	-	307,937	67,063	-	-		-	-	-	-	-	-	661,550	1,036,550
Disposals during the year	-	(2,045)	(2,843)	(12,957)	(7,993)		(2,547)	-	-	-	(7,797)	(378,085)	-	(414,267)
As at 30 June 2025	65,423,425	6,758,910	1,570,121	5,226,279	888,458	385,899	1,273,290	2,696	183,161	10,779	70,345	586,284	2,063,156	84,442,806
Accumulated depreciation														
As at 1 July 2024	-	3,970,437	985,414	3,307,755	585,369	301,420	975,509	2,591	102,581	1,206	70,456	558,296	-	10,861,034
Charge for the year	-	372,814	78,856	525,722	64,928	14,561	81,369	10	14,883	531	2,963	190,761	-	1,347,399
Disposals during the year	-	(2,045)	(2,843)	(12,890)	(7,976)	-	(2,547)	-	-	-	(7,695)	(378,085)	-	(414,081)
As at 30 June 2025	-	4,341,206	1,061,427	3,820,587	642,321	315,981	1,054,332	2,602	117,463	1,737	65,725	370,972	-	11,794,353
Carrying amounts														
As at 30 June 2024	65,423,425	2,453,782	447,032	898,427	235,947	16,739	234,989	106	50,289	8,041	2,076	264,335	1,212,013	71,247,196
As at 30 June 2025	65,423,425	2,417,704	508,694	1,405,692	246,137	69,918	218,958	94	65,698	9,042	4,620	215,312	2,063,156	72,648,453

*The Bank's leases primarily consist of rental of office space of Sena Kallyan Bhaban situated at Motijheel, Dhaka and Dormitory spaces for Barishal, Chattogram and Rangpur Branch Offices.

18 Intangible assets (Consolidated and Separate)

See accounting policy in Note 3.17

In Thousand Taka	30 June 2026	30 June 2025
Intangible assets at cost	**3,009,092**	2,835,084
Accumulated amortisation	**(2,440,109)**	(2,164,851)
	568,983	670,233

Intangible assets represent the accumulated value of intangible assets like System Application Products (SAP), Core Banking Solutions (CBS), Enterprise Data Warehouse (EDW), Real Time Gross Settlement (RTGS), Bangladesh Automated Clearing House (BACH), Bangladesh Electronic Fund Transfers Network (BEFTN), Credit Information Bureau (CIB) and Bank's in-house built software etc.

19 Other non-financial assets (Consolidated)

In Thousand Taka	30 June 2026	30 June 2025
Prepayments and advances	**2,903,870**	1,044,933
Stocks*	**6,185,161**	5,463,926
Sundry debtors	**1,831,781**	1,924,090
	10,920,812	8,432,949

*Stocks held by the Group are primarily comprised of paper, ink, plates and related materials for printing of notes and other products at the Subsidiary. Stocks are valued at the lower of cost and net realisable value. Cost of material is determined on weighted average method. Cost in relation to work-in-process and finished goods represents direct cost of materials, direct wages and an appropriate portion of production overheads.

19.01 Other non-financial assets (Separate)

In Thousand Taka	30 June 2026	30 June 2025
Prepayments and advances	**1,784,000**	1,788,813
Stocks	**123,331**	141,250
	1,907,331	1,930,063

20 Foreign currency deposits from banks and financial institutions (Consolidated and Separate)

See accounting policy in Note 3.05 and 3.06

In Thousand Taka	30 June 2026	30 June 2025
Foreign currency deposits from commercial banks	**173,490,961**	254,730,937
Asian Clearing Union (ACU)	**181,781,020**	247,124,944
Interest payable on ACU	**657,140**	918,054
	355,929,121	502,773,935

21 Other foreign currency financial liabilities (Consolidated and Separate)

See accounting policy in Note 3.05

In Thousand Taka	30 June 2026	30 June 2025
ESCROW account*	**109,277,997**	128,069,190
Deposit from development partners	**38,881,140**	30,526,901
	148,159,137	158,596,091

*ESCROW account is a temporary liability account created for the loan repayment of Rooppur Nuclear Power Plant, Bangladesh Army and Bangladesh Air Force. This amount reflects the payment of the Government made to the creditors. The corresponding foreign currency amount is kept in foreign currency accounts.

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22 Notes in circulation (Consolidated and Separate)

See accounting policy in Note 3.24

In Thousand Taka	30 June 2026	30 June 2025
Notes in circulation	**3,682,866,310**	3,247,330,255
Cash in hand	**(64)**	(69)
	3,682,866,246	3,247,330,186

Notes in circulation represents currency issued having a claim on Bangladesh Bank. However, cash in hand balance is the amount of issued bank note held at the Banking Department of the Bank. The denomination of notes in circulation as at reporting date was as follows:

Denomination	*Number in pieces*	30 June 2026	30 June 2025
10 Taka note	*1,500,043,031*	**15,000,431**	15,203,901
20 Taka note	*936,212,790*	**18,724,256**	18,436,177
50 Taka note	*793,309,029*	**39,665,451**	31,036,386
100 Taka note	*1,171,885,763*	**117,188,576**	123,011,526
200 Taka note	*528,902,349*	**105,780,470**	75,809,104
500 Taka note	*2,697,244,660*	**1,348,622,330**	1,239,558,685
1000 Taka note	*2,037,884,796*	**2,037,884,796**	1,744,274,476
	9,665,482,418	**3,682,866,310**	3,247,330,255

Liability for notes in circulation is recorded at its face value in the statement of financial position. In accordance with Article 30 of Bangladesh Bank Order, 1972, this liability is backed by the following assets:

Gold	**217,341,174**	180,387,657
Silver	**1,218,821**	752,333
Approved foreign exchange	**2,974,000,000**	2,533,500,000
Bangladesh Government securities	**459,982,667**	502,228,770
Taka coin	**444,210**	582,056
Other loans and advances	**29,879,438**	29,879,438
	3,682,866,310	3,247,330,255

23 Local currency deposits from banks and financial institutions (Consolidated and Separate)

See accounting policy in Note 3.05

In Thousand Taka	30 June 2026	30 June 2025
State owned commercial banks	**370,910,288**	220,850,283
Government specialized banks	**26,926,334**	24,304,733
Private banks	**607,706,742**	554,608,496
Foreign banks	**48,990,152**	58,768,340
Financial institutions	**5,856,289**	5,705,464
Other banks	**34,657**	17,959
	1,060,424,462	864,255,273

Deposits from banks and financial institutions comprise reserve deposits as required by Cash Reserve Ratio (CRR) and the balances held for settlement purposes. The current CRR rate is 4.0% (2025: 4.0%).

24 Securities sold under agreement to repurchase (Consolidated and Separate)

See accounting policy in Note 3.18

In Thousand Taka	30 June 2026	30 June 2025
Bangladesh Bank bills	**-**	12,156,189
Bangladesh Bank reverse repo	**28,240,000**	10,620,000
	28,240,000	22,776,189

Securities sold under agreement to repurchase and Bangladesh Bank bills are instruments used by the Bank to withdraw liquidity from the market. The balances at the year end reflect market conditions at that date.

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25 Other local currency financial liabilities (Consolidated)

See accounting policy in Note 3.05

In Thousand Taka	30 June 2026	30 June 2025
Government deposits	**5,087**	5,042
Other deposits	**130,528,666**	72,501,422
Sundry creditors account	**5,905,379**	6,931,839
Lease liabilities	**431,707**	222,310
Interest suspense account	**11,891,461**	117,173
Inter branch adjustments (suspense)	**64,820**	56,398
Provision for pension	**27,730,211**	35,205,760
Provision for gratuity	**210,762**	2,783,896
Provision for leave encashment	**3,462,251**	3,463,010
Loan from Govt. of Bangladesh - Central bank strengthening project	**1,950,762**	2,065,512
Loan from Govt. of Bangladesh - Financial sector support project	**18,250,327**	18,926,265
Deferred tax liability	**1,172,409**	863,859
Others - subsidiary	**2,404,941**	2,249,563
Fund for small investor affected in capital market	**458,649**	291,448
	204,467,432	145,683,498

25.01 Other local currency financial liabilities (Separate)

In Thousand Taka	*Note*	30 June 2026	30 June 2025
Government deposits		**5,087**	5,042
Other deposits	*25.02*	**130,528,666**	72,501,422
Sundry creditors account		**7,797,007**	8,132,556
Lease liabilities	*25.03*	**431,707**	222,310
Interest suspense account		**11,891,461**	117,173
Inter branch adjustments (suspense)		**64,820**	56,398
Provision for pension	*47*	**27,694,478**	35,205,760
Provision for gratuity	*47*	**226,481**	2,778,423
Provision for leave encashment		**3,266,551**	3,249,511
Loan from Govt. of Bangladesh - Central bank strengthening project	*25.04*	**1,950,762**	2,065,512
Loan from Govt. of Bangladesh - Financial sector support project	*25.05*	**18,250,327**	18,926,265
Fund for small investor affected in capital market		**458,649**	291,448
		202,565,996	143,551,820

25.02 Other deposits

Other deposits comprise Bangladesh Government special Islamic bonds fund deposit, employees provident fund deposit, liquidator bank deposit, scheduled bank's insurance fund deposit, security deposit, employees co-operative societies deposits, other sundry deposits etc.

25.03 Lease liabilities

Lease liabilities are recognized against Right-of-use asset for rented office space of Sena Kallyan Bhaban situated at Motijheel, Dhaka. Apart from this, the rented space for dormitory of Chattogram, Barishal and Rangpur office are also recognized as right-of-use asset. Total amount of lease liabilities falls within maturity of one to three years.

25.04 Central Bank Strengthening Project (CBSP)

Government of Bangladesh (GoB) signed a Credit Agreement with the International Development Association (IDA) for a Project named Central Bank Strengthening Project (CBSP). The related Credit Reference is IDA 3792 BD and the Project was meant for "Improvement of efficiency of the Bank through functional reforms and large scale automation of its business process". Subsequent to this agreement, a subsidiary loan agreement was signed between GoB and the Bank to this effect for execution of the project. The total cost of the project was Tk. 3,892 million (USD 55.60 million), of which IDA provided Tk. 3,060 million (USD 43.71 million) through Government and the rest Tk. 832 million (USD 11.88 million) was funded by the Bank. The project started in late 2003 and was completed on 30 April 2013.

The Bank has to repay the principal and the interest amount of the loan to Government within a tenure of 30 years starting from 1 December 2013 to 1 June 2043 as per the schedule.

25.05 Financial Sector Support Project (FSSP)

Government of Bangladesh (GoB) signed a credit agreement with the International Development Association (IDA) for a Project named Financial Sector Support Project (FSSP) for amount of SDR 213,400,000. The related credit reference is 5664 BD and the Project was meant for "Improvement of the recipient's financial market infrastructure, the regulatory and oversight capacity of the project implementing entity and access to long term financing for private firms in Bangladesh". Subsequent to this agreement, a subsidiary loan agreement was signed between GoB and Bangladesh Bank on 27 August 2015 to this effect for execution of the Project. The Project was completed on 31 March 2020.

The subsidiary loan was denominated in taka and the Bank has to repay the principal and the interest amount of the loan to Government within a tenure of 38 years including a grace period of 6 years for each disbursement from the proceeds of the credit.

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26 Capital

In Thousand Taka	30 June 2026	30 June 2025
Capital	30,000	30,000
	30,000	30,000

The entire capital of the Bank stands vested in and allotted to the Government of the People's Republic of Bangladesh as per Article 4(1) and 4(2) of the Bangladesh Bank Order, 1972.

27 Retained earnings (Consolidated)

In Thousand Taka	30 June 2026	30 June 2025
Opening balance	161,398,801	174,005,788
Profit for the period	248,494,669	349,616,158
Revaluation loss on property, plant and equipment, net of tax	(509,650)	-
Prior year adjustment	7,056,282	(72,217)
Derecognition of reserve on account of sale and maturity of assets	23,653	23,653
Adjustment against due from Government	(2,443,674)	(4,950,710)
Disaster management and social responsibility fund	(2,400,000)	(2,300,000)
Interim dividend to govt.	(100,000,000)	(80,000,000)
Dividend paid	(146,195,910)	(153,912,795)
Bonus share issued to Parent	-	(3,000,000)
Appropriation of profit to funds	10,466,852	(118,011,076)
Closing balance	175,891,023	161,398,801

27.01 Retained earnings (Separate)

In Thousand Taka	30 June 2026	30 June 2025
Opening balance	148,439,584	158,744,548
Profit for the period	248,649,558	348,941,834
Prior year adjustment	7,056,282	(72,217)
Adjustment against due from Government	(2,443,674)	(4,950,710)
Disaster management and social responsibility fund	(2,400,000)	(2,300,000)
Interim dividend to govt.	(100,000,000)	(80,000,000)
Dividend paid	(146,195,910)	(153,912,795)
Appropriation of profit to funds	10,566,852	(118,011,076)
Closing balance	163,672,692	148,439,584

28 Revaluation reserves (Consolidated)

In Thousand Taka	30 June 2026	30 June 2025
Revaluation reserve - gold and silver	194,593,582	153,365,532
Revaluation reserve - foreign currency accounts	507,818,460	606,643,550
Revaluation reserve - property, plant and equipment	71,047,680	71,071,333
Revaluation reserve - financial instruments	(54,237,009)	(101,303,227)
	719,222,713	729,777,188

28.01 Revaluation reserves (Separate)

In Thousand Taka	Note	30 June 2026	30 June 2025
Revaluation reserve - gold and silver	28.02	194,593,582	153,365,532
Revaluation reserve - foreign currency accounts	28.03	507,818,460	606,643,550
Revaluation reserve - property, plant and equipment	28.04	66,476,269	66,476,269
Revaluation reserve - financial instruments	28.05	(54,237,009)	(101,303,227)
		714,651,302	725,182,124

28.02 Revaluation reserve - gold and silver

The Bank accounts for the gain/loss on revaluation of gold and silver in the statement of profit or loss and other comprehensive income and subsequently transferred to a separate account - revaluation reserve-gold and silver, which is part of equity.

28.03 Revaluation reserve - foreign currency accounts

The Bank accounts for the unrealized gain/loss on revaluation of foreign currency to the statement of profit or loss and other comprehensive income and subsequently transferred to a separate account - revaluation reserve-foreign currency, which is part of equity.

28.04 Revaluation reserve - property, plant and equipment

The Group accounts for the gain/loss on revaluation of property, plant and equipment in the statement of profit or loss and other comprehensive income and subsequently transferred to a separate account - revaluation reserve - property, plant and equipment, which is part of equity.

28.05 Revaluation reserve - financial instruments

The Bank accounts for the gain/loss on revaluation of financial instruments in the statement of profit or loss and other comprehensive income and subsequently transferred to a separate account - revaluation reserve- financial instrument, which is part of equity.

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29 **Currency fluctuation reserve (Consolidated and Separate)**

See accounting policy in Note 3.03

In Thousand Taka	**30 June 2026**	**30 June 2025**
Currency fluctuation reserve	**703,786,004**	616,545,164
	703,786,004	616,545,164

The Bank credited the realized gain on revaluation of foreign currencies to the statement of profit or loss and other comprehensive income and subsequently transferred the same to a separate account - currency fluctuation reserve account, which is part of equity.

30 **Statutory funds (Consolidated and Separate)**

In Thousand Taka	*Note*	**30 June 2026**	**30 June 2025**
Rural credit fund	*30.01*	**8,000,000**	7,800,000
Agricultural credit stabilization fund	*30.02*	**8,000,000**	7,800,000
Export credit fund	*30.03*	**1,300,000**	1,300,000
Industrial credit fund	*30.04*	**2,537,852**	2,387,852
Credit guarantee fund	*30.05*	**879,194**	879,194
		20,717,046	20,167,046

Statutory funds were created and maintained as per provisions of the Bangladesh Bank Order, 1972 and appropriations from profits are made in consultation with the Government of Bangladesh.

30.01 **Rural credit fund**

This fund was created as per Article 60(1) of Bangladesh Bank Order, 1972 for making of short term, medium term and long term loans and advances to co-operative banks, scheduled banks and rural credit agencies. Contribution of Taka 200 million is made for this fund during the year.

30.02 **Agricultural credit stabilization fund**

This fund was created as per Article 61 of Bangladesh Bank Order, 1972 for making of loans and advances to apex co-operative banks. Contribution of Taka 200 million is made for this fund during the year.

30.03 **Export credit fund**

As per Article 63 of Bangladesh Bank Order, 1972 this fund was created for making of medium term and short term loans and advances to scheduled banks and other credit institutions for financing export from Bangladesh. No appropriation is made for this fund during the year.

30.04 **Industrial credit fund**

As per Article 62 of Bangladesh Bank Order, 1972 the fund was created for making of short term and medium term loans and advances to co-operative banks. Contribution of Taka 150 million is made for this fund during the year.

30.05 **Credit guarantee fund**

As per clause 24 of Article 16 of Bangladesh Bank Order, 1972 the Fund was created by appropriation of profit every year as per decision of the Board of Directors to cover the loss sustained by scheduled banks for providing small loans to cottage industries. No appropriation is made for this fund during the year.

31 **Non statutory funds (Consolidated and Separate)**

In Thousand Taka	Note	30 June 2026	30 June 2025
Small and medium enterprise fund	31.01	**7,000,000**	7,000,000
Housing refinance fund	31.02	**4,660,000**	4,660,000
Human resources development fund	31.03	**483,311**	495,945
Monetary management fund	31.04	**200,000**	200,000
Rural agri product processing industries refinance fund	31.05	**3,410,000**	3,410,000
Disaster management and social responsibility fund	31.06	**2,600,000**	2,500,000
Bank restructuring fund	31.07	**100,000**	100,000
		18,453,311	18,365,945

31.01 **Small and medium enterprise fund**

This fund was created as per clause 24 of Article 16 of the Bangladesh Bank Order, 1972 for refinancing facilities to the scheduled banks and financial institutions against loans and advances given to the small enterprise sector. Appropriations to those schemes are made as per decision of the Board.

31.02 **Housing refinance fund**

This fund was created as per clause 24 of Article 16 of the Bangladesh Bank Order, 1972 for refinancing facilities to the scheduled banks and financial institutions against loans and advances given to the housing refinance scheme. Appropriations to those schemes are made as per decision of the Board.

31.03 **Human resources development fund**

Human resources development fund was created as per clause 2(n) of Article 82 of Bangladesh Bank Order,1972 and decision taken by the Board of the Bank for development of efficiency of the Bank's officials by conducting seminar, symposium, training etc. at home and abroad. Appropriation to this fund was first made from the dividend payable to Government in the year 2010-2011. No contribution was made to this fund during the year. However Tk. 12.6 million was utilized during the period from the fund.

31.04 **Monetary management fund**

Monetary management fund was created as per decision of the Board of the Bank for sound and smooth operation of monetary policy activities. Appropriation to this fund was made from the dividend payable to Government for the year 2010-2011.

31.05 **Rural Agri product processing industries refinance fund**

This fund was created in 2001 for the purpose of financing rural agri product processing industries. This fund plays an important role for developing the agri product sectors in Bangladesh.

31.06 **Disaster management and social responsibility fund**

This fund was created by the approval of Board of Directors (341 Board Meeting held in 2013). Primarily, for the fund, Tk. 50 million was collected as donation from Bangladesh Bank's 2012-2013 profit and subsequently Tk. 50 million had been deducted from each year's profit transferring the amount to this fund. From financial year 2014-2015, Tk. 100 million had been contributed by deducting from each year's profit.

31.07 **Bank restructuring fund**

This fund was created by the approval of the Board of Directors (439th Board Meeting held in 2025). No contribution was made to this fund during the year.

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32 Other reserves (Consolidated)

In Thousand Taka	30 June 2026	30 June 2025
Asset renewal and replacement reserve	**7,198,270**	6,730,872
Interest reserve	**7,522,114**	7,522,114
Bonus share reserve*	**3,000,000**	3,000,000
	17,720,384	17,252,986

*As per the 32nd AGM held on 4 August 2024, SPCBL, a subsidiary of Bangladesh Bank, converted Tk. 3,000.00 million of its retained earnings into share capital.

32.01 Other reserves (Separate)

In Thousand Taka	*Note*	30 June 2026	30 June 2025
Asset renewal and replacement reserve	*32.02*	**7,198,270**	6,730,872
Interest reserve	*32.03*	**7,522,114**	7,522,114
		14,720,384	14,252,986

32.02 Asset renewal and replacement reserve

As per Asset renewal and replacement fund policy, an amount of Taka 467.39 million is appropriated to this reserve during the year.

32.03 Interest reserve

As per the decision of the Board in FY 2006-2007, the total interest accrued against the overdue loan of Bangladesh Krishi Bank and Rajshahi Krishi Unnayan Bank was kept as interest reserve.

33 General reserve (Consolidated)

In Thousand Taka	30 June 2026	30 June 2025
General reserve	**5,800,500**	5,700,500
	5,800,500	5,700,500

Consolidated general reserve consists of the general reserve of Bangladesh Bank and that of its subsidiary-SPCBL.

33.01 General reserve (Separate)

In Thousand Taka	30 June 2026	30 June 2025
General reserve	**4,250,500**	4,250,500
	4,250,500	4,250,500

As per Article 59 of Bangladesh Bank Order, 1972 securities having value of Tk. 30 million was allocated by the Government and held by the Bank as the general reserve. Further an amount of Tk. 4,220.5 million was transferred to the reserve from general provision over the years.

34 Income from foreign currency financial assets (Consolidated and Separate)

See accounting policy in Note 3.26 and 3.27

		For the year ended 30 June	
In Thousand Taka	*Note*	**2026**	**2025**
Interest income	*34.01*	**120,640,840**	76,738,046
Commission and discounts	*34.02*	**2,749,854**	287,824
		123,390,694	77,025,870

34.01 Interest income

Loans to banks	**28,560,830**	28,680,736
Short term deposits with commercial banks	**27,250,632**	19,943,756
Foreign bonds and US treasury notes	**56,116,318**	17,435,836
Others	**8,713,060**	10,677,717
	120,640,840	76,738,046

34.02 Commission and discounts

Commission on foreign currency operations	**464,185**	126,712
Others	**2,285,669**	161,112
	2,749,854	287,824

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35 Income from local currency financial assets (Consolidated)

See accounting policy in Note 3.13, 3.26, 3.27, 3.28 and 3.29

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Interest income	35.01	**217,696,185**	225,393,105
Commission and discounts	35.04.02	**4,312,957**	4,865,681
Sales to other parties by subsidiary	35.02	**2,044,119**	2,119,718
Other income	35.03	**4,770,103**	18,185,775
		228,823,364	250,564,279

35.01 Interest income (Consolidated)

Securities purchased under agreement to resell	**76,531,290**	97,521,864
Government securities	**57,272,786**	65,984,935
Loans and advance to Government	**14,474,584**	22,392,444
Debentures	**190,750**	190,750
Loans to banks, financial institutions and employees	**62,326,975**	32,449,686
Profit on islamic investment	**4,968,715**	5,023,379
Short term money market deposits	**1,931,085**	1,830,047
	217,696,185	225,393,105

35.02 Sales to other parties by subsidiary (Consolidated)

Sales to other parties by subsidiary	**2,044,119**	2,119,718
	2,044,119	2,119,718

35.03 Other income (Consolidated)

Penal interest	**4,741,075**	18,077,079
Exchange A/C	**35**	553
Gain on asset sale or de-recognition	**4,943**	14,255
Miscellaneous income	**17,424**	38,349
Fee income	**6,626**	55,539
	4,770,103	18,185,775

35.04 Income from local currency financial assets (Separate)

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Interest income	35.04.01	**215,704,436**	223,497,145
Commission and discounts	35.04.02	**4,312,957**	4,865,681
Dividend income	35.04.03	**2,000,000**	1,000,000
Other income	35.04.04	**4,757,858**	18,154,137
		226,775,251	247,516,963

35.04.01 Interest income (Separate)

Securities purchased under agreement to resell	**76,531,290**	97,521,864
Government securities	**57,272,786**	65,984,935
Loans and advance to Government	**14,474,584**	22,392,444
Debentures	**190,750**	190,750
Loans to banks, financial institutions and employees	**62,266,311**	32,383,773
Profit on islamic investment	**4,968,715**	5,023,379
	215,704,436	223,497,145

35.04.02 Commission and discounts (Consolidated and Separate)

Commission income from Government sources	**2,120,827**	1,802,552
Miscellaneous commission income	**2,192,130**	3,063,129
	4,312,957	4,865,681

35.04.03 Dividend income (Separate)

Dividend income from subsidiary	**2,000,000**	1,000,000
	2,000,000	1,000,000

35.04.04 Other income (Separate)

Penal interest	**4,741,075**	18,077,079
Exchange A/C	**35**	553
Gain on asset sale or disposal	**4,943**	14,255
Miscellaneous income	**5,179**	6,710
Fee income	**6,626**	55,539
	4,757,858	18,154,137

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36 Expenses on foreign currency financial liabilities (Consolidated and Separate)

See accounting policy in Note 3.26 and 3.27

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Interest expenses	*36.01*	**21,121,842**	21,226,778
Commission and other expenses	*36.02*	**206,494**	130,363.62
		21,328,336	21,357,142

36.01 Interest expenses

Interest expense on FC deposits	**6,057,891**	4,026,399
Asian Clearing Union (ACU)	**4,088,958**	5,552,364
IMF charges	**10,974,993**	11,648,014
	21,121,842	21,226,778

36.02 Commission and other expenses

Commission and other expenses	**206,494**	130,364
	206,494	130,364

37 Expenses on local currency financial liabilities (Consolidated and Separate)

See accounting policy in Note 3.26 and 3.27

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Interest expense	*37.01*	**2,636,212**	2,881,286
Commission and other expenses	*37.02*	**2,157,721**	4,707,514
		4,793,933	7,588,800

37.01 Interest expenses

Bangladesh Bank bills	**238,412**	1,206,626
Securities sold under agreement to repurchase	**2,187,813**	1,456,380
Interest expense - financial sector support project	**189,619**	196,764
Interest expense - central bank strengthening project	**20,368**	21,516
	2,636,212	2,881,286

37.02 Commission and other expenses

Agency charges	*37.02.01*	**1,750,000**	3,850,000
Underwriting commission on treasury bills & bonds	*37.02.02*	-	756,200
Loss on amortization of Govt. Sukuk		-	32
Other expenses		**407,721**	101,282
		2,157,721	4,707,514

37.02.01 Agency charges

Agency charges are paid to Sonali Bank PLC for acting as agent of Bangladesh Bank.

38 Note printing expenses (Separate)

In Thousand Taka	For the year ended 30 June 2026	2025
Note printing expenses	**4,589,275**	2,347,867
	4,589,275	2,347,867

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39 General and administrative expenses (Consolidated)

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Staff costs	39.01	**11,769,329**	21,681,529
Depreciation		**1,782,246**	1,692,642
Amortization		**276,528**	283,327
Directors' fees		**1,234**	860
Audit fees		**6,440**	6,440
Stationery expenses		**172,317**	148,773
Rent, electricity etc.		**379,471**	399,755
Remittance of treasure		**41,265**	40,231
Donations, welfare, sports and other administrative expenses		**527,353**	292,494
Telephone expenses		**267,635**	132,743
Repairs & maintenance expenses		**776,460**	566,133
Materials consumption		**3,558,284**	1,954,145
Provision for Workers' Profit Participation Fund		**127,884**	129,264
Value Added Tax		**598,601**	296,003
Miscellaneous expenses		**6,299,594**	1,497,819
		26,584,641	29,122,157

39.01 Staff costs (Consolidated)

Salary		**3,330,504**	3,439,754
House rent		**1,353,026**	1,342,184
Contribution to contributory provident fund		**201,054**	1,173,164
Pension and gratuity		**35,840**	9,549,480
Leave encashment		**298,856**	412,466
General and incentive bonus		**2,686,744**	2,435,268
Medical expenses		**933,247**	896,691
Training		**257,842**	157,784
Travel expenses		**895,094**	817,610
Lunch expenses		**587,797**	465,619
Other staff costs		**1,189,325**	991,508
		11,769,329	21,681,529

39.02 General and administrative expenses (Separate)

In Thousand Taka	*Note*	For the year ended 30 June 2026	2025
Staff costs	39.03	**11,103,970**	20,728,416
Depreciation		**1,433,984**	1,347,399
Amortization		**276,528**	283,327
Directors' fee		**650**	385
Audit fee		**5,750**	5,750
Stationery expenses		**167,760**	143,929
Rent, electricity etc.		**269,459**	301,234
Remittance of treasure		**40,662**	39,701
Donations		**156,096**	235,003
Telephone expenses		**267,038**	132,330
Repairs & maintenance expenses		**678,332**	545,037
Miscellaneous expenses		**5,986,008**	1,420,471
		20,386,237	25,182,982

39.03 Staff costs (Separate)

Salary		**3,056,741**	3,051,612
House rent		**1,353,026**	1,342,184
Contribution to contributory provident fund		**201,054**	1,173,164
Pension and gratuity		**-**	9,349,311
Leave encashment		**278,856**	372,466
General and incentive bonus		**2,588,735**	2,328,323
Medical expenses		**902,105**	870,842
Training expenses		**257,842**	157,784
Travel expenses		**887,275**	811,658
Lunch expenses		**534,489**	421,374
Other staff costs		**1,043,847**	849,698
		11,103,970	20,728,416

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40 Allowances for Expected Credit Loss (ECL) (Consolidated)

See accounting policy in Note 3.05 (g)

In Thousand Taka	For the year ended 30 June 2026	2025
Allowances for Expected Credit Loss	**38,843,537**	35,805,011
	38,843,537	35,805,011

40.01 Allowances for Expected Credit Loss (ECL) (Separate)

In Thousand Taka	For the year ended 30 June 2026	2025
Allowances for Expected Credit Loss	**38,834,356**	35,805,011
	38,834,356	35,805,011

Allowances for Expected Credit Loss is an estimate of the exposure derived from the model discussed in Note 44.03 (i).

41 Foreign currency revaluation gain/(loss) - unrealised (Consolidated and Separate)

See accounting policy in Note 3.04

In Thousand Taka	For the year ended 30 June 2026	2025
Foreign currency revaluation gain/(loss) - unrealised	**(98,825,090)**	10,011,071
	(98,825,090)	10,011,071

42 Foreign currency revaluation gain - realised (Consolidated and Separate)

See accounting policy in Note 3.03

In Thousand Taka	For the year ended 30 June 2026	2025
Foreign currency revaluation gain - realised	**87,240,840**	106,669,733
	87,240,840	106,669,733

43 Revaluation gain on financial instruments (Consolidated and Separate)

See accounting policy in Note 3.04

In Thousand Taka	For the year ended 30 June 2026	2025
Valuation gain/(loss) on US Treasury notes investment	**(9,289,823)**	23,214,557
Valuation gain on Bangladesh Government Treasury Bond	**54,125,627**	12,592,347
	44,835,804	35,806,905

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44 **Financial instruments - Fair values and risk management**

44.01 **Accounting classifications and fair values**

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

Consolidated

	Carrying amount				Fair value			
30 June 2026 *In Thousand Taka*	**Amortized Cost**	**Fair value through OCI**	**Fair value through profit or loss**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets measured at fair value								
US treasury bills	-	-	-	-	-	-	-	-
Foreign bonds	1,058,391,471	-	-	1,058,391,471	1,058,391,471	-	-	1,058,391,471
US treasury notes	-	1,259,680,170	-	1,259,680,170	1,259,680,170	-	-	1,259,680,170
Gold and silver	-	135,585,111	-	135,585,111	135,585,111	-	-	135,585,111
Claims from gold transaction	-	91,719,059	-	91,719,059	91,719,059	-	-	91,719,059
Treasury bonds	-	629,607,175	-	629,607,175	629,607,175	-	-	629,607,175
Government Sukuk	-	7,580,401	-	7,580,401	7,580,401	-	-	7,580,401
SWIFT shares	-	80	-	80	-	-	80	80
Debenture - House Building Finance Corporation	3,944,455	-	-	3,944,455	-	3,944,455	-	3,944,455
	1,062,335,926	2,124,171,996	-	3,186,507,922	3,182,563,387	3,944,455	80	3,186,507,922
Financial assets not measured at fair value								
Taka coin and cash balances	1,418,333	-	-	1,418,333	-	-	-	-
Foreign currency accounts	88,780,831	-	-	88,780,831	-	-	-	-
Overnight investment	709,329,044	-	-	709,329,044	-	-	-	-
Short term deposits with foreign commercial banks	503,951,809	-	-	503,951,809	-	-	-	-
Other foreign currency financial investments	155,342,608	-	-	155,342,608	-	-	-	-
Asset held with IMF	447,935,099	-	-	447,935,099	-	-	-	-
Foreign currency loans to banks	285,593,236	-	-	285,593,236	-	-	-	-
Interest receivable	26,023,759	-	-	26,023,759	-	-	-	-
Other receivable	5,224,144	-	-	5,224,144	-	-	-	-
Ways and means advance	65,387,000	-	-	65,387,000	-	-	-	-
Short term money market investments	586,453,090	-	-	586,453,090	-	-	-	-
Share of ICB Islamic Bank Limited	2,012	-	-	2,012	-	-	-	-
Loan to commercial banks	752,910	-	-	752,910	-	-	-	-
Loan to specialized banks	55,420,190	-	-	55,420,190	-	-	-	-
Loan to private banks	782,226,699	-	-	782,226,699	-	-	-	-
Other loans and advances	302,555,840	-	-	302,555,840	-	-	-	-
Interest receivable	77,477,562	-	-	77,477,562	-	-	-	-
Loans and advances to employees	55,090,502	-	-	55,090,502	-	-	-	-
Other local currency financial assets	296,871,723	-	-	296,871,723	-	-	-	-
	4,445,836,390	-	-	4,445,836,390	-	-	-	-
Financial liabilities measured at fair value								
Nil	-	-	-	-	-	-	-	-
Financial liabilities not measured at fair value								
Liabilities with IMF	584,093,172	-	-	584,093,172	-	-	-	-
Foreign currency deposits from commercial banks	173,490,961	-	-	173,490,961	-	-	-	-
Asian Clearing Union (ACU)	182,438,160	-	-	182,438,160	-	-	-	-
Notes in circulation	3,682,866,246	-	-	3,682,866,246	-	-	-	-
Securities sold under agreement to repurchase	28,240,000	-	-	28,240,000	-	-	-	-
Local currency deposits from banks and FIs	1,060,424,462	-	-	1,060,424,462	-	-	-	-
Other foreign currency financial liabilities	148,159,137	-	-	148,159,137	-	-	-	-
Other local currency financial liabilities	204,467,432	-	-	204,467,432	-	-	-	-
	6,064,179,570	-	-	6,064,179,570	-	-	-	-

44 **Financial instruments - Fair values and risk management (continued)**
44.01 **Accounting classifications and fair values (continued)**

Consolidated

30 June 2025 *In Thousand Taka*	Carrying amount: Amortized Cost	Carrying amount: Fair value through OCI	Carrying amount: Fair value through profit or loss	Carrying amount: Total	Fair value: Level 1	Fair value: Level 2	Fair value: Level 3	Fair value: Total
Financial assets measured at fair value								
Foreign bonds	755,365,536	-	-	755,365,536	755,365,536	-	-	755,365,536
US treasury notes	-	568,676,949	-	568,676,949	568,676,949	-	-	568,676,949
Gold and silver	-	110,893,348	-	110,893,348	110,893,348	-	-	110,893,348
Claims from gold transactions	-	75,182,773	-	75,182,773	75,182,773	-	-	75,182,773
Treasury bonds	-	616,960,048	-	616,960,048	616,960,048	-	-	616,960,048
SWIFT shares	-	80	-	80	-	-	80	80
Debenture - House Building Finance Corporation	3,945,000	-	-	3,945,000	-	3,945,000	-	3,945,000
	759,310,536	1,371,713,198	-	2,131,023,734	2,127,078,654	3,945,000	80	2,131,023,734
Financial assets not measured at fair value								
Taka coin and cash balances	2,199,186	-	-	2,199,186	-	-	-	-
Foreign currency accounts	199,066,118	-	-	199,066,118	-	-	-	-
Overnight investment	854,498,006	-	-	854,498,006	-	-	-	-
Short term deposits with foreign commercial banks	692,818,734	-	-	692,818,734	-	-	-	-
Asset held with IMF	472,606,061	-	-	472,606,061	-	-	-	-
Foreign currency loans to banks	292,086,192	-	-	292,086,192	-	-	-	-
Interest receivable	11,701,959	-	-	11,701,959	-	-	-	-
Other receivable	5,224,144	-	-	5,224,144	-	-	-	-
Ways and means advance	60,571,900	-	-	60,571,900	-	-	-	-
Short term money market investments	1,118,292,688	-	-	1,118,292,688	-	-	-	-
Share of ICB Islamic Bank Limited	7,452	-	-	7,452	-	-	-	-
Loan to commercial banks	5,358,075	-	-	5,358,075	-	-	-	-
Loan to specialized banks	75,643,454	-	-	75,643,454	-	-	-	-
Loan to private banks	517,175,353	-	-	517,175,353	-	-	-	-
Other loans and advances	325,980,898	-	-	325,980,898	-	-	-	-
Interest receivable	17,144,136	-	-	17,144,136	-	-	-	-
Loans and advances to employees	55,102,895	-	-	55,102,895	-	-	-	-
Other local currency financial assets	237,009,546	-	-	237,009,546	-	-	-	-
	4,942,486,796	-	-	4,942,486,796	-	-	-	-
Financial liabilities measured at fair value								
Nil	-	-	-	-	-	-	-	-
Financial liabilities not measured at fair value								
Liabilities with IMF	593,973,170	-	-	593,973,170	-	-	-	-
Foreign currency deposits from commercial banks	254,730,937	-	-	254,730,937	-	-	-	-
Asian Clearing Union (ACU)	248,042,998	-	-	248,042,998	-	-	-	-
Notes in circulation	3,247,330,186	-	-	3,247,330,186	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	-	-	22,776,189	-	-	-	-
Local currency deposits from banks and financial institutions	864,255,273	-	-	864,255,273	-	-	-	-
	5,231,108,753	-	-	5,231,108,753	-	-	-	-

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44 Financial instruments - Fair values and risk management (continued)
44.01 Accounting classifications and fair values (continued)

Separate

30 June 2026	Carrying amount				Fair value			
In Thousand Taka	Amortized Cost	Fair value through OCI	Fair value through profit or loss	Total	Level 1	Level 2	Level 3	Total
Financial assets measured at fair value								
Foreign bonds	1,058,391,471	-	-	1,058,391,471	1,058,391,471	-	-	1,058,391,471
US treasury notes	-	1,259,680,170	-	1,259,680,170	1,259,680,170	-	-	1,259,680,170
Gold and silver	-	135,585,111	-	135,585,111	135,585,111	-	-	135,585,111
Claims from gold transaction		91,719,059		91,719,059	91,719,059	-	-	91,719,059
Treasury bonds	-	629,607,175	-	629,607,175	629,607,175	-	-	629,607,175
Government Sukuk	-	7,580,401	-	7,580,401	7,580,401	-	-	7,580,401
SWIFT shares	-	80	-	80	-	-	80	80
Investment in subsidiary	-	12,000,000	-	12,000,000	-	-	12,000,000	12,000,000
Debenture - House Building Finance Corporation	3,944,455	-	-	3,944,455	-	3,944,455	-	3,944,455
	1,062,335,926	2,136,171,996	-	3,198,507,922	3,182,563,387	3,944,455	12,000,080	3,198,507,922
Financial assets not measured at fair value								
Taka coin and cash balances	489,061	-	-	489,061	-	-	-	-
Foreign currency accounts	88,780,831	-	-	88,780,831	-	-	-	-
Overnight investment	709,329,044	-	-	709,329,044	-	-	-	-
Short term deposits with foreign commercial banks	503,951,809	-	-	503,951,809	-	-	-	-
Other Foreign currency financial investments	155,342,608	-	-	155,342,608	-	-	-	-
Asset held with IMF	447,935,099	-	-	447,935,099	-	-	-	-
Foreign currency loans to banks	285,593,236	-	-	285,593,236	-	-	-	-
Interest receivable	26,023,759	-	-	26,023,759	-	-	-	-
Other receivable	5,224,144	-	-	5,224,144	-	-	-	-
Ways and means advance	65,387,000	-	-	65,387,000	-	-	-	-
Securities purchased under agreement to resell	570,790,473	-	-	570,790,473	-	-	-	-
Loan to commercial banks	752,910	-	-	752,910	-	-	-	-
Loan to specialized banks	55,420,190	-	-	55,420,190	-	-	-	-
Loan to private banks	782,226,699	-	-	782,226,699	-	-	-	-
Other loans and advances	302,555,840	-	-	302,555,840	-	-	-	-
Interest receivable	77,477,562	-	-	77,477,562	-	-	-	-
Loans and advances to employees	55,090,502	-	-	55,090,502	-	-	-	-
Other local currency financial assets	295,872,157	-	-	295,872,157	-	-	-	-
	4,428,242,924	-	-	4,428,242,924	-	-	-	-
Financial liabilities measured at fair value								
Nil	-	-	-	-	-	-	-	-
Financial liabilities not measured at fair value								
Liabilities with IMF	584,093,172	-	-	584,093,172	-	-	-	-
Foreign currency deposits from commercial banks	173,490,961	-	-	173,490,961	-	-	-	-
Asian Clearing Union (ACU)	182,438,160	-	-	182,438,160	-	-	-	-
Notes in circulation	3,682,866,246	-	-	3,682,866,246	-	-	-	-
Securities sold under agreement to repurchase	28,240,000	-	-	28,240,000	-	-	-	-
Local currency deposits from banks and FIs	1,060,424,462	-	-	1,060,424,462	-	-	-	-
Other foreign currency financial liabilities	148,159,137	-	-	148,159,137	-	-	-	-
Other local currency financial liabilities	202,565,996	-	-	202,565,996	-	-	-	-
	6,062,278,134	-	-	6,062,278,134	-	-	-	-

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44 **Financial instruments - Fair values and risk management (continued)**

44.01 **Accounting classifications and fair values (continued)**

Separate

30 June 2025 *In Thousand Taka*	Carrying amount Amortized Cost	Fair value through OCI	Fair value through profit or loss	Total	Fair value Level 1	Level 2	Level 3	Total
Financial assets measured at fair value								
Foreign bonds	755,365,536	-	-	755,365,536	755,365,536	-	-	755,365,536
US Treasury notes	-	568,676,949	-	568,676,949	568,676,949	-	-	568,676,949
Gold and silver	-	110,893,348	-	110,893,348	110,893,348	-	-	110,893,348
Claims from gold transactions	-	75,182,773	-	75,182,773	75,182,773	-	-	75,182,773
Treasury bonds	-	616,960,048	-	616,960,048	616,960,048	-	-	616,960,048
SWIFT shares	-	80	-	80	-	-	80	80
Investment in subsidiary	-	12,000,000	-	12,000,000	-	-	12,000,000	12,000,000
Debenture - House Building Finance Corporation	3,945,000	-	-	3,945,000	-	3,945,000	-	3,945,000
	759,310,536	1,383,713,198	-	2,143,023,735	2,127,078,654	3,945,000	12,000,080	2,143,023,735
Financial assets not measured at fair value								
Taka coin and cash balances	627,116	-	-	627,116	-	-	-	-
Foreign currency accounts	199,066,118	-	-	199,066,118	-	-	-	-
Overnight investment	854,498,006	-	-	854,498,006	-	-	-	-
Short term deposits with overseas commercial banks	692,818,734	-	-	692,818,734	-	-	-	-
Asset held with IMF	472,606,061	-	-	472,606,061	-	-	-	-
Foreign currency loans to banks	292,086,192	-	-	292,086,192	-	-	-	-
Interest receivable	11,701,959	-	-	11,701,959	-	-	-	-
Other receivable	5,224,144	-	-	5,224,144	-	-	-	-
Securities purchased under agreement to resell	60,571,900	-	-	60,571,900	-	-	-	-
Ways and means advance	1,101,519,204	-	-	1,101,519,204	-	-	-	-
Loan to commercial banks	5,358,075	-	-	5,358,075	-	-	-	-
Loan to specialized banks	75,643,454	-	-	75,643,454	-	-	-	-
Loan to private banks	517,175,353	-	-	517,175,353	-	-	-	-
Other loans and advances	325,980,898	-	-	325,980,898	-	-	-	-
Interest receivable	17,144,136	-	-	17,144,136	-	-	-	-
Loans and advances to employees	53,444,642	-	-	53,444,642	-	-	-	-
Other local currency financial assets	235,959,292	-	-	235,959,292	-	-	-	-
	4,921,425,284	-	-	4,921,425,284	-	-	-	-
Financial liabilities measured at fair value								
Nil	-	-	-	-	-	-	-	-
Financial liabilities not measured at fair value								
Liabilities with IMF	593,973,170	-	-	593,973,170	-	-	-	-
Foreign currency deposits from commercial banks	254,730,937	-	-	254,730,937	-	-	-	-
Asian Clearing Union (ACU)	248,042,998	-	-	248,042,998	-	-	-	-
Notes in circulation	3,247,330,186	-	-	3,247,330,186	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	-	-	22,776,189	-	-	-	-
Local currency deposits from banks and FIs	864,255,273	-	-	864,255,273	-	-	-	-
	5,231,108,753	-	-	5,231,108,753	-	-	-	-

As at 30 June 2026, the Group holds Level 3 financial instruments only on SWIFT shares and investment in subsidiary. Management believes that the fair value of these shares are equal to its carrying amount. A Level 3 reconciliation table has not been disclosed as no change in fair value of investment from last year.

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44 Financial instruments - Fair values and risk management (continued)

44.02 Valuation techniques used in determination of fair values within level 2 and level 3

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). Fair value has been based on management assumptions according to the portfolio of the asset and liability base.

Fair value of foreign securities is based on quoted market prices, at the reporting date. Local currency financial investments include shares in SPCBL with a value of Taka 12,000.00 million (2025: Taka 12,000.00 million) and debentures of HBFC with a value of Taka 3,945.00 million (2025: Taka 3,945.00 million) for which fair value cannot be reliably determined as they are not traded in the active market and there are no similar instruments with similar characteristics. Management believes that the fair value of these shares are their carrying value.

Loans to Government (overdraft- current) are carried at cost as the interest accrued is recovered on a daily basis. Treasury bills and bonds are classified as Fair Value through Other Comprehensive Income (FVOCI) and are carried at fair value. Loans to banks, financial institutions and employees are carried at amortized cost and are net of provisions for impairment. The fair value approximates their carrying value.

44.03 Financial risk management

The Group has exposure to the following risks arising from financial instruments:

i. Credit risk;
ii. Liquidity risk;
iii. Market risk; and
iv. Operational risk.

Risk management framework

International Financial Reporting Standard IFRS 7 *Financial Instruments: Disclosures* requires disclosure of information relating to both recognized and unrecognized financial instruments, their significance and performance, accounting policies, terms and conditions, net fair values and risk information- the Group's policies for controlling risks and exposures.

The Bank is involved in policy-oriented activities. Therefore, the Bank's risk management framework differs from the risk management framework for most other financial institutions. The main financial risks to which the Bank is exposed include credit risk, foreign exchange risk and interest rate risk. In the management of foreign reserves, minimizing liquidity risk is the prime consideration in order to ensure the availability of currency as required. Like most central banks, the nature of the Bank's operations create exposure to a range of operational and reputational risks also.

The Bank's management seeks to ensure that strong and effective risk management and control systems are in place for assessing, monitoring and managing risk exposure. Experienced staff conducts the Bank's local currency, foreign currency reserves management, and foreign exchange dealing operations in accordance with a clearly defined risk management framework, including limits and delegated authorities set by the Governor. The investment portfolio is managed in line with the investment guidelines approved by the Board. The Investment Committee chaired by the Deputy Governor of the Bank is responsible for monitoring and implementation of risk mitigation measures prescribed in the "Reserve Management Guideline" and ensuring that the Bank operates within the established risk parameters. Typical activities of the Investment Committee are reviewing the monthly reports, approving the list of eligible counterparties, approving changes to the strategy before submitting them to the Board and providing suggestion regarding important tactical decisions on asset allocation.

The Bank is subject to an annual audit by two external auditors who are appointed by the Government as prescribed in Article 65 (1) of the Bangladesh Bank Order, 1972. Auditing arrangements are overseen by the Audit Committee of the Board to monitor the financial reporting and audit functions within the Bank and the Committee reviews the internal audit functions as well. Audit Committee reports to the Board of Directors on its activities.

The overall risk management framework is designed to strongly encourage the sound and prudent management of the Bank's risk. The Bank seeks to ensure that the risk management framework is consistent with financial market best practices. Risk tables in this note are all based on the Bank's portfolio as reported in its statement of financial position.

i. Credit risk

Credit risk is the risk of financial loss to the Group if a customer or counterparty to a financial instrument fails to meet its contractual obligations. Credit risk is monitored and managed regularly. Bangladesh Bank's maximum exposure to credit risk in relation to each class of recognized financial assets, is the carrying amount of those assets as indicated in the statement of financial position. Bangladesh Bank's exposure is to highly rated counter-parties and its credit risk is very low, providing with solution to credit risk including both the Bank's rigorous monitoring activities and, in many cases, guarantees from the government.

Impairment of financial assets

Impairment of financial assets are discussed in note 3.05 (g).

Definition of default:

The Bank defines a financial instrument as in default when the financial asset is credit - impaired and meets the following criteria:

- All exposure with due period of more than 90 days;
- the borrower fails to meet its contractual payments;
- the likelihood or probability that the counterparty will enter bankruptcy or other financial organization.

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44 Financial instruments - Fair values and risk management (continued)

44.03 Financial risk management (continued)

i. Credit risk (continued)

Assumptions and techniques for estimating impairment under ECL:

The Bank is recording the allowance for expected credit losses (ECLs) for all loans and debt instruments that are measured at amortized cost together with loan commitment and guarantee contract. Equity instruments are not subject to ECLs. The ECL allowance is based on the credit losses expected to arise over the life of the asset, unless there has been no significant increase in credit risk since initial recognition, in which case, the allowance is based on the 12 months' expected credit loss as outlined in Note 3.05 (g).

The calculation of ECLs:

The Bank calculates ECL based on probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the Effective Interest Rate (EIR) which is the Reverse Repo rate prevailing at the reporting date.

EAD : Exposure at default (EAD) is an estimate of the exposure at a future default date, taking into account expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest from missed payments. The exposure at default (EAD) represents the gross carrying amount of the financial instruments subject to the impairment calculation, addressing both the client's ability to increase its exposure while approaching default and potential early repayments too. To calculate the EAD for a stage 1 financial instrument, the Group assesses the possible default events within 12 months for the calculation of the 12-month ECL. For stage 2 and stage 3 the exposure at default is considered for events over the lifetime of the instruments. The Group determines EAD by modelling the range of possible exposure outcomes at various points in time, corresponding the multiple scenarios. PDs are then assigned to each economic scenario based on the outcome of the Bank's models.

PD: Probability of default (PD) is an estimate of the likelihood of default over a given time horizon. A default may only happen at a certain time over the assessed period, if the facility has not been previously derecognized and is still in the portfolio. PD estimation process is based on the probability of default assigned to each counterparty according to their external credit ratings and the related historical credit losses experience, adjusted for forward-looking information.

LGD: Loss given default (LGD) is an estimate of the loss arising in the case where a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realization of any collateral. It is usually expressed as a percentage of the EAD. LGD represents the Bank's expectation of the extent of loss on a defaulted exposure. LGD varies by type of counterparty, type and seniority of claim and availability of collateral or other credit support.

The basis of financial assets which are categorized into three stages depending on their assessed credit risk are discussed in Note 3.05 (g).

Credit risk grades:

Grading	12 month PD	Life Time PD
Performing	0.015% - 0.03%	0.015% - 0.03%
Non-performing	0.015% - 0.03%	0.03%-100%

Amounts arising from ECL:

30 June 2026	**Credit Exposure Movement-ECL stage wise**			**Expected Credit Loss**		
In Thousand Taka	**Stage I**	**Stage II**	**Stage III**	**12 month ECL**	**Life Time ECL**	**Total ECL**
Foreign bond	**1,070,622,537**	-	-	**144,534**	-	**144,534**
Foreign currency loans	**289,012,776**	-	-	**39,017**	-	**39,017**
Investment in repo	-	-	-	-	-	-
Refinance & demand loan	**569,316,137**	-	**756,387,531**	**76,858**	**107,537,329**	**107,614,186**
Staff advance	**53,689,910**	-	**919,525**	**7,248**	**410,364**	**417,612**
Advances to Government	**65,400,436**	-	-	-	-	-
Investment in Govt. Sukuk	**7,607,727**	-	-	-	-	-
Investment in debenture	**4,040,375**	-	-	**545**	-	**545**
Islamic investment	**275,275,192**	-	-	-	-	-
	2,334,965,089	-	**757,307,056**	**268,202**	**107,947,693**	**108,215,895**

30 June 2025	**Credit Exposure Movement-ECL stage wise**			**Expected Credit Loss**		
In Thousand Taka	**Stage I**	**Stage II**	**Stage III**	**12 month ECL**	**Life Time ECL**	**Total ECL**
Foreign bond	760,514,516	-	-	102,669	-	102,669
Foreign currency loans	295,071,693	-	-	39,835	-	39,835
Investment in repo	1,053,083,205		63,325,519	-	-	-
Refinance & demand loan	419,870,160	10,503	520,094,104	56,682	69,678,710	69,735,393
Staff advance	52,005,290		1,540,565	7,021	104,698	111,719
Advances to Government	60,586,006	-	-	-	-	-
Investment in T. bill	10,666,233	-	-	-	-	-
Investment in debenture	4,040,375	-	-	545	-	545
Islamic investment	206,475,717	-	-	-	-	-
	2,862,313,196	10,503	584,960,187	206,753	69,783,408	69,990,161

Loans and debt securities are written off (either partially or in full) when there is no reasonable expectation of recovering a financial asset in its entirety or a portion thereof. This generally the case when the Bank determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. This assessment is carried out at the individual asset level.

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44 Financial instruments - Fair values and risk management (continued)
44.03 Financial risk management (continued)
i. Credit risk (continued)

Forward looking information: The Bank formulates a view of the future direction of relevant economic variables and a representative range of other possible forecast scenarios based on a variety of external actual and forecast information.

Significant increase in credit risk: The Bank considers financial assets that have experienced a significant increase in credit risk when credit rating falls below investment grade, contractual payment overdue for more than 90 days and current market information.

Collateral and other credit enhancements: To mitigate credit risks on financial assets, the Group seeks to use collateral, where possible. The collateral comes in various forms, such as securities, guarantees and demand promissory notes. The collaterals held against financials assets have been disclosed in their respective notes, where applicable.

Concentration of credit exposure
The Bank's significant end-of-year concentrations of credit exposure, based on the country/region in which the issuers' parent was located, were as follows:

	30 June 2026		30 June 2025	
In Thousand Taka	**Consolidated**	**Separate**	**Consolidated**	**Separate**
Bangladesh	**3,348,283,728**	**3,342,690,263**	3,405,490,333	3,396,428,822
Other Asian countries	**482,381,642**	**482,381,642**	487,500,428	487,500,428
United States of America	**1,942,170,703**	**1,942,170,703**	1,410,173,270	1,410,173,270
Europe	**503,050,876**	**503,050,876**	440,539,381	440,539,381
Australia	**7,661,070**	**7,661,070**	7,411,460	7,411,460
Others	**1,348,796,293**	**1,348,796,293**	1,263,187,904	1,263,187,904
	7,632,344,312	**7,626,750,848**	7,014,302,776	7,005,241,265

The Bank's significant end-of-year concentrations of credit exposure, based on industry, were as follows:

	30 June 2026		30 June 2025	
In Thousand Taka	**Consolidated**	**Separate**	**Consolidated**	**Separate**
Sovereign	**2,597,632,197**	**2,592,038,733**	1,317,112,982	1,308,051,470
Supra-national	**447,935,099**	**447,935,099**	479,501,389	479,501,389
Banks & financial institutions	**2,837,843,146**	**2,837,843,146**	3,731,782,346	3,731,782,346
Public sector entities	**500,290,658**	**500,290,658**	517,028,966	517,028,966
Corporate	**1,145,410,934**	**1,145,410,934**	853,673,663	853,673,663
Others	**103,232,278**	**103,232,278**	115,203,430	115,203,430
	7,632,344,312	**7,626,750,848**	7,014,302,776	7,005,241,265

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44 Financial instruments - Fair values and risk management (continued)

44.03 Financial risk management (continued)

i. Credit risk (continued)

Credit exposures by credit rating

Following tables represent the Group's foreign currency financial assets (excluding foreign currency loans to banks) mainly based on Moody's credit rating of the issuer (or equivalent Moody's rating in case of rating by other agencies). For long term deposits AAA is the highest quality rating possible and indicates that the entity has an exceptional credit quality and have the smallest degree of risk; AA is excellent credit quality but are rated lower than AAA. AA1 indicates the higher end of AA category, AA2 indicates mid range ranking of AA category and AA3 indicates lower end of AA category. Credit rating ranging from BA1 to BA3 and B1 to B3 are considered as below investment grade category. For short term deposits P-1 indicates banks rated prime -1 for deposits, and offers superior credit quality and a very strong capacity for timely payment of short-term deposit obligations; ST-1 indicates the highest capacity for timely repayment of obligations; ST-2 indicates a strong capacity for timely repayment of obligations and ST-3 indicates average capacity for timely repayment of obligations.

However, the Bank's local currency financial assets along with foreign currency loans to banks are based on credit rating from Credit Rating Information and Services Limited, Credit Rating Agency of Bangladesh Limited, Emerging Credit Rating Limited, National Credit Rating Limited, Alpha Credit Rating Limited, ARGUS Credit Rating Services Limited etc. which were preferred by respective institutions.

Consolidated

In Thousand Taka	Credit Rating	30 June 2026 Amount	30 June 2026 % of financial assets	30 June 2025 Amount	30 June 2025 % of financial assets
i) Foreign currency financial assets					
Foreign currency accounts	P-1	**88,780,831**	**1.18%**	199,066,118	2.88%
Overnight investment	P-1	**709,329,044**	**9.46%**	854,498,006	12.38%
Short term deposits with foreign commercial banks	P-1	**503,951,809**	**6.72%**	692,818,734	10.04%
Other foreign currency investments	P-1	**155,342,608**	**2.07%**	172,962,251	2.51%
US Dollar treasury bills	P-1	**-**	**0.00%**	-	0.00%
Foreign bonds	AAA	**641,562,497**	**8.56%**	(86,459,133)	-1.25%
Foreign bonds	AA1, AA2, AA3	**356,981,015**	**4.76%**	735,994,824	10.66%
Foreign bonds	A1, A2,A3	**42,160,610**	**0.56%**	31,209,647	0.45%
Foreign bonds	BAA1, BAA2, BAA3,BA1, BA2, BA3,B1,B2,B3	**17,687,349**	**0.24%**	74,620,198	1.08%
US treasury notes	AA1	**1,259,680,170**	**16.80%**	568,676,949	8.24%
Foreign currency loans to banks	A	**15,393,263**	**0.21%**	12,215,725	0.18%
Foreign currency loans to banks	AAA to AA	**255,715,783**	**3.41%**	279,281,573	4.05%
Foreign currency loans to banks	BAA,BA, B	**8,696,747**	**0.12%**	588,894	0.01%
Foreign currency loans to banks	Unrated	**5,787,443**	**0.08%**	-	0.00%
Claims from gold transaction	A3	**91,719,059**	**1.22%**	75,182,773	1.09%
Assets held with International Monetary Fund	Unrated	**447,935,099**	**5.98%**	472,606,061	6.85%
Other foreign currency financial assets	Unrated	**31,247,983**	**0.42%**	16,926,183	0.25%
		4,631,971,312	**61.79%**	3,927,226,552	56.89%
ii) Local currency financial assets					
Loans to the Government of Bangladesh	BA3	**65,387,000**	**0.87%**	60,571,900	0.88%
Securities purchased under agreement to resell	A	**570,790,473**	**7.61%**	1,101,519,204	15.96%
Local currency investments	Unrated	**656,796,659**	**8.76%**	648,316,450	9.39%
Loans to banks, financial institutions	A	**205,575,239**	**2.74%**	280,003,938	4.06%
Loans to banks, financial institutions	AAA to AA	**325,847,409**	**4.35%**	548,084,976	7.94%
Loans to banks, financial institutions	BA to B	**416,263,317**	**5.55%**	34,539,811	0.50%
Loans to banks, financial institutions	BAA	**-**	**0.00%**	8,937,641	0.13%
Loans to banks, financial institutions	Unrated	**270,747,234**	**3.61%**	-	0.00%
Loans to employees	-	**55,090,502**	**0.73%**	55,102,895	0.80%
Other local currency financial assets	-	**296,871,723**	**3.96%**	237,009,546	3.43%
Taka coin and cash balances	-	**1,418,333**	**0.02%**	2,199,186	0.03%
		2,864,787,889	**38.21%**	2,976,285,547	43.11%
Total financial assets (i+ii)		**7,496,759,201**	**100.00%**	6,903,512,099	100.00%

Separate

In Thousand Taka	Credit Rating	30 June 2026 Amount	30 June 2026 % of financial assets	30 June 2025 Amount	30 June 2025 % of financial assets
i) Foreign currency financial assets					
Foreign Currency Accounts	P-1	**88,780,831**	**1.19%**	199,066,118	2.89%
Overnight investment	P-1	**709,329,044**	**9.47%**	854,498,006	12.39%
Short term deposits with foreign commercial banks	P-1	**503,951,809**	**6.73%**	692,818,734	10.05%
Other foreign currency investments	P-1	**155,342,608**	**2.07%**	172,962,251	2.51%
US Dollar treasury bills	AAA	**-**	**0.00%**	-	0.00%
Foreign bonds	AAA	**641,562,497**	**8.56%**	(86,459,133)	-1.25%
Foreign bonds	AA1, AA2, AA3	**356,981,015**	**4.77%**	735,994,824	10.68%
Foreign bonds	A1, A2,A3	**42,160,610**	**0.56%**	31,209,647	0.45%
Foreign bonds	BAA1, BAA2, BAA3,BA1, BA2, BA3,B1,B2,B3	**17,687,349**	**0.24%**	74,620,198	1.08%
US treasury notes	AA1	**1,259,680,170**	**16.82%**	568,676,949	8.25%
Foreign currency loans to banks	A	**15,393,263**	**0.21%**	12,215,725	0.18%
Foreign currency loans to banks	AAA to AA	**255,715,783**	**3.41%**	279,281,573	4.05%
Foreign currency loans to banks	BAA,BA, B	**8,696,747**	**0.12%**	588,894	0.01%
Foreign currency loans to banks	Unrated	**5,787,443**	**0.08%**	-	0.00%
Claims from gold transaction	A3	**91,719,059**	**1.22%**	75,182,773	1.09%
Assets held with International Monetary Fund	Unrated	**447,935,099**	**5.98%**	472,606,061	6.85%
Other foreign currency financial assets	Unrated	**31,247,983**	**0.42%**	16,926,183	0.25%
		4,631,971,312	**61.83%**	3,927,226,552	56.96%

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44 Financial instruments - Fair values and risk management (continued)
44.03 Financial risk management (continued)
i. Credit risk (continued)

In Thousand Taka	Credit Rating	30 June 2026 Amount	30 June 2026 % of financial assets	30 June 2025 Amount	30 June 2025 % of financial assets
ii) Local currency financial assets					
Loans to the Government of Bangladesh	BA3	**65,387,000**	**0.87%**	60,571,900	0.88%
Securities purchased under agreement to resell	A	**570,790,473**	**7.62%**	1,101,519,204	15.98%
Local currency investments	Unrated	**653,132,031**	**8.72%**	643,535,514	9.33%
Loans to banks, financial institutions	A	**205,575,239**	**2.74%**	280,003,938	4.06%
Loans to banks, financial institutions	AAA to AA	**325,847,409**	**4.35%**	548,084,976	7.95%
Loans to banks, financial institutions	BA to B	**416,263,317**	**5.56%**	34,539,811	0.50%
Loans to banks, financial institutions	BAA	**-**	**0.00%**	8,937,641	0.13%
Loans to banks, financial institutions	Unrated	**270,747,234**	**3.61%**	-	0.00%
Loans to employees		**55,090,502**	**0.74%**	53,444,642	0.78%
Other local currency financial assets		**295,872,157**	**3.95%**	235,959,292	3.42%
Taka coin and cash balances		**489,061**	**0.01%**	627,116	0.01%
		2,859,194,423	**38.17%**	2,967,224,035	43.04%
Total financial assets (i+ii)		**7,491,165,735**	**100%**	6,894,450,587	100%

Collateral held and other credit enhancements and their financial effect

The Group holds collateral and other credit enhancements against to certain extent of its credit exposures. The table below sets out the principal types of collateral held against different types of financial assets.

In Thousand Taka	Principal type of Collateral	30 June 2026 Amount	30 June 2026 % of Exposure subject to collateral requirement	30 June 2025 Amount	30 June 2025 % of Exposure subject to collateral requirement
i) Foreign currency financial assets					
Foreign currency loans to banks	Debit authorization, demand promissory note	**285,593,236**	**100%**	292,086,192	100%
Assets held with International Monetary Fund	None	**447,935,099**	**100%**	472,606,061	100%
ii) Local currency financial assets					
Securities purchased under agreement to resell	Marketable Government securities	**570,790,473**	**100%**	1,101,519,204	100%
Loans to the Government of Bangladesh	Government guarantee	**65,387,000**	**100%**	60,571,900	100%
Local currency loans to banks, financial institutions and employees	Government guarantee, bank guarantee, demand promissory note, employee retirement benefit and mortgage of property	**1,273,523,703**	**100%**	925,011,007	100%

The Bank monitors the value of collateral and requests additional collateral in accordance with the underlying agreement if it deems necessary. The Bank reviews the adequacy of the allowance for loan impairment while monitoring the value of collateral.

As described in the table above the Bank receives collateral in the form of financial instruments in respect to the instruments due from financial institutions. Similar arrangements, if considered as master netting arrangements, do not meet the criteria for offsetting in the statement of financial position. This is because the Bank obtains a right of set-off of recognized amounts that is enforceable only following an event of default, insolvency or bankruptcy of the counterparties. The Bank and its counterparties do not intend to settle on a net basis or to realize the assets and settle the liabilities simultaneously.

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44 Financial instruments - Fair values and risk management (continued)

44.03 Financial risk management (continued)

ii. **Liquidity risk**

Liquidity risk is the risk that arises when the Group encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Group's approach to managing liquidity is to ensure sufficient liquidity (as far as possible) to meet its liabilities when they are due, under both normal and stressed conditions, without unacceptable losses or damage to the Group's reputation.

Liquidity risk can be caused by market disruptions or credit downgrades which may cause certain sources of funding to dry up immediately. To mitigate this risk, the Group has diversified funding sources and assets are managed with liquidity in mind.

The table below summarizes the maturity profile of the Group's financial assets and liabilities based on the contractual repayment date determined on the basis of the remaining period at the statement of financial position date to the contractual maturity date. Assets and liabilities will mature within the following periods:

Consolidated

30 June 2026	Carrying	Contractual cash flows					
In Thousand Taka	amount	Total	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
Foreign currency financial assets							
Foreign currency accounts	88,780,831	88,780,831	88,780,831	-	-	-	-
Foreign investments	3,686,695,102	3,686,695,102	956,118,294	464,617,168	234,494,501	2,031,465,139	-
Assets held with International Monetary Fund	447,935,099	447,935,099	283,168,969	1,392,003	228,067	-	163,146,060
Gold and silver	135,585,111	135,585,111	135,585,111	-	-	-	-
Claims from gold transaction	91,719,059	91,719,059	91,719,059	-	-	-	-
Foreign currency loans to banks	285,593,236	285,593,236	26,956,227	86,282,359	159,810,048	11,465,201	1,079,401
Other foreign currency financial assets	31,247,983	31,247,983	-	26,023,759	-	5,224,144	80
	4,767,556,421	4,767,556,421	1,582,328,491	578,315,289	394,532,616	2,048,154,484	164,225,541
Local currency financial assets							
Taka coin and bank balances	1,418,333	1,418,333	1,418,333	-	-	-	-
Securities purchased under agreement to resell	570,790,473	570,790,473	570,790,473	-	-	-	-
Loans to the Government of Bangladesh	65,387,000	65,387,000	65,387,000	-	-	-	-
Local currency investments	656,796,659	656,796,659	1,532,716	-	54,072,194	301,948,122	299,243,627
Local currency loans to banks, FIs and employees	1,273,523,703	1,273,523,703	793,015,133	280,312,059	93,264,732	74,683,397	32,248,382
Other local currency financial assets	296,871,723	296,871,723	296,871,723	-	-	-	-
	2,864,787,891	2,864,787,891	1,729,015,378	280,312,059	147,336,926	376,631,519	331,492,009
Total financial assets	7,632,344,312	7,632,344,312	3,311,343,869	858,627,348	541,869,542	2,424,786,003	495,717,550
Foreign currency financial liabilities							
Deposits from banks and financial institutions	355,929,121	355,929,121	355,929,121	-	-	-	-
Liabilities with International Monetary Fund	584,093,172	584,093,172	2,280,278	1,818,876	-	44,401,898	535,592,120
Other foreign currency financial liabilities	148,159,137	148,159,137	148,159,137	-	-	-	-
	1,088,181,430	1,088,181,430	506,368,536	1,818,876	-	44,401,898	535,592,120
Local currency financial liabilities							
Notes in circulation	3,682,866,246	3,682,866,246	-	-	3,682,866,246	-	-
Deposits from banks and financial institutions	1,060,424,462	1,060,424,462	1,060,424,462	-	-	-	-
Short term borrowings	28,240,000	28,240,000	28,240,000	-	-	-	-
Other local currency financial liabilities	204,467,432	204,467,432	204,467,432	-	-	-	-
	4,975,998,140	4,975,998,140	1,293,131,894	-	3,682,866,246	-	-
Total financial liabilities	6,064,179,570	6,064,179,570	1,799,500,430	1,818,876	3,682,866,246	44,401,898	535,592,120
Maturity Gap	1,568,164,742	1,568,164,742	1,511,843,439	856,808,472	(3,140,996,704)	2,380,384,106	(39,874,570)

44 **Financial instruments - Fair values and risk management (continued)**
44.03 **Financial risk management (continued)**
ii. **Liquidity risk (continued)**
Consolidated

30 June 2025	**Carrying**	**Contractual cash flows**					
In Thousand Taka	**amount**	**Total**	**Up to 1 month**	**1 to 3 months**	**3 to 12 months**	**1 to 5 years**	**Over 5 years**
Foreign currency financial assets							
Foreign currency accounts	199,066,118	199,066,118	199,066,118	-	-	-	-
Foreign investments	2,871,256,556	2,871,256,556	1,291,501,795	396,115,760	559,575,563	624,063,438	-
Assets held with International Monetary Fund	472,606,061	472,606,061	305,547,319	1,612,978	66,252	-	165,379,511
Gold and silver	110,893,348	110,893,348	-	-	-	-	110,893,348
Claims from gold transactions	75,182,773	75,182,773	-	-	75,182,773	-	-
Foreign currency loans to banks	292,086,192	292,086,192	67,422,653	63,874,453	142,682,596	15,007,961	3,098,530
Other foreign currency financial assets	16,926,183	16,926,183	-	11,701,959	-	5,224,144	80
	4,038,017,231	4,038,017,231	1,863,537,885	473,305,149	777,507,184	644,295,543	279,371,470
Local currency financial assets							
Taka coin and bank balances	2,199,186	2,199,186	2,199,186	-	-	-	-
Securities purchased under agreement to resell	1,101,519,204	1,101,519,204	1,101,519,204	-	-	-	-
Loans to the Government of Bangladesh	60,571,900	60,571,900	60,571,900	-	-	-	-
Local currency investments	648,316,450	648,316,450	34,427,963	1,986,768	25,844,295	292,197,142	293,860,282
Local currency loans to banks, FIs and employees	926,669,261	926,669,261	365,426,762	421,440,202	613,666,880	2,704,089,830	(3,177,954,413)
Other local currency financial assets	237,009,546	237,009,546	237,009,546	-	-	-	-
	2,976,285,547	2,976,285,547	1,801,154,561	423,426,970	639,511,175	2,996,286,972	(2,884,094,131)
Total financial assets	7,014,302,778	7,014,302,778	3,664,692,446	896,732,119	1,417,018,359	3,640,582,515	(2,604,722,661)
Foreign currency financial liabilities							
Deposits from banks and financial institutions	502,773,935	502,773,935	502,773,935	-	-	-	-
Liabilities with International Monetary Fund	593,973,170	593,973,170	2,315,126	1,289,653	3,084,427	21,794,000	565,489,963
Other foreign currency financial liabilities	158,596,091	158,596,091	158,596,091	-	-	-	-
	1,255,343,196	1,255,343,196	663,685,152	1,289,653	3,084,427	21,794,000	565,489,963
Local currency financial liabilities							
Notes in circulation	3,247,330,186	3,247,330,186	3,247,330,186	-	-	-	-
Deposits from banks and financial institutions	864,255,273	864,255,273	864,255,273	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	22,776,189	22,776,189	-	-	-	-
Other local currency financial liabilities	145,683,498	145,683,498	5,043	-	9,529,248	73,704,764	62,444,443
	4,280,045,146	4,280,045,146	4,134,366,691	-	9,529,248	73,704,764	62,444,443
Total financial liabilities	5,535,388,342	5,535,388,342	4,798,051,843	1,289,653	12,613,675	95,498,764	627,934,406
Maturity gap	1,478,914,436	1,478,914,436	(1,133,101,332)	895,442,465	1,404,404,683	3,545,083,743	(3,232,657,068)

44 Financial instruments - Fair values and risk management (continued)

44.03 Financial risk management (continued)

ii. Liquidity risk (continued)

Separate

30 June 2026	Carrying	Contractual cash flows					
In Thousand Taka	amount	Total	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
Foreign currency financial assets							
Foreign currency accounts	88,780,831	88,780,831	88,780,831	-	-	-	-
Foreign investments	3,686,695,102	3,686,695,102	956,118,294	464,617,168	234,494,501	2,031,465,139	-
Assets held with International Monetary Fund	447,935,099	447,935,099	283,168,969	1,392,003	228,067	-	163,146,060
Gold and silver	135,585,111	135,585,111	135,585,111	-	-	-	-
Claims from gold transaction	91,719,059	91,719,059	91,719,059	-	-	-	-
Foreign currency loans to banks	285,593,236	285,593,236	26,956,227	86,282,359	159,810,048	11,465,201	1,079,401
Other foreign currency financial assets	31,247,983	31,247,983	-	26,023,759	-	5,224,144	80
	4,767,556,421	4,767,556,421	1,582,328,491	578,315,289	394,532,616	2,048,154,484	164,225,541
Local currency financial assets							
Taka coin and bank balances	489,061	489,061	489,061	-	-	-	-
Securities purchased under agreement to resell	570,790,473	570,790,473	570,790,473	-	-	-	-
Loans to the Government of Bangladesh	65,387,000	65,387,000	65,387,000	-	-	-	-
Local currency investments	653,132,031	653,132,031	1,532,716	-	38,409,578	301,948,122	311,241,615
Local currency loans to banks, FIs and employees	1,273,523,703	1,273,523,703	793,015,133	280,312,059	93,264,732	74,683,397	32,248,382
Other local currency financial assets	295,872,157	295,872,157	295,872,157	-	-	-	-
	2,859,194,425	2,859,194,425	1,727,086,540	280,312,059	131,674,310	376,631,519	343,489,997
Total financial assets	7,626,750,846	7,626,750,846	3,309,415,031	858,627,348	526,206,926	2,424,786,003	507,715,538
Foreign currency financial liabilities							
Deposits from banks and financial institutions	355,929,121	355,929,121	355,929,121	-	-	-	-
Liabilities with International Monetary Fund	584,093,172	584,093,172	2,280,278	1,818,876	-	44,401,898	535,592,120
Other foreign currency financial liabilities	148,159,137	148,159,137	148,159,137	-	-	-	-
	1,088,181,430	1,088,181,430	506,368,536	1,818,876	-	44,401,898	535,592,120
Local currency financial liabilities							
Notes in circulation	3,682,866,246	3,682,866,246	-	-	3,682,866,246	-	-
Deposits from banks and financial institutions	1,060,424,462	1,060,424,462	1,060,424,462	-	-	-	-
Securities sold under agreement to repurchase	28,240,000	28,240,000	28,240,000	-	-	-	-
Other local currency financial liabilities	202,565,996	202,565,996	5,087	-	8,320,476	142,851,834	51,388,599
	4,974,096,704	4,974,096,704	1,088,669,549	-	3,691,186,722	142,851,834	51,388,599
Total financial liabilities	6,062,278,134	6,062,278,134	1,595,038,085	1,818,876	3,691,186,722	187,253,732	586,980,719
Maturity gap	1,564,472,712	1,564,472,712	1,714,376,946	856,808,472	(3,164,979,796)	2,237,532,271	(79,265,181)

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44 **Financial instruments - Fair values and risk management (continued)**

44.03 **Financial risk management (continued)**

ii. **Liquidity risk (continued)**

Separate

30 June 2025	Carrying	Contractual cash flows					
In Thousand Taka	amount	Total	Up to 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Over 5 years
Foreign currency financial assets							
Foreign currency accounts	199,066,118	199,066,118	199,066,118	-	-	-	-
Foreign investments	2,871,256,556	2,871,256,556	1,291,501,795	396,115,760	559,575,563	624,063,438	-
Assets held with International Monetary Fund	472,606,061	472,606,061	305,547,319	1,612,978	66,252	-	165,379,511
Gold and silver	110,893,348	110,893,348	-	-	-	-	110,893,348
Claims from gold transactions	75,182,773	75,182,773	-	-	75,182,773	-	-
Foreign currency loans to banks	292,086,192	292,086,192	67,422,653	63,874,453	142,682,596	15,007,961	3,098,530
Other foreign currency financial assets	16,926,183	16,926,183	-	11,701,959	-	5,224,144	80
	4,038,017,231	4,038,017,231	1,863,537,885	473,305,149	777,507,184	644,295,543	279,371,470
Local currency financial assets							
Taka coin and bank balances	627,116	627,116	627,116	-	-	-	-
Securities purchased under agreement to resell	1,101,519,204	1,101,519,204	1,101,519,204	-	-	-	-
Loans to the Government of Bangladesh	60,571,900	60,571,900	60,571,900	-	-	-	-
Local currency investments	643,535,514	643,535,514	34,427,963	1,986,768	9,070,811	292,197,142	305,852,830
Local currency loans to banks, FIs and employees	925,011,007	925,011,007	365,541,777	421,440,202	613,666,880	2,704,089,830	(3,179,727,682)
Other local currency financial assets	235,959,292	235,959,292	-	235,959,292	-	-	-
	2,967,224,033	2,967,224,033	1,562,687,960	659,386,262	622,737,691	2,996,286,972	(2,873,874,852)
Total financial assets	7,005,241,265	7,005,241,265	3,426,225,845	1,132,691,411	1,400,244,875	3,640,582,515	(2,594,503,382)
Foreign currency financial liabilities							
Deposits from banks and financial institutions	502,773,935	502,773,935	502,773,935	-	-	-	-
Liabilities with International Monetary Fund	593,973,170	593,973,170	2,315,126	1,289,653	3,084,427	21,794,000	565,489,963
Other foreign currency financial liabilities	158,596,091	158,596,091	158,596,091	-	-	-	-
	1,255,343,196	1,255,343,196	663,685,152	1,289,653	3,084,427	21,794,000	565,489,963
Local currency financial liabilities							
Notes in circulation	3,247,330,186	3,247,330,186	3,247,330,186	-	-	-	-
Deposits from banks and financial institutions	864,255,273	864,255,273	864,255,273	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	22,776,189	22,776,189	-	-	-	-
Other local currency financial liabilities	143,551,820	143,551,820	5,043	-	8,480,402	72,840,905	62,225,470
	4,277,913,468	4,277,913,468	4,134,366,690	-	8,480,402	72,840,905	62,225,470
Total financial liabilities	5,533,256,664	5,533,256,664	4,798,051,843	1,289,653	11,564,829	94,634,905	627,715,433
Maturity gap	1,471,984,600	1,471,984,602	(1,371,682,948)	1,131,401,758	1,388,680,046	3,545,947,602	(3,222,218,817)

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44 Financial instruments - Fair values and risk management (continued)

44.03 Financial risk management (continued)

iii. Market risk

Market risk is the probability of experiencing losses due to changes in market prices – such as foreign exchange rates, interest rates and equity prices – which will affect the Group's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable limits, while optimizing the return.

a) Currency risk

The risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. In Bangladesh Bank, foreign exchange reserve management and investment functions are guided by an Investment Committee. Decision of the Investment Committee and dealing practices approved by the Investment Committee serve as operational guidelines for Bangladesh Bank's reserve management and investments. The guidelines are directed towards managing different types of risks, while earning a reasonable return. There is an approved benchmark for investment in terms of currency composition, portfolio duration and proportion of different assets within a band. Dealers/portfolio managers offer best effort to comply with this benchmark and continually rebalance the investment portfolio to follow the benchmark on daily/weekly basis as approved by the Investment Committee.

Foreign currency monetary assets and liabilities

30 June 2026 *In Thousand Taka*	USD equivalent	Gold and Silver equivalent	EURO equivalent	GBP equivalent	JPY equivalent	CAD equivalent	AUD equivalent	CNY/ Renminbi equivalent	SDR equivalent	Others equivalent
Assets										
Held in other central banks and foreign commercial banks	2,036,921	-	16,054,504	10,739,002	49,490,028	906,504	7,662,191	1,560,093	-	331,588
Overnight investment	-	-	-	-	-	-	-	-	-	-
Short term deposits with foreign commercial banks	284,711,877	-	43,433,933	17,294,345	-	7,297,495	14,756,716	-	-	136,457,443
Other foreign currency investments	90,937,316	-	52,286,484	12,118,808	-	-	-	-	-	-
Foreign bonds	686,737,030	-	165,579,912	104,050,257	6,935,538	30,446,596	58,615,529	-	-	6,026,608
US treasury notes	1,259,680,170	-	-	-	-	-	-	-	-	-
Loans to banks	281,291,596	-	4,301,640	-	-	-	-	-	-	-
Gold and silver	-	135,585,111	-	-	-	-	-	-	-	-
Claims from gold transaction	-	91,719,059	-	-	-	-	-	-	-	-
Interest receivable	20,819,429	22,870	1,687,420	2,351,098	24,043	225,661	798,398	-	-	94,840
Asset held with IMF	-	-	-	-	-	-	-	-	447,935,099	-
Other foreign currency financial assets	5,224,224	-	-	-	-	-	-	-	-	-
Total assets	2,631,438,563	227,327,040	283,343,893	146,553,510	56,449,609	38,876,256	81,832,834	1,560,092	447,935,099	142,910,479
Liabilities										
Deposits from banks and financial institutions	340,948,446	-	3,289,461	10,944,869	12,805	179,086	-	554,453	-	-
Liabilities with IMF	-	-	-	-	-	-	-	-	584,093,172	-
ESCROW account	109,277,997	-	-	-	-	-	-	-	-	-
Deposit from development partners	38,881,140	-	-	-	-	-	-	-	-	-
Total liabilities	489,107,583	-	3,289,461	10,944,869	12,805	179,086	-	554,453	584,093,172	-
Net asset/(liabilities)	2,142,330,980	227,327,040	280,054,432	135,608,641	56,436,804	38,697,170	81,832,834	1,005,639	(136,158,073)	142,910,479

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44 **Financial instruments - Fair values and risk management (continued)**

44.03 **Financial risk management (continued)**

iii. **Market risk (continued)**

a) Currency risk (continued)

30 June 2025 *In Thousand Taka*	**USD equivalent**	**Gold and Silver equivalent**	**EURO equivalent**	**GBP equivalent**	**JPY equivalent**	**CAD equivalent**	**AUD equivalent**	**CNY/ Renminbi equivalent**	**SDR equivalent**	**Others equivalent**
Assets										
Held in other central banks and foreign commercial banks	11,105,729	-	23,416,773	31,760,068	122,412,462	1,327,283	7,412,526	841,326	-	789,951
Overnight investment	830,390,845	-	24,107,162	-	-	-	-	-	-	-
Short term deposits in foreign commercial banks	381,635,837	-	44,106,935	17,193,718	49,109,400	7,412,651	13,502,614	6,895,328	-	-
Other foreign currency investments	93,250,821		63,413,946	16,297,484						
US Dollar treasury bills	-	-		-	-	-	-	-	-	-
Foreign bonds	477,250,438	-	130,506,823	56,204,798	10,375,723	30,477,538	44,933,376	-	-	5,514,170
US Treasury notes	568,676,949	-	-	-	-	-	-	-	-	-
Loans to banks	286,265,668	-	5,860,360	-	-	-	-	-	-	-
Gold and silver	-	110,893,348	-	-	-	-	-	-	-	-
Claims from gold transaction	-	75,182,773	-	-	-	-	-	-	-	-
Interest receivable	8,204,293	15,596	1,786,806	1,016,416	24,338	220,481	389,184	4,076	-	40,769
Asset held with IMF	-	-	-	-	-	-	-	-	472,606,061	-
Other foreign currency financial assets	5,224,224	-	-	-	-	-	-	-	-	-
Total assets	2,662,004,803	186,091,717	293,198,804	122,472,484	181,921,924	39,437,953	66,237,699	7,740,730	472,606,061	6,344,891
Liabilities										
Deposits from banks and financial institutions	483,910,070	-	3,510,934	14,737,422	16,149	65,829	-	533,531	-	-
Liabilities with IMF	-	-	-	-	-	-	-	-	593,973,170	-
ESCROW account	128,069,190	-	-	-	-	-	-	-	-	-
Deposit from development partners	30,526,901	-	-	-	-	-	-	-	-	-
Total liabilities	642,506,161	-	3,510,934	14,737,422	16,149	65,829	-	533,531	593,973,170	-
Net assets/(liabilities)	2,019,498,642	186,091,717	289,687,870	107,735,062	181,905,775	39,372,124	66,237,699	7,207,199	(121,367,109)	6,344,891

Currency risk sensitivity analysis

During the year, if the Taka had weakened 10% against the principal currencies in its foreign reserves portfolio with all other variables held constant, profit for the year would have been Taka 476,864.47 million higher, (2025: Taka 124,163.66 million). Conversely, if the Taka had strengthened 10% against the same currencies with all other variables held constant, the Bank would have experienced a decrease of profit for the year of Taka 476,864.47 million (2025: Taka 124,163.66 million). Profit/loss is very sensitive to changes in exchange rate movements. The Bank as part of its core functions holds substantial foreign currency assets.

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44 **Financial instruments - Fair values and risk management (continued)**

44.03 **Financial risk management (continued)**

iii. **Market risk (continued)**

b) Interest rate risk

Interest rate risk is the risk of loss arising from changes in interest rates. The Group is exposed to interest rate risk as a result of mismatches of interest rate re-pricing of assets and liabilities. Since the primary objective of the Bank is to achieve and maintain price stability, it determines the monetary policy at its own discretion so that the policy instruments are used in order to achieve and maintain price stability. Bank's interest sensitivity position based on contractual re-pricing arrangements as on 30 June 2026 is presented below. It includes the Bank's financial assets and liabilities at carrying amounts, categorized by the earlier of contractual re-pricing at maturity dates. The table below summarizes all financial instruments in their re-pricing period, which is equivalent to the remaining term of maturity:

Consolidated

30 June 2026			Re-pricing period				Weighted average
In Thousand Taka	Carrying amount	Total	0 to 3 months	3 to 12 months	1 to 5 years	over 5 years	interest
Assets							
Foreign currency financial assets							
Foreign currency accounts	88,780,831	88,780,831	88,780,831	-	-	-	3.99%
Foreign investments	3,686,695,102	3,686,695,102	1,420,735,462	234,494,501	2,031,465,139	-	3.42%
Assets held with International Monetary Fund	447,935,099	447,935,099	284,560,972	228,067	-	163,146,060	2.81%
Foreign currency loans to banks	285,593,236	285,593,237	113,238,586	159,810,048	11,465,201	1,079,401	4.68%
Other foreign currency financial assets	31,247,983	31,247,983	26,023,759	-	5,224,144	80	3.47%
Gold and silver	135,585,111	135,585,111	135,585,111	-	-	-	-
Claims from gold transactions	91,719,059	91,719,059	91,719,059	-	-	-	-
Total foreign currency financial assets	4,767,556,421	4,767,556,421	2,160,643,780	394,532,616	2,048,154,484	164,225,541	
Local currency financial assets							
Taka coin and bank balances	1,418,333	1,418,333	1,418,333	-	-	-	-
Securities purchased under agreement to resell	570,790,473	570,790,473	570,790,473	-	-	-	-
Loans to the Government of Bangladesh	65,387,000	65,387,000	65,387,000	-	-	-	8.00%
Local currency investments	656,796,659	656,796,659	1,532,716	54,072,194	301,948,122	299,243,627	8.21%
Local currency loans to banks, financial institutions and employees	1,273,523,703	1,273,523,702	1,073,327,192	93,264,732	74,683,397	32,248,382	1.27%
Other local currency financial assets	296,871,723	296,871,723	296,871,723	-	-	-	-
Total local currency financial assets	2,864,787,891	2,864,787,891	2,009,327,437	147,336,926	376,631,519	331,492,009	
Liabilities							
Foreign currency financial liabilities							
Deposits from banks and financial institutions	355,929,121	355,929,121	355,929,121	-	-	-	2.89%
Liabilities with International Monetary Fund	584,093,172	584,093,172	4,099,154	-	44,401,898	535,592,120	2.60%
Other foreign currency financial liabilities	148,159,137	148,159,137	148,159,137	-	-	-	
Total foreign currency financial liabilities	1,088,181,430	1,088,181,430	508,187,412	-	44,401,898	535,592,120	
Local currency financial liabilities							
Notes in circulation	3,682,866,246	3,682,866,246	3,682,866,246	-	-	-	
Securities sold under agreement to repurchase	28,240,000	28,240,000	28,240,000	-	-	-	
Deposits from banks and financial institutions	1,060,424,462	1,060,424,462	1,060,424,462	-	-	-	0.00%
Other local currency financial liabilities	204,467,432	204,467,432	202,565,996	1,901,436	-	-	
Total local currency financial liabilities	4,975,998,140	4,975,998,140	4,974,096,704	1,901,436	-	-	

44 **Financial instruments - Fair values and risk management (continued)**

44.03 **Financial risk management (continued)**

iii. **Market risk (continued)**

b) Interest rate risk (continued)

Consolidated

30 June 2025 *In Thousand Taka*	**Carrying amount**	**Total**	**Re-pricing period** **0 to 3 months**	**3 to 12 months**	**1 to 5 years**	**over 5 years**	**Weighted average interest**
Assets							
Foreign currency financial assets							
Foreign currency accounts	199,066,118	199,066,118	199,066,118	-	-	-	3.99%
Foreign investments	2,871,256,556	2,871,256,556	1,687,617,555	559,575,563	624,063,438	-	2.36%
Assets held with International Monetary Fund	472,606,061	472,606,061	307,160,298	66,252	-	165,379,511	2.92%
Foreign currency loans to banks	292,086,192	292,086,192	131,297,105	142,682,596	15,007,961	3,098,530	4.63%
Other foreign currency financial assets	16,926,183	16,926,183	11,701,959	-	5,224,144	80	3.64%
Gold and silver	110,893,348	110,893,348	110,893,348	-	-	-	-
Claims from gold transactions	75,182,773	75,182,773	75,182,773	-	-	-	-
Total foreign currency financial assets	4,038,017,231	4,038,017,231	2,522,919,156	702,324,411	644,295,543	168,478,121	
Local currency financial assets							
Taka coin and bank balances	2,199,186	2,199,186	2,199,186	-	-	-	-
Securities purchased under agreement to resell	1,101,519,204	1,101,519,204	1,101,519,204	-	-	-	-
Loans to the Government of Bangladesh	60,571,900	60,571,900	60,571,900	-	-	-	8.50%
Local currency investments	648,316,450	648,316,450	36,414,731	25,844,295	292,197,142	293,860,282	8.22%
Local currency loans to banks, financial institutions and employees	926,669,261	926,669,261	569,739,706	142,370,914	149,451,469	65,107,172	1.27%
Other local currency financial assets	237,009,546	237,009,546	237,009,546	-	-	-	-
Total local currency financial assets	2,976,285,547	2,976,285,547	2,007,454,273	168,215,209	441,648,611	358,967,454	
Liabilities							
Foreign currency financial liabilities							
Deposits from banks and financial institutions	502,773,935	502,773,935	502,773,935	-	-	-	2.95%
Liabilities with International Monetary Fund	593,973,170	593,973,170	3,604,780	3,084,427	21,794,000	565,489,963	2.58%
Other foreign currency financial liabilities	158,596,091	158,596,091	158,596,091	-	-	-	-
Total foreign currency financial liabilities	1,255,343,196	1,255,343,196	664,974,806	3,084,427	21,794,000	565,489,963	
Local currency financial liabilities							
Notes in circulation	3,247,330,186	3,247,330,186	3,247,330,186	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	22,776,189	22,776,189	-	-	-	-
Deposits from banks and financial institutions	864,255,273	864,255,273	864,255,273	-	-	-	-
Other local currency financial liabilities	145,683,498	145,683,498	145,683,498	-	-	-	-
Total local currency financial liabilities	4,280,045,146	4,280,045,146	4,280,045,146	-	-	-	

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HUSSAIN FARHAD & CO. ★ HFG DHAKA ★ CHARTERED ACCOUNTANTS

44 **Financial instruments - Fair values and risk management (continued)**
44.03 **Financial risk management (continued)**
iii. **Market risk (continued)**
b) Interest rate risk (continued)

Separate **30 June 2026** *In Thousand Taka*	Carrying amount	Total	Re-pricing period 0 to 3 months	 3 to 12 months	 1 to 5 years	 over 5 years	Weighted average interest
Assets							
Foreign currency financial assets							
Foreign currency accounts	88,780,831	88,780,831	88,780,831	-	-	-	3.99%
Foreign investments	3,686,695,102	3,686,695,102	1,420,735,462	234,494,501	2,031,465,139	-	3.42%
Assets held with International Monetary Fund	447,935,099	447,935,099	284,560,972	228,067	-	163,146,060	2.81%
Foreign currency loans to banks	285,593,236	285,593,236	113,238,586	159,810,048	11,465,201	1,079,401	4.68%
Other foreign currency financial assets	31,247,983	31,247,983	26,023,759	-	5,224,144	80	3.47%
Gold and silver	135,585,111	135,585,111	135,585,111	-	-	-	-
Claims from gold transactions	91,719,059	91,719,059	91,719,059	-	-	-	-
Total foreign currency financial assets	4,767,556,421	4,767,556,421	2,160,643,780	394,532,616	2,048,154,484	164,225,541	
Local currency financial assets							
Taka coin and bank balances	489,061	489,061	489,061	-	-	-	-
Securities purchased under agreement to resell	570,790,473	570,790,473	570,790,473	-	-	-	-
Loans to the Government of Bangladesh	65,387,000	65,387,000	65,387,000	-	-	-	8.00%
Local currency investments	653,132,031	653,132,031	1,532,716	38,409,578	301,948,122	311,241,615	8.21%
Local currency loans to banks, financial institutions and employees	1,273,523,703	1,273,523,702	1,073,327,192	93,264,732	74,683,397	32,248,382	1.27%
Other local currency financial assets	295,872,157	295,872,157	295,872,157	-	-	-	-
Total local currency financial assets	2,859,194,425	2,859,194,425	2,007,398,599	131,674,310	376,631,519	343,489,997	
Liabilities							
Foreign currency financial liabilities							
Deposits from banks and financial institutions	355,929,121	355,929,121	355,929,121	-	-	-	2.89%
Liabilities with International Monetary Fund	584,093,172	584,093,172	4,099,154	-	44,401,898	535,592,120	2.60%
Other foreign currency financial liabilities	148,159,137	148,159,137	148,159,137	-	-	-	-
Total foreign currency financial liabilities	1,088,181,430	1,088,181,430	508,187,412	-	44,401,898	535,592,120	
Local currency financial liabilities							
Notes in circulation	3,682,866,246	3,682,866,246	3,682,866,246	-	-	-	-
Securities sold under agreement to repurchase	28,240,000	28,240,000	28,240,000	-	-	-	-
Deposits from banks and financial institutions	1,060,424,462	1,060,424,462	1,060,424,462	-	-	-	-
Other local currency financial liabilities	202,565,996	202,565,996	202,565,996	-	-	-	-
Total local currency financial liabilities	4,974,096,704	4,974,096,704	4,974,096,704	-	-	-	

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44 **Financial instruments - Fair values and risk management (continued)**

44.03 **Financial risk management (continued)**

iii. **Market risk (continued)**

b) Interest rate risk (continued)

Separate
30 June 2025

In Thousand Taka	Carrying amount	Total	Re-pricing period: 0 to 3 months	3 to 12 months	1 to 5 years	over 5 years	Weighted average interest
Assets							
Foreign currency financial assets							
Foreign currency accounts	199,066,118	199,066,118	199,066,118	-	-	-	3.99%
Foreign investments	2,871,256,556	2,871,256,556	1,687,617,555	559,575,563	624,063,438	-	2.36%
Assets held with International Monetary Fund	472,606,061	472,606,061	307,160,297	66,252	-	165,379,511	2.92%
Foreign currency loans to banks	292,086,192	292,086,192	131,297,105	142,682,596	15,007,961	3,098,530	4.63%
Other foreign currency financial assets	16,926,183	16,926,183	11,701,959	-	5,224,144	80	3.64%
Gold and silver	110,893,348	110,893,348	110,893,348	-	-	-	-
Claims from gold transactions	75,182,773	75,182,773	75,182,773	-	-	-	-
Total foreign currency financial assets	4,038,017,231	4,038,017,231	2,522,919,155	702,324,411	644,295,543	168,478,122	
Local currency financial assets							
Taka coin and bank balances	627,116	627,116	627,116	-	-	-	-
Securities purchased under agreement to resell	1,101,519,204	1,101,519,204	1,101,519,204	-	-	-	-
Loans to the Government of Bangladesh	60,571,900	60,571,900	60,571,900	-	-	-	8.50%
Local currency investments	643,535,514	643,535,514	36,414,731	9,070,811	292,197,142	305,852,830	8.22%
Local currency loans to banks, financial institutions and employees	925,011,007	925,011,007	569,854,721	142,370,914	149,451,469	63,333,902	1.27%
Other local currency financial assets	235,959,292	235,959,292	235,959,292	-	-	-	-
Total local currency financial assets	2,967,224,033	2,967,224,033	2,004,946,964	151,441,725	441,648,611	369,186,732	-
Liabilities							
Foreign currency financial liabilities							
Deposits from banks and financial institutions	502,773,935	502,773,935	502,773,935	-	-	-	2.95%
Liabilities with International Monetary Fund	593,973,170	593,973,170	3,604,780	3,084,427	21,794,000	565,489,963	2.58%
Other foreign currency financial liabilities	158,596,091	158,596,091	158,596,091	-	-	-	-
Total foreign currency financial liabilities	1,255,343,196	1,255,343,196	664,974,806	3,084,427	21,794,000	565,489,963	
Local currency financial liabilities							
Notes in circulation	3,247,330,186	3,247,330,186	3,247,330,186	-	-	-	-
Securities sold under agreement to repurchase	22,776,189	22,776,189	22,776,189	-	-	-	-
Deposits from banks and financial institutions	864,255,273	864,255,273	864,255,273	-	-	-	-
Other local currency financial liabilities	143,551,820	143,551,820	143,551,820	-	-	-	-
Total local currency financial liabilities	4,277,913,468	4,277,913,468	4,277,913,468	-	-	-	

Interest rate risk sensitivity analysis

During the year, if interest rates had been 100 basis points higher holding other variables constant, profit for the year would have been Tk. 68,075 million higher (2025: Tk. 70,120.82 million), arising mainly as a result of higher interest income on financial assets. Conversely, if interest rates had been 100 basis point lower with all other variables held constant, profit for the year would have been Tk. 68,075 million lower (2025: Tk. 70,165.28 million) arising mainly as a result of lower interest income on financial assets. Profit is very sensitive to changes in interest rates as interest is the principal source of income of the bank.

iv. **Operational risk**

Operational risk is the risk of direct or indirect loss arising from a wide variety of causes associated with the Group's processes, personnel, technology and infrastructure, and from external factors other than credit, market and liquidity risks, such as those arising from human error, failure of internal processes and systems, legal and regulatory requirements and generally accepted standards of corporate behaviour. Operational risks arise from all of the Group's operations.

Managing operational risk is seen as an integral part of the day to day operations and management which includes explicit consideration of both the opportunities and the risks of all business activities. Operational risk management includes Bank-wide corporate policies that describe the standard required for staff and specific internal control systems designed for the various activities of the Group. Compliance with corporate policies and departmental internal control systems are managed by the management of the department and an active internal audit function.

45 Contingent liabilities

Contingent liabilities are possible obligations that could result from uncertain future events outside the bank's control. The Bank has contingent liabilities for guarantees outstanding as at 30 June 2026 amounting to Taka 71,985.56 million in favor of International Islamic Trade Finance Corporation and agriculture sector. It is mentionable that Bangladesh Bank's guarantee in favor of ITFC is counter guaranteed by the Government of Bangladesh. The Bank had contingent liabilities for guarantees outstanding as at 30 June 2025 amounting to Taka 139,116.86 million.

In addition to the liabilities stated above, the Bank is subject to legal actions and complaints. Management believes that the ultimate liability, if any, arising from such actions or complaints will not have a material effect on the financial position or the results of operations of the Bank. Management is of the opinion that no material losses will be incurred and for this no provision has been made in these financial statements.

46 Operating segments

The Bank's operation is concentrated in one geographical area - Bangladesh and as such comprise a single operating segment for the purpose of IFRS 8 *Operating Segments* the relevant standard for such segmentation. While the Bank is required by the Bangladesh Bank Order to report revenue and expenses by references to the functions carried out by the Bank viz. issue and banking department, these activities do not constitute separate operating segments for the purpose of IFRS 8.

47 Actuarial valuation of defined benefit plans

Actuarial valuation was performed as at 30 June 2025 basis by an independent actuarial firm, AIR Consulting. According to the valuation report, the estimated obligation of the pension fund as at 30 June 2026 was Taka 27,694.48 million and for the gratuity fund it was Taka 226.48 million.

	Pension plans		Gratuity plans	
In Thousand Taka	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Amounts recognized in the reporting date				
Balance at the beginning of the year	**35,205,760**	28,662,080	**2,778,423**	2,242,780
Paid during the year	**(7,511,282)**	(2,805,631)	**(2,551,942)**	(87,520)
Current year's contribution/transfer	**-**	9,349,311	**-**	623,162
Balance of the fund	**27,694,478**	35,205,760	**226,481**	2,778,423

	Pension plans		Gratuity plans	
Actuarial assumptions	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Discount rate	**12.50%**	10.00%	**12.50%**	10.00%
Salary growth rate	**6%**	5%	**6%**	5%

The assumptions regarding future mortality rate are based on the published statistics and mortality tables of 2015-2018 introduced by the Insurance Development & Regulatory Authority (IDRA) of Bangladesh.

Sensitivity

As per the Actuarial Report as at 30 June 2025 on Bangladesh Bank Employees Superannuation Fund and Gratuity Scheme, Bangladesh Bank is required to maintain the balance of the pension fund and gratuity fund as of 30 June 2026 Taka 27,694.48 million (2025: 35,205.76 million) and Taka 226.48 million (2025: 2,778.42 million) respectively. The required level of balance is significantly lower than the balance maintained in the previous fiscal year i.e. as at 30 June 2025. Hence, the contribution to pension fund and gratuity fund was not required. Since no contribution was made in FY 2025-26, sensitivity of the contribution to pension and gratuity fund was not required.

48 Capital and material commitments

Capital commitment is the projected capital expenditure that the Bank commits to spend. As at 30 June 2026, the Bank had outstanding capital commitments of Taka 549.52 million (2025: Taka 996.05 million) with respect to different civil, mechanical and electrical engineering tools and computer purchases. Moreover, under the different refinance scheme undertaken by the Bank, there is a commitment of Taka 3,037.46 million (2025: Taka 7,483.92 million).

49 Related parties transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. In the case of the Bank, related parties, as defined in IAS 24 *Related Parties Disclosure*, include directors and officers of the Bank, and companies of whom they are principal owners and key management personnel. Banking transactions are entered into with related parties on agreed terms and conditions on an arms length basis.

The Bank is fully owned by the Government of Bangladesh. Government has interests in various entities such as state owned banks, specialized banks and corporations. Bank deals with these entities on the directives of the government in line with its monetary policy objectives.

The outstanding amount as at the reporting date and simple average balances during the year with respect to related parties included in the statement of financial position are as follows:

	30 June 2026		30 June 2025	
In Thousand Taka	Outstanding	Average transaction	Outstanding	Average transaction
Outstanding balances with the government of Bangladesh				
Ways and means advance	**65,387,000**	**62,979,450**	60,571,900	70,285,950
Overdraft	**-**	**-**	-	243,727,350
Treasury bills	**-**	**-**	-	2,024,334
Treasury bonds	**629,607,175**	**623,283,612**	616,960,048	674,664,746
Government - Sukuk	**7,580,401**	**9,105,706**	10,631,011	5,315,506
Other assets (interest receivable)	**10,790,506**	**11,660,287**	12,530,067	14,214,354
	713,365,082	**707,029,055**	700,693,026	1,010,232,240

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49 Related parties transactions (continued)

In Thousand Taka	30 June 2026 Outstanding	30 June 2026 Average transaction	30 June 2025 Outstanding	30 June 2025 Average transaction
Other liabilities				
Deposits	**5,087**	**5,064**	5,042	5,044
Loan from Government of Bangladesh	**20,201,089**	**20,596,433**	20,991,778	21,387,122
	20,206,176	**20,601,497**	20,996,820	21,392,166
Balances related to subsidiary (SPCBL)				
Other assets (Prepayments and advances)	**1,485,948**	**1,524,848**	1,563,748	997,831
Other liabilities (Sundry creditors)	**1,812,026**	**1,470,763**	1,129,499	1,309,717

The income and expenses in respect of related parties included in the statement of profit or loss are as follows:

	30 June 2026	30 June 2025
Income and expenses related to government		
Interest income	**71,747,370**	88,377,378
Commission received	**2,120,827**	1,802,552
	73,868,197	90,179,930
Expenses		
Agency charges	**1,750,000**	3,850,000
Underwriting commission on treasury bills and bonds	**-**	756,200
	1,750,000	4,606,200
Income and expenses related to subsidiary (The Security Printing Corporation)		
Dividend income	**2,000,000**	1,000,000
Note printing expenses	**4,589,275**	2,347,867
Key management personnel		
Salaries, wages and other benefits (refer note 49.05)	**11,672**	10,655

49.01 Transactions with Government and Government controlled enterprises

In the normal course of its operations, the Bank enters into transactions with related parties. Related parties include the Government of Bangladesh; as ultimate owner of the Bank, various Government departments, and the Government controlled enterprises/entities. All transactions are carried out with reference to market rates. Transactions entered into include:

(a) Acting as the fiscal agent, banker and financial advisor of the Government; the Bank is the depository of the Government and or its agents or institutions and provides banking services to Government and Government departments and corporations;

(b) Acting as the agent of the Government or its agencies and institutions, provide guarantees, participate in loans to Government or related institutions and foreign reserve;

(c) The Bank does not ordinarily collect any commission, fees, or other charges for services which it renders to the Government and related entities;

(d) Acting as the agent of the Government, the Bank issues securities of Government, purchases any unsubscribed portion of any issue and amounts set aside for the Bank; and

(e) As the agent of the Government manages public debt and foreign reserves.

During the year, the Bank received an amount of Taka 11,748,113.4 million (in 2025: Tk. 11,238,448.10 million) and paid Taka 11,752,928.43 million (in 2025: 10,731,565.30 million) on behalf of the Government. As at 30 June 2026, total outstanding balance was Taka 65,387 million (2025: 60,571.90 million).

(f) Assets under management:

In Thousand Tk.	30 June 2026	30 June 2025
Japan debt relief grant	**113,500**	128,024

The Bank acts as agent on behalf of Government of Bangladesh for managing the Japan Debt Relief Grant.

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49 Related parties transactions (continued)

49.02 Transactions with entities in which the Bank has significant investments

During the year, the Bank received debenture interest from House Building Finance Corporation (HBFC) amounting to Tk. 190.75 million (2025:190.75 million) which is included in the interest income.

49.03 Transactions with controlled entities

During the year, the Bank incurred expenses of Taka 4,589.28 million (2025: Taka 2,347.86 million) as note printing cost through The Security Printing Corporation (Bangladesh) Ltd. The amount is included in the statement of profit or loss of the Bank. It is a 100% owned subsidiary of the Bank. These transactions are eliminated in preparing consolidated financial statements. During the year, The Security Printing Corporation (Bangladesh) Ltd. paid cash dividend amounting to Taka 2,000.00 million (2025: 1,000.00 million) as per decision of their Board.

49.04 Board of Directors of Bangladesh Bank and key management personnel as on 30 June 2026

Name	Chairman/ Members of the Board of Directors	Executive Committee members	Audit Committee members	BRMC Committee
Md Mostaqur Rahman FCMA - appointed as the Chairman of the Board of Directors for a period of four years from 25 February 2026 for contract service up to 24 February 2030. He also holds the post of Governor of the Bangladesh Bank.	Chairman	Chairman	-	-
Ms. Nazma Mobarek- appointed on 6 November 2024 as a Director of the Board of Bangladesh Bank until further order and she also holds the post of Secretary, Financial Institution Division, Ministry of Finance, Govt. of the People's Republic of Bangladesh.	Director	Member	-	-
Mr. Sajjad Zohir, PhD - appointed on 16 November 2025 as a Director of the Board of Bangladesh Bank for a period of 03 years. He is a Executive Director of economic research group.	Director	-	-	Member
Mrs. Fahmida Khatun, PhD - appointed on 19 September 2024 as a Director of the Board of Bangladesh Bank for a period of 03 years. She also holds the position of Executive Director of Centre for Policy Dialogue (CPD).	Director	-	Member	Member
Dr. Md. Khairuzzaman Mozumder- appointed on 31 August 2023 as a Director of the Board of Bangladesh Bank until further order. He holds the position of Secretary, Finance Division, Ministry of Finance, Govt. of the People's Republic of Bangladesh.	Director	-	-	-
Mr. Md. Abdur Rahman Khan, FCMA-appointed on 29 August 2024 as a Director of the Board of Bangladesh Bank for a period of 3 years. He holds the position of Secretary, Internal Resource Division Ministry of Finance, Govt. of the People's Republic of Bangladesh & Chairman of National Board of Revenue.	Director	-	Convener	Member
Dr. Md. Habibur Rahman - appointed on 01 October 2024 as a Director of the Board of Bangladesh Bank up to 28 February 2027 subject to holding the post of Deputy Governor of Bangladesh Bank.	Director	Member	-	-
Number of meetings held during the year	**12**	**04**	**03**	**05**

49.05 Remuneration of members of the Board of Directors and key management personnel

Members of the Board of Directors received remuneration totalling to Taka 1.01 million (2025: Taka 0.39 million) and the Governor received in total Taka 1.84 million (2025: Taka 2.14 million). In addition, the Governor is entitled to a free furnished house for his residence and full time transport facility. Other key management personnel of the Bank received an amount totalling to Taka 9.83 million (2025: Taka 8.52 million) and in addition, they are entitled to official residence as well as transport.

50 Events after the reporting date

At its 452nd meeting held on 30 August 2026, the Board of Directors recommended that a final dividend of BDT 159,776.91 million be paid to the Government for the year ended 30 June 2026.

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