

**AUDITOR'S REPORT
and
AUDITED FINANCIAL STATEMENTS
of
MEGHNA BANK PLC
FOR THE YEAR ENDED 31 December 2025**

Meghna Bank PLC.
For the year ended 31 December 2025

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Hoque Bhattacharjee Das & Co.
Chartered Accountants

**Independent Auditors' Report
To the Shareholders of
Meghna Bank PLC
Report on the Audit of the Consolidated and Separate Financial Statements**

Opinion

We have audited the consolidated financial statements of Meghna Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Meghna Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate 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 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note 2 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter.

We draw attention to note 2 to the financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/ investments (for Islami Banks), and required impairment provision. Our opinion is not modified in respect of this matter

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



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in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans and advances	
<p>With reference to the Note 14.a.1, the process for calculating the provision for loan and advances, and investments portfolio associated with credit risk is judgmental and complex.</p> <p>For the individual analysis for large exposure, provisions calculation considers various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, the estimates of future business performance and the market value of collateral provided as per BRPD circular No. 14 dated 23 September 2012, BRPD Circular No. 03 Dated 21 April, 2019, BRPD Circular No. 16 dated 21 July, 2020, BRPD Circular No. 01, 20 February, 2018, BRPD Circular 12, 20 August, 2017, BRPD circular Letter No 52, 20 October, 2020 and its subsequent amendments.</p> <p>For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed that deals with voluminous databases, assumptions and estimates of complex design and implementation.</p> <p>At year end the Group reported total gross loans and advances of BDT 73,482.74 million (2024: BDT 66,995.65 million) and provision for loans and advances of BDT 3,056.67 million (2024: BDT 2,384.05 million) the Bank reported total loans and advances of BDT 73,853.08 million (2024: BDT 67,724.77 million) and total provision for loans and advances of BDT 3,055.71 million (2023: BDT 2,383.67 million).</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none">• Credit appraisal, loan disbursement procedures, monitoring and provisioning process;• Completeness of appropriate documentation before disbursement of loans as well as recording of loan balance;• Alternate procedures applied by management to assess new loan/renewal of existing loans where latest audited financial statements of the borrower are not available;• Identification of loss events, including early warning and default warning indicators; and• Review of quarterly Classification of Loans (CL). <p>Our substantive procedures in relation to the provision for loan and advances portfolio comprised the following:</p> <ul style="list-style-type: none">• Reviewed the adequacy of the Bank's general and specific provisions in line with related Bangladesh Bank guidelines;• Tested the inputs in computation of provision in terms of testing the accuracy of underlying information;• Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information



Description of key audit matters	Our response to key audit matters
	<ul style="list-style-type: none"> • Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Finally, compared the amount of provision requirement as determined by Bangladesh Bank inspection team to the actual amount of provision maintained.

See note no 8a, 8a.1, and 14a.1 to the financial statements

Recognition of Interest income on loans and advances

<p>Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income has involvement of complex IT environments. Since interest income from loans and advances is one of the key performance indicators of the Bank there is an inherent risk of fraud and error in recognition of interest income. Accordingly, this has been considered as key audit risk.</p>	<p>We tested the design and operating effectiveness of key controls including automated control over recognition and measurement of interest on loans and advances.</p> <p>We performed tests of operating effectiveness on automated control in place to measure and recognize interest income.</p> <p>For selected customers and loan files on a sample basis we have also performed a substantive test of details including recalculation and cut-of testing to check accuracy of interest income.</p> <p>We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.</p>
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See note no 24.a to the financial statements

Valuation of treasury bill and treasury bond	
<p>The classification and measurement of T-Bill and T-Bond require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.</p>	<p>We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds.</p> <p>We obtained understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments.</p> <p>We tested a sample of the valuation models, and the inputs used in those models, using a variety of</p>



Description of key audit matters	Our response to key audit matters
	<p>techniques, including comparing inputs to available market data.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See note no 2.11.3 and 7a.1(i), 7a.1(ii) and 7a.2 to the financial statements.	

Impairment assessment of unquoted shares	
<p>In the absence of quoted price in an active market, the fair value of unquoted shares and securities, especially any impairment, is calculated using valuation techniques which may take into consideration direct or indirect unobservable market data and hence requires an elevated level of judgement and assumption.</p> <p>Due to the high level of judgment and assumption involved in evaluating the impairment assessment of unquoted shares, we considered this to be a key audit matter.</p>	<p>We assessed the process and controls put in place by the Bank to ensure all major investment decisions are undertaken through a proper due diligence process.</p> <p>We have tested a sample of investment valuation and compared our results to the recorded value.</p> <p>We have assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
See note no 7a.4 to the financial statements	

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



Description of key audit matters	Our response to key audit matters
	application layer controls identified as key to our audit.

Other information

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

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

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

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

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the 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.

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 auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not



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a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

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

- Identify and assess the risks of material misstatement of the 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 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 Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the 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



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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 auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (iii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (iv) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- (v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery.
- (vii) based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed.
- (viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
 - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;



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Chartered Accountants

- (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (*other than matters disclosed in these financial statements*);
- (ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Meghna Bank namely Meghna Bank Securities Limited have been audited by Basu Banerjee Nath & Co., Chartered Accountants. These accounts have been properly reflected in the consolidated financial statements.;
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 8,000 person hours;
- (xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
- (xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and
- (xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

For and on behalf of

Hoque Bhattacharjee Das & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-297

Avijit Bhattacharjee, FCA
Partner
Enrolment Number: 824

Place: Dhaka, Bangladesh

Date: 30 APR 2026

DVC: 26 0 4 3 00824AS733 7 9 7

MEGHNA BANK PLC.
CONSOLIDATED BALANCE SHEET
AS AT DECEMBER 31, 2025

Particulars	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including Foreign Currencies)	3	6,073,574,222	5,942,374,382
Balance with Bangladesh Bank and Its agent Bank (s) (Including Foreign Currencies)	4	1,317,339,359	1,361,616,008
	4	4,756,234,863	4,580,758,374
Balance with other Banks and Financial Institutions	5	3,418,522,776	4,029,505,912
In Bangladesh		2,992,651,363	3,505,461,315
Outside Bangladesh		425,871,413	524,044,597
Money at Call on Short Notice	6	-	850,000,000
Investments			
Government	7	35,861,429,566	29,668,846,795
Others		30,893,011,200	25,218,053,417
		4,968,418,366	4,450,793,378
Loans and Advances/ Investments			
Loans, Cash credits, Overdrafts, etc./ Investments	8	73,482,742,881	66,995,645,493
Bills Purchased and Discounted		71,031,299,205	65,219,227,982
		2,451,443,676	1,776,417,511
Fixed Assets Including Premises, Furniture and Fixtures	9	1,410,460,296	1,278,420,722
Other Assets	10	1,419,624,776	942,852,998
Non Banking Assets		-	-
Total Assets		121,666,354,517	109,707,646,302
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	11	8,752,547,938	6,752,898,868
Deposits and Other Accounts			
Current/Al-Wadeeah Current Accounts & Other Accounts	12	94,516,977,017	86,779,858,073
Bills Payable		21,410,460,167	18,441,615,819
Savings/Mudaraba Saving Deposits		553,956,661	393,500,799
Fixed Deposits/ Mudaraba Term Deposit		4,541,413,811	4,194,021,552
Bearer Certificate of Deposit		68,011,146,378	63,750,719,903
Other Deposits		-	-
		-	-
Non-Convertible Subordinated Bonds	13	1,100,000,000	1,500,000,000
Other Liabilities	14	9,986,426,287	7,397,455,330
Total Liabilities		114,355,951,242	102,430,212,271
Capital/Shareholders' Equity			
Paid-up Capital	15a.2	5,573,206,290	5,573,206,290
Statutory Reserve	16	1,386,975,878	1,371,671,396
Revaluation Reserve on Investment in Securities	17	57,418,436	3,182,372
Retained Earnings	18	292,802,567	329,373,864
Total Shareholders' Equity		7,310,403,171	7,277,433,922
Non-controlling Interest	19	104	109
Total Shareholders' Equity with Non-Controlling Interest		7,310,403,275	7,277,434,031
Total Liabilities & Shareholders' Equity		121,666,354,517	109,707,646,302



MEGHNA BANK PLC.
CONSOLIDATED OFF- BALANCE SHEET ITEMS
AS AT DECEMBER 31, 2025

Particulars	Notes	31.12.2025 Taka	31.12.2024 Taka
CONTINGENT LIABILITIES			
Acceptances and Endorsements	20	6,703,140,259	3,335,775,268
Letters of Guarantee	21	10,838,811,832	11,044,549,108
Irrevocable Letters of Credit	22	10,019,222,199	10,600,093,709
Bills for Collection		2,639,572,888	2,343,359,408
Other Contingent Liabilities		-	-
Total		30,200,747,178	27,323,777,493
OTHER COMMITMENTS			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
TOTAL OFF-BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		<u>30,200,747,178</u>	<u>27,323,777,493</u>

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director

Signed in terms of our report of even date

Signed for and on behalf of
Hoque Bhattacharjee Das & Co.
Chartered Accountants

Place: Dhaka, Bangladesh

Date: April 29, 2026

DVC: **26 0 4 3 00824AS733 7 97**


Avijit Bhattacharjee, FCA
Engagement Partner
ICAB Enrolment Number: 824

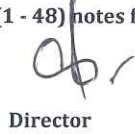


MEGHNA BANK PLC.
CONSOLIDATED PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Notes	2025 Taka	2024 Taka
Interest Income/ Profit on Investment	24	8,303,859,895	6,855,561,759
Interest/ Profit paid on Deposits and borrowings etc	25	9,553,243,599	7,167,737,784
Net Interest/ Investment Income		(1,249,383,704)	(312,176,025)
Investment Income	26	3,591,090,718	3,114,990,029
Commission, Exchange and Brokerage	27	604,538,818	974,702,072
Other Operating Income	28	384,354,206	334,250,722
		4,579,983,742	4,423,942,823
Total Operating Income		3,330,600,038	4,111,766,798
Salaries and Allowances	29	1,182,374,735	1,089,365,667
Rent, Taxes, Insurances, Electricity etc.	30	142,222,749	136,160,112
Legal Expenses	31	85,554	178,088
Postage, Stamps, Telecommunication etc.	32	40,016,196	39,921,159
Stationery, Printings, Advertisements etc.	33	32,601,091	26,832,572
Chief Executive's Salary & Fees	34	11,508,471	13,269,806
Directors' Fees	35	2,872,095	4,703,496
Auditors' Fees	36	2,048,150	569,000
Charges on Loan Losses		-	-
Depreciation & Repairs of Bank's Assets	37	369,031,644	352,809,293
Other Expenses	38	474,879,612	494,595,684
Total Operating Expenses		2,257,640,297	2,158,404,877
Profit/(Loss) Before Provision	23	1,072,959,741	1,953,361,921
Specific Provision for Classified Loans and Advances		511,581,576	788,139,716
General Provision for Unclassified Loans and Advances		160,482,259	134,428,013
General Provision for Off-Balance Sheet Exposures		25,956,930	109,216,756
Special General Provision - Covid-19		-	(65,702,005)
Provision for Diminution in Value of Investments		223,696,677	26,489,950
Provision for Other Asset		5,000,000	5,000,000
Total Provision	39	926,717,442	997,572,430
Total Profit/(Loss) Before Taxes		146,242,299	955,789,491
Provision for Taxation			
Current Tax	14.2	217,410,037	464,548,928
Deferred Tax Expense/ (Income)		(125,015,426)	(13,264,135)
		92,394,611	451,284,793
Net Profit After Taxation		53,847,688	504,504,698
Retained Earnings Brought Forward From Previous Years		291,873,864	7,898,630
		345,721,552	512,403,328
Appropriations			
Statutory Reserve	16.1	15,304,482	178,381,230
Non-controlling Interest	18.1	6	5
Start-Up Fund	14a.3	114,508	4,648,228
		15,418,996	183,029,463
Retained Surplus		330,302,556	329,373,865
Earnings Per Share (EPS) (Restated if Required)	40	0.10	0.91

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director

Signed in terms of our report of even date

Signed for and on behalf of
Hoque Bhattacharjee Das & Co.
Chartered Accountants

Place: Dhaka, Bangladesh

Date: April 29, 2026

DVC: **26 0 4 3 00824AS733 7 97**


Avijit Bhattacharjee, FCA

Engagement Partner

ICAB Enrolment Number: 824




MEGHNA BANK PLC.
CONSOLIDATED CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Notes	2025 Taka	2024 Taka
Cash Flows from Operating Activities			
Interest/ Profit receipts in cash	41	10,598,318,522	8,676,102,449
Interest/ Profit Payments	42	(9,219,349,016)	(6,717,962,386)
Dividends Receipts		242,099,832	241,667,908
Fee & Commission receipts in cash		604,538,818	974,702,072
Recoveries on loans previously written off		62,000	62,000
Cash Payments to Employees		(1,149,416,412)	(1,058,168,679)
Cash Payments to Suppliers		(32,601,091)	(26,832,572)
Income Taxes Paid		(506,956,527)	(257,979,526)
Receipts from other Operating activities	43	1,116,708,141	1,258,246,110
Payments for other Operating activities	44	(886,095,668)	(902,080,064)
Operating Profit before changes in Operating Assets and Liabilities		767,308,595	2,187,757,309
Increase/Decrease in Operating Assets and Liabilities			
Statutory Deposits		-	-
Purchase/Sale of Trading Securities (Treasury bills)		(3,704,065,055)	196,756,855
Loans and Advances/ Investments to Other Banks		-	-
Loans and Advances/ Investments to Customers		(6,506,096,769)	(15,085,212,237)
Other Assets	45	(128,004,819)	255,110,784
Deposits from other Banks		1,449,649,584	1,348,798,483
Deposits from Customers		6,287,469,359	20,418,373,854
Other liabilities on account of customers		-	-
Trading Liabilities		-	-
Other Liabilities	46	1,424,780,964	620,902,326
Sub Total		(1,176,266,735)	7,754,730,065
A) Net Cash from Operating Activities		(408,958,139)	9,942,487,375
Cash flows from Investing Activities			
Proceeds from sale of Securities		-	-
Payment for purchases of securities		(2,459,838,999)	(10,315,049,984)
Purchase/Sale of Property, Plant & Equipment		(85,059,429)	(377,696,961)
Purchase/Sale of Subsidiary		-	-
B) Net Cash Used in Investing Activities		(2,544,898,428)	(10,692,746,945)
Cash flows from Financing Activities			
Borrowing from other banks		1,999,649,070	2,533,018,232
Receipts from issue of Ordinary Share		-	-
Receipts from issue of Subordinated Coupon Bearing Bonds		(300,000,000)	(300,000,000)
Dividends Paid		(75,000,000)	(543,727,450)
C) Net Cash from Financing Activities		1,624,649,070	1,689,290,782
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)		(1,329,207,497)	939,031,212
E) Effect of Exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		10,822,564,294	9,883,533,082
G) Cash and cash equivalents at the end of the year (D+E+F)	47	9,493,356,798	10,822,564,294

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director



MEGHNA BANK PLC.
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Paid-up Capital (Taka)	Statutory Reserve (Taka)	Other Reserve (Taka)	Retained Earnings (Taka)	Total (Taka)	Non-controlling Interest (Taka)	Total Equity (Taka)
Balance as at 01 January, 2025	5,573,206,290	1,371,671,396	3,182,372	329,373,864	7,277,433,922	109	7,277,434,031
Changes in accounting policy	-	-	-	-	-	-	-
Restated Balance	5,573,206,290	1,371,671,396	3,182,372	329,373,864	7,277,433,922	109	7,277,434,031
Net profit for the year	-	-	-	53,847,688	53,847,688	-	53,847,688
Transfer to statutory reserve	-	15,304,482	-	(15,304,482)	-	-	-
Net Surplus/deficit on account of revaluation of investments	-	-	54,236,064	(114,508)	54,236,064	-	54,236,064
Transfer to Start-Up-Fund	-	-	-	(114,508)	(114,508)	-	(114,508)
Non-controlling Interest	-	-	-	(6)	(6)	6	-
Dividend paid for the year 2024	-	-	-	(74,999,990)	(74,999,990)	(10)	(75,000,000)
Balance as at 31 December, 2025	5,573,206,290	1,386,975,878	57,418,436	292,802,567	7,310,403,171	104	7,310,403,275
Balance as at 31 December, 2024	5,573,206,290	1,371,671,396	3,182,372	329,373,864	7,277,433,922	109	7,277,434,031

Accompanying (1 - 48) notes form integral parts of these financial statements

[Signature]

Director

[Signature]

Chairman

[Signature]

Director

[Signature]
Managing Director



MEGHNA BANK PLC.
BALANCE SHEET
AS AT DECEMBER 31, 2025

Particulars	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash		6,073,571,772	5,942,374,100
Cash in hand (Including Foreign Currencies)	3a	1,317,336,909	1,361,615,726
Balance with Bangladesh Bank and Its agent Bank (s) (Including Foreign Currencies)	4a	4,756,234,863	4,580,758,374
Balance with other Banks and Financial Institutions	5a	3,385,569,119	3,996,959,322
In Bangladesh		2,959,697,706	3,472,914,725
Outside Bangladesh		425,871,413	524,044,597
Money at Call on Short Notice	6a	-	850,000,000
Investments	7a	35,237,455,750	28,204,792,453
Government		30,717,089,550	24,169,405,817
Others		4,520,366,200	4,035,386,636
Loans and Advances/ Investments	8a	73,853,084,328	67,724,773,392
Loans, Cash credits, Overdrafts, etc./ Investments		71,401,640,652	65,948,355,881
Bills Purchased and Discounted		2,451,443,676	1,776,417,511
Fixed Assets Including Premises, Furniture and Fixtures	9a	1,399,542,597	1,238,682,587
Other Assets	10a	2,174,236,580	1,677,788,534
Non Banking Assets		-	-
Total Assets		122,123,460,146	109,635,370,388
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	11a	8,752,547,938	6,752,898,868
Deposits and Other Accounts	12a	95,076,361,564	86,838,193,780
Current/Al-Wadeeah Current Accounts & Other Accounts		21,410,460,167	18,441,615,819
Bills Payable		553,956,661	393,500,799
Savings/Mudaraba Saving Deposits		4,541,413,811	4,194,021,552
Fixed Deposits/ Mudaraba Term Deposit		68,570,530,925	63,809,055,610
Bearer Certificate of Deposit		-	-
Other Deposits		-	-
Non-Convertible Subordinated Bonds	13	1,100,000,000	1,500,000,000
Other Liabilities	14a	9,903,478,130	7,318,777,579
Total Liabilities		114,832,387,632	102,409,870,227
Capital/Shareholders' Equity			
Paid-up Capital	15a.2	5,573,206,290	5,573,206,290
Statutory Reserve	16a	1,377,781,347	1,366,445,058
Revaluation Reserve on Investment in Securities	17	57,418,436	3,182,372
Retained Earnings	18a	282,666,441	282,666,441
Total Shareholders' Equity		7,291,072,514	7,225,500,161
Total Liabilities & Shareholders' Equity		122,123,460,146	109,635,370,388



**MEGHNA BANK PLC.
OFF- BALANCE SHEET ITEMS
AS AT DECEMBER 31, 2025**

Particulars	Notes	31.12.2025 Taka	31.12.2024 Taka
CONTINGENT LIABILITIES			
Acceptances and Endorsements	20	6,703,140,259	3,335,775,268
Letters of Guarantee	21	10,838,811,832	11,044,549,108
Irrevocable Letters of Credit	22	10,019,222,199	10,600,093,709
Bills for Collection		2,639,572,888	2,343,359,408
Other Contingent Liabilities		-	-
Total		30,200,747,178	27,323,777,493
OTHER COMMITMENTS			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
TOTAL OFF-BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES		30,200,747,178	27,323,777,493

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director

Signed in terms of our report of even date

Signed for and on behalf of
Hoque Bhattacharjee Das & Co.
Chartered Accountants


Avijit Bhattacharjee, FCA
Engagement Partner
ICAB Enrolment Number: 824

Place: Dhaka, Bangladesh

Date: April 29, 2026

DVC: **26 0 4 3 00824AS733 7 97**



MEGHNA BANK PLC.
PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Notes	2025 Taka	2024 Taka
Interest Income/ Profit on Investment	24a	8,308,092,233	6,878,086,774
Interest/ Profit paid on Deposits and borrowings etc	25a	9,556,048,639	7,174,053,502
Net Interest/ Investment Income		(1,247,956,406)	(295,966,728)
Investment Income	26a	3,490,392,749	3,004,696,786
Commission, Exchange and Brokerage	27a	597,169,527	964,388,975
Other Operating Income	28a	385,004,070	334,316,677
		<u>4,472,566,346</u>	<u>4,303,402,438</u>
Total Operating Income		3,224,609,940	4,007,435,710
Salaries and Allowances	29a	1,168,634,332	1,075,362,065
Rent, Taxes, Insurances, Electricity etc.	30a	141,685,529	134,885,384
Legal Expenses	31a	85,554	178,088
Postage, Stamps, Telecommunication etc.	32a	39,926,426	39,825,135
Stationery, Printings, Advertisements etc.	33a	32,472,346	26,694,473
Chief Executive's Salary & Fees	34	11,508,471	13,269,806
Directors' Fees	35a	2,872,095	4,663,496
Auditors' Fees	36a	1,932,000	500,000
Charges on Loan Losses		-	-
Depreciation & Repairs of Bank's Assets	37a	364,214,116	346,038,489
Other Expenses	38a	464,286,259	489,871,168
Total Operating Expenses		2,227,617,128	2,131,288,104
Profit/(Loss) Before Provision	23a	996,992,812	1,876,147,606
Specific Provision for Classified Loans and Advances		511,581,576	788,139,716
General Provision for Unclassified Loans and Advances		159,903,054	134,428,013
General Provision for Off-Balance Sheet Exposures		25,956,930	109,216,756
Special General Provision - Covid-19		-	(65,702,005)
Provision for Diminution in Value of Investments		212,875,000	13,400,000
Provision for Other Asset		5,000,000	5,000,000
Total Provision	39a	915,316,560	984,482,480
Total Profit/(Loss) Before Taxes		81,676,252	891,665,126
Provision for Taxation			
Current Tax	14a.2	195,000,000	440,000,000
Deferred Tax Expense/ (Income)	10a.4	(124,774,545)	(13,157,646)
		<u>70,225,455</u>	<u>426,842,354</u>
Net Profit After Taxation		11,450,797	464,822,772
Retained Earnings Brought Forward From Previous Years		282,666,441	824,923
		<u>294,117,238</u>	<u>465,647,695</u>
Appropriations			
Statutory Reserve	16a	11,336,289	178,333,025
Start-Up Fund	14a.3	114,508	4,648,228
		<u>11,450,797</u>	<u>182,981,253</u>
Retained Surplus	18a	282,666,441	282,666,441
Earnings Per Share (EPS) (Restated if Required)	40a	0.02	0.83

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman



Director


Director


Managing Director

Signed in terms of our report of even date

Signed for and on behalf of
Hoque Bhattacharjee Das & Co.
Chartered Accountants


Avijit Bhattacharjee, FCA
Engagement Partner
ICAB Enrolment Number: 824

Place: Dhaka, Bangladesh

Date: April 29, 2026

DVC: **26 0 4 3 00824AS733 7 97**

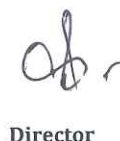


MEGHNA BANK PLC.
CASH FLOW STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Notes	2025 Taka	2024 Taka
Cash Flows from Operating Activities			
Interest/ Profit receipts in cash	41a	10,557,657,127	8,639,294,341
Interest/ Profit Payments	42a	(9,222,154,056)	(6,724,278,104)
Dividends Receipts		347,481,343	233,997,051
Fee & Commission receipts in cash		597,169,527	964,388,975
Recoveries on loans previously written off		549,300	62,000
Cash Payments to Employees		(1,180,142,803)	(1,044,165,077)
Cash Payments to Suppliers		(32,472,346)	(26,694,473)
Income Taxes Paid		(432,326,219)	(249,195,651)
Receipts from other Operating activities	43a	1,064,468,853	1,213,453,508
Payments for other Operating activities	44a	(836,359,164)	(855,820,692)
Operating Profit before changes in Operating Assets and Liabilities		863,871,562	2,151,041,878
Increase/Decrease in Operating Assets and Liabilities			
Statutory Deposits		-	-
Purchase/Sale of Trading Securities (Treasury bills)		(3,706,988,712)	196,756,855
Loans and Advances/ Investments to Other Banks		-	-
Loans and Advances/ Investments to Customers		(6,128,310,937)	(15,701,566,080)
Other Assets	45a	(146,136,229)	266,971,156
Deposits from other Banks		1,449,649,584	1,348,798,483
Deposits from Customers		6,788,518,200	20,460,214,592
Other liabilities on account of customers		-	-
Trading Liabilities		-	-
Other Liabilities	46a	1,427,329,543	629,494,927
Sub Total		(315,938,551)	7,200,669,933
A) Net Cash from Operating Activities		547,933,012	9,351,711,811
Cash flows from Investing Activities			
Proceeds from sale of Securities		-	-
Payment for purchases of securities		(3,369,761,833)	(9,694,809,117)
Purchase/Sale of Property, Plant & Equipment		(107,436,980)	(376,446,575)
B) Net Cash Used in Investing Activities		(3,477,198,813)	(10,071,255,692)
Cash flows from Financing Activities			
Borrowing from other banks		1,999,649,070	2,533,018,232
Receipts from issue of Ordinary Share		-	-
Receipts from issue of Subordinated Coupon Bearing Bonds		(400,000,000)	(300,000,000)
Dividends Paid		-	(543,727,450)
C) Net Cash from Financing Activities		1,599,649,070	1,689,290,782
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)		(1,329,616,731)	969,746,901
E) Effect of Exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		10,790,017,422	9,820,270,521
G) Cash and cash equivalents at the end of the period (D+E+F)	47a	9,460,400,691	10,790,017,422

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director

MEGHNA BANK PLC.
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2025

Particulars	Paid-up Capital (Taka)	Statutory Reserve (Taka)	Other Reserve (Taka)	Retained Earnings (Taka)	Total (Taka)
Balance as at 01 January, 2025	5,573,206,290	1,366,445,058	3,182,372	282,666,441	7,225,500,161
Changes in accounting policy	-	-	-	-	-
Restated Balance	5,573,206,290	1,366,445,058	3,182,372	282,666,441	7,225,500,162
Net profit for the year				11,450,797	11,450,797
Transfer to statutory reserve		11,336,289		(11,336,289)	-
Transfer to Start-Up-Fund				(114,508)	(114,508)
Net Surplus/deficit on account of revaluation of Investments			54,236,064		54,236,064
Balance as at 31 December, 2025	5,573,206,290	1,377,781,347	57,418,436	282,666,441	7,291,072,514
Balance as at 31 December, 2024	5,573,206,290	1,366,445,058	3,182,372	282,666,441	7,225,500,161

Accompanying (1 - 48) notes form integral parts of these financial statements


Chairman


Director


Director


Managing Director



MEGHNA BANK PLC.
LIQUIDITY STATEMENT
ASSETS AND LIABILITIES MATURITY ANALYSIS
AS AT DECEMBER 31, 2025

Particulars	Up to 01 Month (Taka)	01-03 Months (Taka)	03-12 Months (Taka)	01-05 Years (Taka)	More than 05 years (Taka)	Total (Taka)
Assets						
Cash in hand	1,317,336,909	-	-	-	-	1,317,336,909
Balance with other Banks and Financial Institutions	3,812,618,982	750,000,000	-	-	3,579,185,000	8,141,803,982
Money at Call on Short Notice	-	-	-	-	-	-
Investment	1,090,079,004	3,942,079,825	3,830,671,129	2,442,779,205	23,931,846,586	35,237,455,750
Loans and Advances / Investments	15,127,750,337	14,739,953,988	15,538,032,317	20,634,007,361	7,813,340,326	73,853,084,328
Fixed Assets including Premises, Furniture & Fixtures	36,828,075	71,951,010	110,484,225	877,053,238	303,226,049	1,399,542,597
Other Assets	213,916,536	241,237,821	587,118,896	381,737,472	750,225,855	2,174,236,580
Non-banking Assets	-	-	-	-	-	-
Total Assets (i)	21,598,529,843	19,745,222,644	20,066,306,567	24,335,577,276	36,377,823,815	122,123,460,146
Liabilities						
Borrowing from Other Banks, Financial Institutions & Agents	2,904,821,453	408,255,178	302,234,206	2,740,716,520	2,396,520,581	8,752,547,938
Deposits and Other Accounts	1,878,810,399	19,036,043,475	34,163,664,112	15,068,239,462	24,929,604,116	95,076,361,564
Provision and Other Liabilities	643,158,433	313,470,431	753,181,670	1,796,243,525	7,497,424,071	11,003,478,130
Total Liabilities (ii)	5,426,790,284	19,757,769,083	35,219,079,989	19,605,199,508	34,823,548,767	114,832,387,632
Net Liquidity Gap (i-ii)	16,171,739,558	(12,546,439)	(15,152,773,422)	4,730,377,769	1,554,275,048	7,291,072,514

Ujjwal Chandra
Chairman

A.
Director

A.S.
Director

M. M. M.
Managing Director



MEGHNA BANK PLC. & ITS SUBSIDIARY
NOTES TO THE FINANCIAL STATEMENTS
AS AT & FOR THE YEAR ENDED DECEMBER 31, 2025

1.0 Background of the Bank

1.1 Legal Status of the Bank

Meghna Bank PLC (MGBPLC) is a scheduled commercial bank incorporated as a public limited company and registered with the Registrar of Joint Stock Companies and Firms under the Companies Act 1994 (as amended up to date) vide Registration No. C-108068/13 dated March 20, 2013 in Bangladesh. The Bank commenced its banking operations on May 09, 2013 after obtaining the license from Bangladesh Bank under Section 32(1) of the Bank Companies Act 1991 (as amended up to date). At present, the Bank operates fifty-four (54) branches, ten (10) Islamic banking windows, twenty (20) sub-branches, and forty (40) agent banking outlets covering commercially important locations across the country. Meghna Bank PLC also operates a small network of ATMs strategically positioned across Bangladesh. To further facilitate customer convenience, Meghna Bank PLC allows its valued customers to use ATMs and CRMs of all banks across Bangladesh without any charge.

The principal place of business and registered office of the bank is located at Suvastu Imam Square, 65 Gulshan Avenue, Gulshan 01, Dhaka 1212.

1.2 Principal Activities and Nature of Operations of the Bank

Meghna Bank PLC offers a full range of conventional and Islamic commercial banking activities encompassing a wide variety of services, including accepting deposits; providing loans and advances; card business; treasury management; internet banking; mobile financial services; discounting bills; inland and international remittance services; foreign exchange transactions; and other related services such as collections, issuing guarantees, acceptances and letters of credit, as well as securities and custodial services. These activities are conducted in accordance with the provisions of the Bank Companies Act 1991 (as amended), directives of Bangladesh Bank, and other relevant regulatory authorities.

1.3 Islamic Banking Unit

The Bank obtained permission from Bangladesh Bank to operate Islamic Banking Unit as a separate business unit vide Bangladesh Bank's letter no. BRPD(P-3)745(66)/2020-2359 dated February 26, 2020. The Islamic Banking Unit is governed by following the principles of Islamic Shari'ah, the provisions of the Banking Companies Act, 1991 as amended, Bangladesh bank's directives and directives of other regulatory authorities.

1.4 Off-shore Banking Unit (OBU)

The Off-shore Banking Unit (OBU) is a separate business unit of Meghna Bank PLC, operating under the rules and guidelines of Bangladesh Bank. The unit commenced operations after obtaining permission from Bangladesh Bank vide letter no. BRPD(OB)744(129)/2020-8501 dated October 11, 2020. The principal activities of the OBU are to provide various commercial banking services to its customers in Bangladesh in foreign currency, primarily in United States Dollar (USD). For the purpose of preparing the Financial Statements, foreign currency transactions have been translated into the presentation currency, i.e., Bangladeshi Taka (BDT), in accordance with the requirements of IAS 21 - The Effects of Changes in Foreign Exchange Rates.

1.5 Subsidiary Company

A subsidiary is an entity in which the bank has control as per shareholding and voting rights are concerned. Control exists when the bank has substantial shareholding (more than 50 percent) in the company or the power, directly or indirectly, to govern the financial and operating policies of an enterprise as on the date of the reporting. Separate financial statements and consolidated financial statements are being prepared for subsidiary investment as per International Accounting Standard IAS-27, "separate financial statements" and IFRS-10, "Consolidated Financial Statements". Interest of the non-controlling is shown as the non-controlling interest which includes share capital of the non-controlling portion as well as profit earned that goes to the non-controlling interest. However, inter group transactions, balances and the resulting unrealized profit/loss are eliminated on the consolidation.



1.5.1 Meghna Bank Securities Limited

Meghna Bank Securities Limited was incorporated in Bangladesh on February 18, 2015 under the Companies Act, 1994 as a private company vides registration no. C-121270/15. The registered office of the company is located at Suvastu Imam Square, 65 Gulshan Avenue C/A, Gulshan-1, Dhaka. The main objective of the company is to act as a full-fledged stock broker and stock dealer to execute buy and sell order and to maintain own portfolio as well as customer portfolio under the discretion of customers.

Meghna Bank PLC holds 7,499,999 ordinary shares of Meghna Bank Securities Limited with a face value of Tk. 100 each, which represents 99.99% of the total issued and paid-up share capital of the company.

2.0 Significant Accounting Policies and Basis of Preparation of Financial Statements

2.1 Basis of Preparation of Financial Statements

The separate financial statements of the Bank as on and for the period ended December 31, 2025 comprise those of Domestic Banking Unit (main operations), Islamic Banking Unit and Offshore Banking Unit (OBU) together referred to as 'the Bank'. Consolidated financial statements comprise those of the bank (parent) and its subsidiaries together referred to as 'the Group'. The Financial Statements have been prepared on a going concern basis under the historical cost convention and in accordance with "First Schedule"(Sec.38) of the Bank Companies Act 1991 (Amended up to date), in compliance with the provisions of Bangladesh Bank Circulars, International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), the Companies Act 1994 (Amended up to date), the Bangladesh Securities and Exchange Rules 1987, guideline of Financial Reporting Council (FRC) under Financial Reporting Act 2015 and other rules and regulations applicable in Bangladesh.

2.2 Statement of Compliance

In preparing the financial statements for the period from January 01 to December 31, 2025, the Bank has also complied with the relevant requirements of the following laws, rules and regulations issued by various regulatory authorities:

- i) The Bank Companies Act, 1991(Amended up to date)
- ii) The Companies Act, 1994 (Amended up to date)
- iii) Rules & Regulations, Circulars issued by Bangladesh Bank from time to time.
- iv) The Securities and Exchange Commission Act 1993.
- v) The Income Tax Act 2023 and the relevant amendments introduced through subsequent Finance Acts.
- vi) The Value Added Tax and Supplementary Duty Act 2012 and subsequent amendment thereon,
- vii) Statutory Regulatory Orders (SROs), General orders and notifications issued by NRB time to time,
- viii) The Financial Reporting Act, 2015.

In cases where the requirements of the Bank Companies Act, 1991 (Bangladesh) (as amended from time to time) and the provisions and circulars issued by Bangladesh Bank differ from those of the International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), the requirements of the Bank Companies Act, 1991 and the provisions and circulars issued by Bangladesh Bank shall prevail.

The material departures from the requirements of IASs and IFRSs are as follows:

a) Presentation of Financial Statements

IFRS: As per requirements of IAS 1 financial statements shall comprise statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, notes, comprising significant accounting policies and other explanatory information. As per para 60 of IAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position.

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the "First Schedule" (section 38) of the Bank Company Act 1991 (amended up to date) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines from Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications.



b) Investments in Shares, Mutual Fund and other Securities except Investment in Subsidiaries

IFRS: As per requirements of IFRS 9 Financial Instruments, classification and measurement of investment in shares, mutual fund and other securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted shares and unquoted shares are revalued at the year end at market price and Net Assets Value (NAV) of last audited Balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost.

The bank reviews its investment in shares and securities at each quarter end and take adequate provision has been made as per Bangladesh Bank guidelines {Note-13a.1 (e) and Annexure-A }.

c) Revaluation Gains/Losses on Government Securities

IFRS: As per requirement of IFRS 9 Financial Instruments, where securities will fall under the category of fair value through profit or loss account, any change in the fair value of assets is recognized through the profit and loss account. Where securities are measured 'at fair value through other comprehensive income' then gains or losses shall be recognized in other comprehensive income (OCI), except for impairment gains or losses and foreign exchange gains and losses. The loss allowance arise from impairment shall be recognized in (OCI) and shall not reduce the carrying amount of financial assets in the statement of financial position. Securities designated as amortized cost are measured at effective interest rate method and interest income is recognized through the profit and loss account.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification issue through DOS circular no. 5 dated 28 January 2009, amortization loss is charged to profit and loss account mark-to-market loss on revaluation of government securities (T-bills/T-bonds) categorized as held for trading (HFT) is charged to profit and loss account but any unrealized gain on such revaluation is recognized to revaluation reserve account. T-bills/T-bonds designated as held to maturity (HTM) are measured at amortized cost but interest income/gain is recognized through equity.

d) Provisions on Loans and Advances and Off-balance Sheet Items

IFRS: As per IFRS 9 Financial Instruments, an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank: As per BRPD Circular No. 15, dated 27 November 2024 and BRPD Circular Letter No. 29, dated 21 December 2025, a general provision at 0.50% - 1% is required to be maintained for unclassified loans & advances (STD-0, STD-1, and STD-2), and a 0.50% - 5% general provision is required for Special Mention Accounts (SMA), regardless of the existence of any objective evidence of impairment. In addition, provisions for classified loans are to be maintained at the following rates depending on the duration of overdue:

Sub-standard loans: 20%
Doubtful loans: 50%
Bad/Loss loans: 100%

Furthermore, as per BRPD Circular No. 10, dated 18 September 2007, and BRPD Circular No. 14, dated 23 September 2012, a general provision at 1% is required to be maintained for certain off-balance sheet exposures.



e) Recognition of Interest/ Profit in Suspense

IFRS: Loans and advances/ Investments to customers are generally classified at amortized cost as per IFRS 9: Financial Instruments and interest/ profit is recognized by using the effective interest/ profit rate method to the gross carrying amount over the term of the loan/ investments. Once a loan/ profit subsequently become credit-impaired, the entity shall apply the effective interest/ profit rate to the amortized cost of these loans and advances/ investments.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan/ investments is classified, interest/ profit on such loans/ investments are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest/ profit in suspense account, which is presented as liability in the balance sheet.

f) Other Comprehensive Income

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

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are strictly to be followed by all banks in Bangladesh. The templates of financial statements issued by Bangladesh Bank do not include other comprehensive income or are the elements of other comprehensive income allowed to be included in a single other comprehensive income statement. As such the bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

g) Financial Guarantees

IFRS: As per IFRS 9: Financial Instruments, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction cost that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit, letter of guarantee are to be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin and 1% general provision for certain contingent liabilities.

h) Repo and Reverse Repo Transactions

IFRS: As per IFRS 9: Financial Instruments, when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same or a substantially similar asset at a fixed price on a specified future date, the transaction is accounted for as a collateralized borrowing rather than a sale. Accordingly, the underlying financial asset continues to be recognized in the entity's financial statements. The proceeds received from the transaction are recognized as a financial liability, and the difference between the selling price and the repurchase price is recognized as interest expense over the period of the agreement.

The same principle applies to the counterparty in a reverse repurchase agreement (reverse repo). In this case, the transaction is treated as a loan or receivable, and the difference between the purchase price and the resale price is recognized as interest income over the term of the agreement.

Bangladesh Bank: As per the relevant guidelines/circulars of Bangladesh Bank, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the same or a similar asset at a fixed price on a future date, the transaction is treated as a normal sale transaction. Accordingly, the financial asset is derecognized from the books of the seller and recognized in the books of the buyer.

i) Cash and Cash Equivalents

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

Bangladesh Bank: Some cash and cash equivalent items such as 'Money at call and on short notice', Treasury bills, Bangladesh Bank bills and Prize bonds are not prescribed to be shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments. However, in the cash flow statement, money at call and on short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.



j) Non-Banking Assets

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

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there must exist a face item named non-banking assets.

k) Cash Flow Statement

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

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June, 2003, cash flow statement is to be prepared following a mixture of Direct and Indirect method.

l) Balance with Bangladesh Bank as Cash Reserve Requirement

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

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June, 2003, Balance with Bangladesh Bank is treated as cash and cash equivalents.

m) Presentation of Intangible Assets

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

Bangladesh Bank: There is no regulation for intangible assets as per BRPD circular no. 14 dated 25 June, 2003. However, Intangible assets of the bank are shown in Fixed Assets.

n) Off-Balance Sheet Items

IFRS: There is no concept of off balance sheet items in any IAS/ IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June, 2003, off-balance sheet items must be disclosed separately on the face of the balance sheet.

o) Disclosure of Appropriation of Profit

IFRS: There is no requirement to show appropriation of profit on the face of statement of profit or loss and other comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June, 2003, an appropriation of profit should be disclosed on the face of profit and loss account.

p) Loans and Advances/ Investments Net of Provision

IFRS: Loans and Advances/ Investments should be presented net of provision.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, provision on loans and advances/ investments are presented separately as liability and cannot be netted off against loans and advances/ investments.

Also refer to the Note 2.32 Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs).

q) Recovery of Written Off Loans and Advances/ Investments:

IFRS: As per IAS 1, an entity shall not offset assets and liabilities or income or expenses, unless required or permitted by an IAS/ IFRS. Again recovery of written off loans should be charged to statement of profit or loss and other comprehensive income.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, recoveries of amount previously written off should be adjusted with the specific provision for loans and advances/ investments.

r) General requirements for disclosure of sustainability-related financial information and climate-related disclosure.

IFRS: Under the sustainability disclosure standards issued by the International Sustainability Standards Board (ISSB), **IFRS S1 – General Requirements for Disclosure of Sustainability-related Financial Information** requires entities to disclose information about sustainability-related risks and opportunities that could reasonably be expected to affect the entity's financial position, financial performance, or cash flows.



In addition, IFRS S2 – Climate-related Disclosures specifically focuses on the disclosure of climate-related risks and opportunities. The objective of these standards is to ensure that entities provide decision-useful information to the primary users of general-purpose financial reports, enabling them to make informed decisions regarding the allocation of resources to the entity.

These standards are **effective for annual reporting periods beginning on or after 1 January 2024**.

Bangladesh Bank: As per SFD Circular No. 06 dated 26 December 2023 titled “Guideline on Sustainability and Climate-related Financial Disclosure” issued by Bangladesh Bank, banks are required to consider sustainability-related financial risks and opportunities, including the disclosure of climate-related financial risks and opportunities, in line with the requirements of IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures.

According to the guideline, the implementation pathway will be phased in gradually over a period of three years. In the first phase (2024), banks are required to provide limited disclosures in their annual reports in accordance with the prescribed framework.

2.3 Use of Estimates and Judgments

The preparation of financial statements in conformity with IAS/IFRS and Bangladesh Bank circulars requires management’s judgments, estimates and assumptions for which the application of accounting policies and the reported amounts of assets, liabilities, income and expenses may vary and actual results may differ from those estimates.

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

Key Estimates Include the Following:

- i) Provision on Loans & Advances/ Investments and Off Balance Sheet Items.
- ii) Fair Value Determination of unquoted Investments/ Shares.
- iii) Right of use of Assets (RoU) as per IFRS 16 and Lease Obligation.
- iv) Liquidity Statement.
- v) Provision for Current Taxation.
- vi) Revaluation of Assets.
- vii) Deferred Tax Assets/ Liabilities.
- viii) Provision for Gratuity Fund.
- ix) Useful Life of Depreciable Assets.

2.4 Consolidation of Financial Statements

The consolidated financial statements includes the financial statements of Meghna Bank PLC. and its subsidiary Meghna Bank Securities Limited. The consolidated financial statements have been prepared in accordance with International Accounting Standard 27 – “Separate Financial Statements” and IFRS 10: Consolidated Financial Statements. The consolidation of the financial statements have been made after eliminating all material inter company balance, income and expenses arising from intercompany transactions.

2.5 Consistency

In accordance with IFRS framework for the preparation of financial statements together IAS – 1 and IAS – 8, Meghna Bank PLC. discloses its information consistently from one period to the next. Where selecting and applying a new accounting policies, changes in accounting policies, correction of errors, and the amount involved are accounted for and disclosed transparently in accordance with the requirements of IAS – 8. However, for changes in accounting estimate the related amount is recognized prospectively in the current period and in the next period or periods.

2.6 Going Concern

The financial statements have been prepared on the assessment of the bank's ability to continue as going concern basis. Meghna Bank PLC has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. The key financial parameters such as liquidity, profitability, asset quality, provision sufficiency and capital adequacy of the bank continued to exhibit a healthy trend for couple of years. Besides, the management is not aware of any material uncertainties that may cast significant doubt upon the bank's ability to continue as going concern.



2.7 Foreign Currency Transactions

2.7.1 Foreign Currencies Translation

Foreign currency transactions are converted into equivalent taka using the ruling exchange rates on the dates of respective transactions as per IAS – 21 “ the effects of changes in foreign exchange rates”. Foreign currencies balances as at September 30, 2025 have been converted into taka currency at the revaluation rate determined by Bangladesh bank.

2.7.2 Commitments

Commitments for outstanding forward foreign exchange contractors disclosed in these financial statements are translated at contracted rates. Contingent liabilities/ commitments for letter of credit and letters of guarantee denominated in foreign currencies are expressed in taka terms at the rates of exchanges ruling on the balance sheet dates.

2.7.3 Translation Gains and Losses:

The resulting exchange transactions gain and losses are included in the profit and loss account.

2.8 Offsetting

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

2.9 Revenue Recognition

a) Interest Income/ Profit on Investments

Interest/ profit on unclassified loans and advances/ investments is accounted for as income on accrual basis, interest/ profit on classified loans and advances/ investments is credited to interest/ profit suspense account with actual receipt of interest/ profit there from credited to income as and when received as per instruction contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 16 dated 18 November 2014 and BRPD circular no. 56 dated 10 December 2020 of Bangladesh Bank.

b) Interest/ Profit Income from Investment

Interest/ profit income on investment in government and other securities, debentures and bonds is accounted for on accrual basis.

c) Dividend Income

Dividend income on investments is recognized during the period in which it is declared and ascertained and right to receive the payment is established.

d) Fees and Commission

Fees and commission income arises from services provided by the bank and recognized on receipt basis. Commission charged on Letters of Credit (LC) and Letters of Guarantee (LG) are credited to income at the time of effecting the transactions. The advance payment of tax on LC commission is duly deposited to the Tax Authority. Similarly, Income Tax and VAT are deducted at source and deposited to the Govt. Exchequer within the time stipulated as per their circulars.

e) Interest/ Profit and Other Expenses

In terms of the provision of the International Accounting Standard (IAS) –1 “Presentation of Financial Statements”, accrual basis is followed for interest/ profit payment and other expenses. The necessary disclosures are given in the notes in compliance with the provisions of BRPD Circular No. 14 dated 25 June 2003.

2.10 Dividend Paid

Interim dividend is recognized when they are paid to shareholders. Final dividend is recognized when it is approved by Shareholders.

If an entity declares dividends to holders of equity instruments (as defined in IAS 32 Financial Instruments: Presentation) after the reporting period, the entity shall not recognize those dividends as a liability at the end of the reporting period as per IAS 10. Para 12.



2.11 Assets and the Basis of Their Valuation

2.11.1 Cash and Cash Equivalents

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

2.11.2 Loans and Advances/ Investments

(a) Loans and Advances/ Investments are stated at gross amount and before offsetting general provisions against them.

(b) Interest/ profit on loans and advances/ investments is charged and accounted for quarterly on an accrual basis.

(c) Provision for Loans and Advances/ Investments is made on the basis of year-end review by the management and of instructions contained in Bangladesh Bank circular as amended time to time. The classification rates are given below:

Category/Status of loans and advances/ Investments	Rates	
	Bangladesh Bank's Requirement	Maintained by the Bank
Provisions for unclassified loans and advances/ Investments:		
All unclassified loans/ investments other than CMSME Financing, Short term agri. Credit and Special Mention Account.	1%	1%
CMSME Financing and Short term agri. Credit.	0.50%	0.50%
Special Mention Account other than CMSME Financing, Short term agri. Credit and Special Mention Account.	5%	5%
Special Mention Account for CMSME Financing, Short term agri. Credit and Special Mention Account.	0.50%	0.50%
Provisions for classified loans and advances/ Investments:		
Substandard	20%	20%
Doubtful	50%	50%
Bad or Loss	100%	100%

d) Commission and discount on bill purchased and discounted are recognized at the time of realization.

2.11.3 Investments

Investments have been initially recognized at cost, including acquisition charges associated with the investment. Government treasury bills and bonds (categorized as HFT or/and HTM) are accounted for as per Bangladesh Bank DOS circular letter no. 05 dated 26 May 2008 and DOS circular no. 05 dated 28 January, 2009.

The Valuation Methods of Investment Used are:

a) Held to Maturity (HTM)

Investments which are intended to be held to maturity are classified as "Held to Maturity". These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Amortized amount of such premium are booked into profit and loss account or discount is booked to reserve until maturity or disposal.

b) Held for Trading (HFT)

Investments primarily held for selling or trading is classified in this category. After initial recognition, investments are mark to market by weekly. Decrease in the book value is recognized in the profit and loss account and any increase is transferred to revaluation reserve account.

Value of investments has been enumerated as follows:

Investment Class	Initial Recognition	Measurement After Initial Recognition	Recording of Changes
Treasury Bill/Bond (HFT)	Cost	Market value	Loss to Profit and Loss Account, gain to revaluation reserve.
Treasury Bill/Bond (HTM)	Cost	Amortized value	Increase in value to equity and decrease in value to Profit and Loss Account.
Prize Bond	Cost	None	None

c) Investment in Listed Securities

These securities are bought and held primarily for the purpose of selling them in future or held for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit/ loss account. But provision for diminution in value of investment is provided in the financial statements of which market price is below the cost price of investment as per Bangladesh Bank guidelines.

d) Investment in Unquoted Securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

e) Investment in Subsidiary

Investment in subsidiary is accounted for under the cost method of accounting in bank's financial statements in accordance with the International Accounting Standard (IAS) – 27. Accordingly investment in subsidiary is stated in the bank's balance sheet at cost, less impairment losses if any.

2.11.4 Property, Plant and Equipment

Recognition and Measurement

All fixed assets are stated at historical cost as per IAS-16 "Property, Plant and Equipment". The cost of acquisition of asset comprises its purchase price and any directly attributable cost of bringing the assets to its working contribution for its intended use inclusive of inward freight, duties and non-refundable taxes.

Subsequent Cost

The cost of replacing part of such an item of fixed assets is recognized in the carrying amount of an item of property, plant and equipment if it is probable that the future economic benefits embodied with the part will flow to the company and the cost of the item can be measured reliably. The cost of day to day servicing of fixed asset is recognized in profit and loss as incurred.

Depreciation

Depreciation is charged for the year at the following rates on straight line method on all fixed assets:

Category of Fixed Assets	Rate of Depreciation
Furniture and Fixtures	10%
Machinery and Office Equipment	20%
Motor Vehicles	20%
Computer and Computer Peripherals	33%
Office Tools and Accessories	20%

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

b) On disposal of fixed assets the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the profit and loss account which is determined with reference to the net book value of the assets and net sale proceeds.

2.11.5 Intangible Assets

i. An Intangible asset is recognized if it is probable that future economic benefits associated with the assets will flow to the bank and the cost of the assets can be reliably measured.

ii. Software (especially Core Banking Software) is amortized using the straight line method over the estimated useful life of 05 (Five) years commencing from the date of the application software is available for use over the best estimate of its useful economic life.

2.11.6 Other Assets

Other asset include mainly advance office rent, investment in subsidiary, unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamps etc.



2.11.7 Receivables

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

2.11.8 Non-banking Assets

There are no assets acquired in exchange for loan during the period of financial statements.

2.12 Capital / Shareholders' Equity

A) Authorized Capital

Authorized capital is the maximum amount of share capital that the bank is authorized by its memorandum and article of associations to issue to shareholders.

B) Paid Up Capital:

Paid up capital represent total amount of shareholder's capital that has been paid in full by the ordinary shareholders. Holders of ordinary share are entitle to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding up of the company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

2.13 Statutory Reserve

As per Section 24 of Banking Companies Act, 1991, 20% of profit before tax (PBT) of the current year of the bank is required to be transferred to statutory reserve until such reserve together with share premium account equal to its paid up capital.

2.14 Non-Controlling Interest in Subsidiary

Non-controlling interest in business is an accounting concept that refers to the portion of a subsidiary, corporation, stock that is not owned by the parent corporation. The magnitude of the non-controlling interest in the subsidiary company is allows less than 50% of outstanding shares, else the corporation would cease to be a subsidiary of the parent. Non-controlling interest belongs to the other investors and is reported on the consolidated balance sheet of the owning company to reflect the claim on assets belonging to other, non-controlling shareholders also non-controlling interest is reported on the consolidated profit and loss account as a share of profit belonging to non-controlling shareholders.

2.15 Deposits and Other Accounts

Deposits are recognized when the bank enters into contractual arrangements with the counterparties, which are generally on trade date and initially measured at the amount of consideration received.

2.16 Borrowings from Other Banks, Financial Institutions and Agents

Borrowed funds include call money deposits, borrowings, refinance borrowing and other term borrowing from banks. These are stated in the balance sheet at amounts payable. Interest/ profit paid/ payable on these borrowings is charged to the profit and loss account.

2.17 Provision for Liabilities

Provision in respect of liability is recognized in the financial statements when the bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligation. in accordance with the IAS 37 "Provision. Contingent Liabilities and Contingent Assets".

2.18 Retirement Benefits to the Employees

The bank provide following post employment benefits to the every permanent employee as per covenants mentioned in the relevant deed and rules.

a) Provident Fund

Provident fund benefits are given to the permanent employees of the bank in accordance with the bank's service rules, and accordingly a trust deed and provident fund rules were prepared. The Commissioner of Taxes, LTU, dhaka has approved the provident fund as a recognized provident fund within the meaning of section 2 (52), read with the provisions of part - B of the first schedule of Income Tax Ordinance, 1984. The recognition took effect from 31 May, 2014. The fund is operated by a board of trustees consisting five members (all members from management) of the bank. All confirmed employees of the bank are contributing 10% of their basic salary as subscription to the fund. The bank also contributes equal amount of the employees' contribution. Interest/ profit earned from the investments is credited to the members' account on vearly basis.



b) Gratuity Fund

Gratuity benefits are given to the employees of the bank in accordance with the approved gratuity fund rules. National Board of Revenue has approved gratuity fund as a recognized gratuity fund on 29th June, 2014. The fund is managed by a Board of Trustees are consisting five members of the bank. Adequate contributions have been made as per provision of gratuity fund deed and rules.

2.19 Taxation

Income tax expense comprises current and deferred tax. Current tax and deferred tax are recognized in profit or loss except to the extent that it relates to items recognized directly in equity.

Current tax is the expected tax payable or receivable on the taxable income or loss for the period, 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 recognized in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognized for the temporary differences relating to the initial recognition of goodwill, the initial recognition of assets or 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 subsidiaries to the extent that it is probable that they 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. Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realized simultaneously.

2.20 Contingent Asset & Contingent Liability

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events and on the other hand a contingent liability is a possible obligation that arises from past events and whose existence will also be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. Contingent asset and liability is not recognized rather disclosed in the financial statements.

2.21 Statement of Cash Flows

The statement of cash flows is presented in compliance with the provisions of the International Accounting Standard (IAS) - 7 and format provided by the Bangladesh Bank vide BRPD Circular No. 14 dated 25 June 2003. To make the cash flow statement more understandable and user friendly about the constitution of figures inserted into the Cash Flow Statement, a number of notes have been given in the notes to the financial statements.

2.22 Statement of Changes in Equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. The statement also shows item-wise movement along with the description of charges from the end of last year to the end of current year.

2.23 Liquidity Statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following bases:

- a) Balance with other Banks and financial institutions, money at call and short notice etc. are on the basis of their maturity term.
- b) Investments are on the basis of their maturity.
- c) Loans and advances are on the basis of their repayment/maturity schedule.
- d) Fixed assets are on the basis of their useful life.
- e) Other assets are on the basis of their realization/adjustment.
- f) Borrowing from other banks, financial institutions and agents as per their maturity/repayment term.
- g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors.
- h) Provisions and other liabilities are on the basis of their payment/adjustment schedule.

2.24 Earnings Per Share

The company calculates earnings per share (EPS) in accordance with IAS 33 "Earnings Per Share (EPS)" the Bank has been reporting 'Basic EPS' as there has been no dilution possibilities during the year. Basic EPS is computed by dividing the profit or loss after tax by the total number of ordinary shares outstanding at the end of the year. Bonus shares issued in current period are considered for number of ordinary shares outstanding for preceding period to present comparative EPS with retrospective adjustment (restated).

2.25 Reconciliation of Books of Account

Books of account with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled and found no material differences, which may affect the financial statements significantly.

2.26 Materiality and Aggregation

Each material item as considered significant by the management has been presented separately in the financial statements. No amount has been set off unless the bank has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis when permitted by the relevant accounting standards.

2.27 Memorandum Items

Memorandum items are maintained to have control over all items of importance and for such transactions where the bank has only a business responsibility and no legal commitment. Bills for collection, stock of savings certificates and all other fall under the memorandum items. However, bills for collection is shown under contingent liabilities as per Bangladesh Bank's format.

2.28 Credit Rating

In compliance with Bangladesh Bank's BRPD circular No. 06, dated July 05, 2006, Alpha Credit Rating Limited (Alpha Rating) has conducted a comprehensive assessment of the bank's operational and financial performance, considering all relevant qualitative and quantitative factors. Based on this in-depth analysis of financial data of the bank up to December 31, 2024, and considered other prevailing factors up to the date of the rating decision, Alpha Credit Rating Limited (Alpha Rating) awarded the following ratings:

Particulars	Periods	Date of Rating	Long Term	Short Term
Entity Rating	January to December 2024	23 rd June 2025	AA+	ST - 2
Entity Rating	January to December 2023	25 th June 2024	AA	ST - 2
Entity Rating	January to December 2022	25 th June 2023	AA	ST - 2

2.29 Risk Management

Risk is an inherent part of the business activities and risk management is pivotal for the sustainability of business. This era of globalization enables hefty expansion of business activities that ultimately increases competition level for organizations drastically. Financial crisis and volatility in economic growth in some developed countries set the example of imperativeness towards comprehensive risk management. Types of risk, however, vary from business to business, but preparing a risk management plan involves a conjoint process. A comprehensive risk management plan must enumerate strategies for dealing with risks specific to any business but should not be limited to those.

When it comes to banking business, risk management is in the heart of this business. Banks are to strive for a prudent risk management discipline to combat unpredictable situation. These days, it is transparent that banking organizations are in need of setting up systematic and vigilant way to monitor the activities that are major influencers of this particular business.

Bangladesh Bank issued guidelines which forms the basis of risk management of all scheduled banks in Bangladesh. The guidelines require that the banks adopt enhanced policies and procedures of risk management. The risk management of banks broadly cover 6 (six) core risk areas of banking i.e. a. Credit Risk Management, b. Foreign Exchange Risk Management, c. Asset liability Risk Management, d. Money Laundering & Terrorist Financing Risk Management, e. Internal Control and Compliance, and f. Information & Communication Technology Risk as specified by Bangladesh Bank.



MGBPLC's risk management strategy is based on a clear understanding of various risks, disciplined risk assessment, measurement procedures and continuous monitoring. MGBPLC. continues to focus on improving its risk management systems not only to ensure compliance with regulatory requirements but also to ensure better risk-adjusted return and optimal capital utilization keeping in mind of the business objectives. For sound risk management, MGBPLC. manages risk in strategic layer, managerial layer, and operational layer. The assets and liabilities of Meghna Bank PLC. is managed so as to minimize, to the degree prudently possible, the bank's exposure to risk, while at the same time attempting to provide a stable and steadily increasing flow of net interest income, an attractive rate of return on an appropriate level of capital and a level of liquidity adequate to respond to the needs of depositors and borrowers and earnings enhancement opportunities. These objectives are accomplished by setting in place a planning, control and reporting process, the key objective of which is the coordinated management of the Bank's assets and liabilities, current banking laws and regulations, as well as prudent and generally acceptable banking practices.

The risks are defined as the possibility of losses, financial or otherwise. The risk management of the bank covers 6 (six) core risk areas of banking as defined by the Bangladesh Bank. The areas are as follows:

- 1) Credit Risk Management.
- 2) Foreign Exchange Risk Management.
- 3) Asset Liability Risk Management.
- 4) Money Laundering & Terrorist Financing Risk Management.
- 5) Internal Control & Compliance.
- 6) Information & Communication Technology Risk.

In light of the risk management, bank takes well calculative business risks for safeguarding its capital, financial resources and profitability. In this context, the bank took steps to implement the guidelines of Bangladesh Bank as under:

2.29.1 Credit Risk Management

Credit risk is most simply defined as the potential that a bank's borrower or counter party will fail to meet its obligations in accordance with agreed terms. This includes non-repayment of capital and/or interest within the agreed time frame, at the agreed rate of interest and in the agreed currency. The goal of credit risk management at the Meghna Bank PLC. is to maximize the bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters.

The bank has designed credit risk management activities by addressing major risks. Credit risk is of the major risks, which can be assumed as potential loss arising from the failure of a counter party to perform contractual responsibility. This may happen due to unwillingness of the counter party or declining his / her financial abilities for adverse environment.

The officers/ executives involved in credit related activities have been segregated. A separate CRM division has been established at head office, which is entrusted with the responsibilities of maintaining effective relationship with customers, making of credit products, exploring new business opportunities.

An effective assessment is made before sanction of any credit facility at credit risk management division, which includes borrower risk analysis, historical performance of the customer, security of the proposed credit facility etc. The process starts by a relationship manager and approved/discharged by the competent authority. Credit approval authority has been delegated to the individual executives. Proposal beyond their delegation are approved /declined by the Executive Committee and the Board of Directors.

In determining single borrower/large loan limit, the instructions of Bangladesh Bank are strictly followed.

2.29.2 Foreign Exchange Risk Management

Foreign exchange risk is defined as the potential change in earnings arising due to change in market prices. The front office of the treasury department of the bank independently conducts the transactions and the back office is responsible for recording of the transactions and passing of their entries in books of accounts. All foreign exchange transactions are revalued periodically at market rate as determined by Bangladesh Bank. The reconciliation of NOSTRO accounts are done regularly and outstanding entries reviewed by the management for its settlement.



2.29.3 Asset Liability Risk Management

The bank formed an Asset Liability Committee (ALCO) for monitoring balance sheet risk and liquidity risk of the bank. The balance sheet risk is defined as potential change in earnings due to change in rate of interest, foreign exchange rates which are not in trading nature. ALCO reviews liquidity requirement of the bank, the maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan.

2.29.4 Money Laundering & Terrorist Financing Risk Management

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. In line with the international standards and initiatives, Bangladesh has passed Money Laundering Prevention Act (MLPA), 2002. Afterwards several amendments were made and a new Money Laundering Prevention Act, 2012 has been passed and this act was also amended in 2015. The Government has also enacted Anti-Terrorism Act (ATA) in 2009 aiming to combat terrorism and terrorism financing and this act was also amended in 2012 and in 2013. Both the acts have empowered Bangladesh Financial Intelligence Unit (BFIU), Bangladesh Bank to perform the anchor role in combating ML/TF through issuing instructions and directives for reporting agencies and building awareness in the financial sectors.

For prevention of Money Laundering and Terrorist Financing, the bank has a comprehensive policy which is approved by the Board. The Bank has an organizational set up in place to implement and monitor its AML & CFT Program. The Bank has a Central Compliance Committee (CCC) headed by the Chief Anti Money Laundering Compliance Officer at Head Office and BAMLCOs at the branches. The CCC is supported by AML Division headed by Deputy CAMLCO for discharging day to day activities while the branches have Branch Compliance Unit (BCU) to support BAMLCOs. The regulatory requirements are being complied with and the guidelines are being followed by the bank properly. Branch Anti Money Laundering Compliance officer (BAMLCO) at branches reviews and verifies the transactions of accounts to make Suspicious Transactions Reports (STR), and ensure AML & CFT compliance culture throughout the bank. Training is being conducted continuously for all the officers of the bank to create awareness and develop the skill for ensuring KYC (Know Your Clients) compliance and identifying suspicious activities/transactions.

2.29.5 Internal Control and Compliance

Internal control is fundamental to the successful operation and day-to-day running of a business and it assists the bank in achieving its business objectives. It encompasses all controls incorporated into the strategic, governance and management processes, covering the bank's entire range of activities and operations, and not just those directly related to financial operations and reporting. Its scope is not confined to those aspects of a business that could broadly be defined as compliance matters, but extends also to the performance aspects of a business.

Meghna Bank PLC. has established a system of internal control, which is designed to manage all the risks of failure to a reasonable level, achieve aims and objectives/goals of the bank and this system provides reasonable assurance of effective & efficient operations covering all controls including financial & operational controls, reliability of the financial information, compliance with applicable laws & regulations, adherence to management policies, safeguarding of bank's assets, prevention & detection of fraud & errors, and accuracy & completeness of the accounting records.

The Board of Directors of Meghna Bank PLC. regularly reviews the effectiveness of internal control process through its Audit Committee and the Audit Committee plays an effective role amongst the Board of Directors, Management, Shareholders, Depositors and develops an efficient, powerful and a safe banking system. The committee also performs a very important role for publishing bank's financial statements, developing an appropriate internal control system and maintains an effective communication with internal and external auditors. It significantly contributes in controlling and monitoring various risks factors that arise from the business activities of the bank. Board Audit Committee reviews the actions taken on internal control issues identified in the reports prepared by the internal & external auditors and regulatory authorities. It has active oversight on the internal audit's independence, scope of work and resources and it also reviews the functions of internal control & compliance division of head office, particularly the scope of the annual audit plan and frequency of the internal audit activities.

2.29.6 Information & Communication Technology Risk

The bank has established an appropriate Information Technology Department (ITD) by placing officials with adequate knowledge and skills to play a major role in the bank for smooth running of online banking system and delivery of its service to all the units of the bank for operations of necessary hardware and software. The branch network is upgraded to high speed, which provides better information sharing management at the branch as well as at the head office.



2.29.7 Market Risk

Market risk is the risk of loss resulting from changes in interest rates, foreign currency exchange rates, equity prices and commodity prices. Meghna bank's exposure to market risk is a function of its trading and asset and liability management activities and its role as a financial intermediary in customer related transactions. The objective of market risk management is to minimize the impact of losses due to market risks on earnings and equity.

2.29.8 Operation Risk

Business volume risk is defined as the volatility in revenue and profitability arising from adverse fluctuations from business volume. Business volumes may adversely fluctuate due to competitor activities, new entrants, competition from substitute financial products and services, changes in banking preferences of the customers resulting in the importance of the process of financial intermediation being reduced, natural disasters, etc.

2.29.9 Reputation Risk

This is the potential damage to the reputation and image of the Bank, emanating from events such as drop in performance levels or service quality, compliance, corporate governance and management failures and deviations from business ethics, etc.

2.30 Fraud and Forgeries

Adequate control system is in place to detect and prevent fraud and forgeries in the operations. IT has been gradually emphasizing in the modernization of operating system and making auto preventive in the detection of fraud and forgeries. However, management is proactive in establishing sound operating system and its preventive measure.

2.31 Compliance with Financial Reporting Standards as applicable in Bangladesh

The Financial Statements of the Bank have been prepared in compliance with the International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs), as adopted by the Financial Reporting Council (FRC) of Bangladesh, and in accordance with the provisions of the Banking Companies Act, 1991 (as amended up to date), the rules, regulations, and guidelines issued by Bangladesh Bank, and the Companies Act, 1994.

In the event of any inconsistency between the requirements of the Banking Companies Act, 1991 (as amended up to date), and the rules, regulations, and circulars issued by Bangladesh Bank, and those of the International Financial Reporting Standards (IFRSs) and International Accounting Standards (IASs), the provisions of the Banking Companies Act, 1991 and the relevant rules, regulations, and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRSs and IASs have been disclosed in Note 2.1.

Name of IFRS	IFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	IFRS 1	Applied
Share Based Payment	IFRS 2	Not Applicable
Business Combinations	IFRS 3	Applied
Non-current Assets Held for Sale and Discontinued Operations	IFRS 5	Applied
Exploration for and Evaluation of Mineral Resources	IFRS 6	Not Applicable
Financial Instruments: Disclosures	IFRS 7	Applied
Operating Segments	IFRS 8	Applied
Financial Instruments	IFRS 9	Applied
Consolidated Financial Statements	IFRS 10	Applied
Joint Agreements	IFRS 11	Not Applicable
Disclosure of Interest in other Entities	IFRS 12	Applied
Fair Value Measurement	IFRS 13	Applied
Regulatory Deferral Accounts	IFRS 14	Not Applicable
Revenue from Contracts with Customers	IFRS 15	Applied
Leases	IFRS 16	Applied
Insurance Contracts	IFRS 17	Not Applicable
Presentation and Disclosures in Financial Statements	IFRS 18	Not Applicable
Subsidiaries without Public Accountability: Disclosures	IFRS 19	Not Applicable
General Requirements for Disclosure of Sustainability-related Financial Information	IFRS S1	Applied
Climate-related Disclosures	IFRS S2	Applied

Name of IAS	IAS No.	Status
Presentation of Financial Statements	IAS 1	Applied
Inventories	IAS 2	Applied
Statement of Cash Flows	IAS 7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS 8	Applied
Events after the Reporting Period	IAS 10	Applied
Income Taxes	IAS 12	Applied
Property, Plant and Equipment	IAS 16	Applied
Employee Benefits	IAS 19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS 20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	IAS 21	Applied
Borrowing Costs	IAS 23	Applied
Related Party Disclosures	IAS 24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS 26	Applied
Separate Financial Statements	IAS 27	Applied
Investment in Associates & Joint Ventures	IAS 28	Not Applicable
Financial Reporting in Hyperinflationary Economies	IAS 29	Not Applicable
Financial Instruments: Presentation	IAS 32	Applied
Earnings per share	IAS 33	Applied
Interim Financial Reporting	IAS 34	Applied
Impairment of Assets	IAS 36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS 37	Applied
Intangible Assets	IAS 38	Applied
Investment Property	IAS 40	Applied
Agriculture	IAS 41	Not Applicable

2.32 Audit Committee of the Board

An Audit Committee of the Board (ACB) was formed and its roles and responsibilities were defined in line BRPD Circular No.02 issued by Bangladesh Bank (BB) on 11 February 2024. Main objectives of Audit Committee of the Board (ACB) are:

- To assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the bank.
- To review the financial reporting process, the system and effectiveness of internal control process, compliance status of inspection report from Bangladesh Bank and assessment of the overall processes and procedures for monitoring compliance with laws and regulations and its own code of business conduct.

2.32.1 Composition and Qualifications

The Board of Directors, in its 185th Board Meeting held on March 17, 2025, constituted the Audit Committee of the Board with the following members:

Sl No.	Name of Committee Members	Status with the Bank	Position in the Committee	Educational Qualification	Meeting Attendance
1	Mr. Md. Ali Akther Rezvi, FCA	Independent Director	Chairman	MBA, FCA	7 out of 7
2	Mr. Mohammad Mamunul Hoque	Independent Director	Member	MBM	7 out of 7
3	Mr. M. Nazrul Islam	Independent Director	Member	MBA	7 out of 7



2.32.2 Meetings of the Audit Committee

Bangladesh Bank has suggested that banks hold at least four meetings annually. The Audit Committee of MGBPLC held 07 (seven) meetings during the period from January 01 to December 31, 2025. During these meetings, the Committee conducted detailed discussions and review sessions with the Head of Internal Control & Compliance, the Head of Audit, and the External Auditors regarding their findings and remedial recommendations on various issues requiring improvement.

The Audit Committee of the Board (ACB) instructed management to implement these recommendations and monitored the progress accordingly. The meeting dates are as follows:

Sl No.	Name of Meeting	Date of Meeting
1	47 th Audit Committee Meeting	April 28, 2025
2	48 th Audit Committee Meeting	June 28, 2025
3	49 th Audit Committee Meeting	July 27, 2025
4	50 th Audit Committee Meeting	August 28, 2025
5	51 st Audit Committee Meeting	September 28, 2025
6	52 nd Audit Committee Meeting	November 30, 2025
7	53 rd Audit Committee Meeting	December 21, 2025

2.32.3 Major areas focused by Audit Committee in 2025

- Reviewed and approved the “Risk-Based Annual Audit Plan for 2025,
- Reviewed the Annual Financial Statements of the Bank for the year ended December 31, 2024, as certified by the External Auditors, M/s Hoque Bhattacharjee Das & Co., prior to submission to the Board of Directors for approval,
- Reviewed Management Report on the Bank for the year ended 31 December 2024 submitted by the External Auditors, M/S Hoque Bhattacharjee Das & Co. Chartered Accountants and subsequent compliance thereof.
- Reviewed the update of “Risk Based Audit (RBA) Framework” outlined in Volume-II of “Internal Control & Compliance Manual” of Meghna Bank PLC.
- Reviewed the Bangladesh Bank inspection reports and compliance thereof.
- Reviewed Internal Audit Reports of both Branch and Head Office Divisions of the Bank and compliance thereof.
- Reviewed the Special Audit Reports and Investigation of the Bank.
- Reviewed the half yearly Self-Assessment of Anti-Fraud Internal Control of the Bank for the half year ended 30 June 2025.
- Reviewed Annual Health Report of the Bank for the year 2024 (Internal Control and Compliance Part).
- Reviewed the Report on Loan Documentation Checklist (LDCL).
- Reviewed the Report on Quarterly Operation Report (QOR).
- Re-appointment of External Auditor for the year 2025, M/s Hoque Bhattacharjee Das & Co.
- Reviewed the Staff accounts monitoring reports for the period from January to September 2025.



2.33 Related Party Disclosures

Parties are considered to be related if one party has the ability to control the other party or to exercise significant influence over the other party in making financial and operating decisions. Related party information is given below:

SL No.	Name of the Director	Status with the Bank	Name of the Firms /Companies in which they are interested as proprietor, partner, Director, Managing Agent, Guarantor, Employee etc.	Percentage (%) holding in the company	Remarks	
1	Ms. Uzma Chowdhury	Director	1	Meghna Bank PLC.	4.17%	Director
			2	Agricultural Marketing Co Ltd (AMCL)	0.41%	Executive Director
			3	Property Development Ltd.	0.03%	
			4	PRAN Foods Ltd.	1.99%	Director
			5	PRAN Agro Ltd.	0.005%	Director
			6	PRAN Exports Ltd.	0.003%	Director
			7	PRAN Beverage Limited	0.002%	Director
			8	Rangpur Foundry Ltd	0.40%	Executive Director
			9	Kaliganj Agro Processing Ltd.	0.005%	Director
			10	RFL Plastics Ltd.	0.02%	Director
			11	Banga Building Material	0.126%	Director
			12	Chorka Textile Ltd.	0.013%	Director
			13	Packmat Industries Ltd.	2.16%	Director
			14	Rangpur Metal industries Ltd.	0.001%	Director
			15	Durable Plastic Ltd.	0.03%	Director
			16	Allplast Bangladesh Ltd.	0.04%	Director
			17	Banga Millers Ltd.	0.0008%	Director
			18	Banga Bakers Ltd.	0.0001%	Director
			19	Habiganj Agro Ltd.	0.0001%	Director
			20	Get Well Ltd.	0.001%	Director
			21	Sylvan Agriculture Ltd.	0.199%	Director
			22	Sylvan Technologies Ltd.	0.0002%	Director
			23	Gonga Foundry I.td.	0.0001%	Director
			24	Advance Personal Care Ltd.	0.14%	Director
			25	RFL Electronic Ltd.	0.001%	Director
2	Cassiopea Fashion Ltd. Represented Mr. Tanveer Ahmed	Director	1	Cassiopea Appearles Ltd.	52.63%	Managing Director
			2	Cassiopea Fashion Ltd.	3.83%	Managing Director
			3	Elegant Spinning & Textiles Ltd.	99.09%	Managing Director
			4	Lavender Convenience Store Ltd.	20.00%	Director
3	Mr. Md. Mamunul Hoque	Independent Director		N/A	N/A	
4	Md. Rajab Ali	Independent Director		N/A	N/A	
5	Mr. Md. Nazrul Islam	Independent Director		N/A	N/A	
6	Mr. Md. Habibur Rahman	Independent Director		N/A	N/A	
7	Mr. Ali Akther Rezvi	Independent Director		N/A	N/A	



2.34 The Significant Related Party Transactions During the Year Were as Follows

Credit Card Facilities

Name of Director of MGBL	Approved Limit	Type of Securities	Value of Eligible Securities	Outstanding as on December 31, 2025
Ms. Uzma Chowdhury	720,000	FDR	800,000	22,333.00 (Debit)

2.35 Approval of Financial Statements

These financial statements were reviewed by the audit committee of the Board of the bank in its 55th meeting held on April 27, 2026 and was subsequently approved by the Board of Directors in its 215th meeting held on April 29, 2026.

2.36 Reporting Period

These financial statements cover the period from 1 January 2025 to 31 December 2025.

2.37 Events after the Reporting Period

All known material events after the balance sheet date have been considered and appropriate adjustments/disclosures have been made in the financial statements, wherever necessary up to the date of preparation of financial statements as per IAS-10.

2.38 General

- a) These financial statements are presented in Taka, which is the bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- b) The expenses, irrespective of capital or revenue nature, accrued/due not paid have been provided for in the books of the Bank.
- c) Figures of previous year have been re-arranged whenever necessary to conform to the current year's presentation.



		Amount in Taka	
		2025	2024
3	Consolidated Cash in hand (Including foreign currencies)		
	Meghna Bank PLC. (Note-3a)	1,317,336,909	1,361,615,726
	Meghna Bank Securities Ltd	2,450	282
		1,317,339,359	1,361,616,008
3a	Cash in hand (Including foreign currencies)		
	In local currency	1,156,002,047	1,209,920,186
	In foreign currencies	161,334,862	151,695,540
		1,317,336,909	1,361,615,726
4	Consolidated Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
	Meghna Bank PLC. (Note-4a)	4,756,234,863	4,580,758,374
	Meghna Bank Securities Ltd	-	-
		4,756,234,863	4,580,758,374
4a	Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		
	In local currency	4,493,842,859	4,346,644,400
	In foreign currencies	262,392,004	234,113,974
		4,756,234,863	4,580,758,374
	Balance with Sonali Bank Ltd as agent of Bangladesh Bank		
	In local currency	-	-
	In foreign currencies	-	-
		4,756,234,863	4,580,758,374

4a.1 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with the Section 25 & 33 of the Bank Company Act, 1991 (as amended up to date) and DOS Circular No.01 dated January 19, 2014 & MPD circular no. 01, dated March 04, 2025 for Domestic Banking Operation (DBU) and FE circular no. 07, date February 29, 2024 for Offshore Banking Unit (OBU) issued by Bangladesh Bank.

The bank has been maintaining 3.00% as CRR on daily basis and 4.00% as CRR on bi-weekly basis for Domestic Banking Operation (DBU) & Islamic Banking Unit and no CRR has been maintaining on for Offshore Banking Unit (OBU) as per FE circular no. 07, date February 29, 2024. CRR requirement is calculated on the basis of weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. CRR of December 2025 is maintained on the basis of weekly ATDTL of October 2025) and maintained with Bangladesh Bank. The bank also maintaining 13% as SLR on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. SLR of December 2025 is maintained on the basis of weekly ATDTL of October 2025) for conventional banking & Offshore banking unit and 5.50% as SLR on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. SLR of December 2025 is maintained on the basis of weekly ATDTL of October 2025) for Islamic Banking Unit. Both the reserves maintained by the bank are in excess of the statutory requirements, as shown below:

4a.2 Cash Reserve Requirement (CRR): Base on Average Total Demand and Time Liabilities on bi-weekly basis.

For Domestic Banking Unit (DBU)

Required Reserve	3,368,990,000	3,031,994,000
Actual Reserve held with Bangladesh Bank (In local currency)	4,054,905,570	4,063,251,242
CRR Surplus	685,915,570	1,031,257,242

For Offshore Banking Unit (OBU)

Required Reserve	-	-
Actual Reserve held with Bangladesh Bank (In local currency)	-	-
CRR Surplus	-	-

For Islamic Banking Unit (IBU)

Required Reserve	210,195,000	127,125,000
Actual Reserve held with Bangladesh Bank (In local currency)	429,947,720	306,210,748
CRR Surplus	219,752,720	179,085,748

4a.3 Statutory Liquidity Ratio (SLR): Base on Average Total Demand and Time Liabilities on daily basis.

For Domestic Banking Unit (DBU)

Required Reserve	10,949,217,000	9,853,980,000
Actual Reserve held	29,271,479,604	23,265,225,668
SLR Surplus	18,322,262,604	13,411,245,668

	Amount in Taka	
	2025	2024
Held for Statutory Liquidity Ratio		
Cash in hand (Note-3a)	1,311,853,284	1,356,056,609
Government Securities - Treasury Bills (Note-7a)	4,440,374,820	735,237,750
Government Treasury Bond (HTM & HFT) (Note-7a)	22,833,335,930	20,142,674,067
Excess Reserve of CRR (Note-4a.2)	685,915,570	1,031,257,242
	29,271,479,604	23,265,225,668
For Offshore Banking Unit (OBU)		
Required Reserve	6,632,000	67,113,000
Actual Reserve held	6,632,000	67,113,000
SLR Surplus	-	-
Held for Statutory Liquidity Ratio		
Cash in hand (Note-3a)	-	-
Government Securities - Treasury Bills (Note-7a)	-	-
Government Treasury Bond (HTM & HFT) (Note-7a)	6,632,000	67,113,000
Excess Reserve of CRR (Note-4a.2)	-	-
	6,632,000	67,113,000
For Islamic Banking Unit (IBU)		
Required Reserve	289,018,000	174,797,000
Actual Reserve held	538,316,345	285,934,865
SLR Surplus	249,298,345	111,137,865
Held for Statutory Liquidity Ratio		
Cash in hand (Note-3a)	5,483,625	5,559,117
Government Securities - Treasury Bills (Note-7a)	-	-
Government Treasury Bond (HTM & HFT) (Note-7a)	313,080,000	101,290,000
Excess Reserve of CRR (Note-4a.2)	219,752,720	179,085,748
	538,316,345	285,934,865
5 Consolidated Balance with Other Banks and Financial Institutions		
In Bangladesh		
Meghna Bank PLC. (Note-5a)	2,959,697,706	3,472,914,725
Meghna Bank Securities Ltd	592,338,204	90,882,296
	3,552,035,910	3,563,797,021
Less: Inter Company Transaction	559,384,547	58,335,706
	2,992,651,363	3,505,461,315
Outside Bangladesh		
Meghna Bank PLC. (Note-5a)	425,871,413	524,044,597
Meghna Bank Securities Ltd	-	-
	425,871,413	524,044,597
	3,418,522,776	4,029,505,912
5a Balance with Other Banks and Financial Institutions		
In Bangladesh (Note-5a.1)	2,959,697,706	3,472,914,725
Outside Bangladesh (Note-5a.2)	425,871,413	524,044,597
	3,385,569,119	3,996,959,322
5a.1 In Bangladesh		
5a.1a Current Account		
Trust Bank Limited, Gulshan Branch	31,632,436	2,153,983
Trust Bank Limited, Shathibari Branch	97,954	98,644
AL-Arafah Islami Bank PLC., Bormi Bazar Branch	2,001,435	1,970
Southeast Bank PLC., Bandura Branch	5,617	5,617
Eastern Bank PLC., Gulshan Branch	-	3,890
Social Islami Bank PLC., Sirajgonj Branch	19,110	19,110
Meghna Bank PLC., Principal Branch TCSA	14,268,831	17,875
City Bank PLC., Gulshan Branch TCSA	398,138	1,144,005
Mutual Trust Bank PLC., Tajgaon Branch TCSA	40,726	-
Jamuna Bank PLC., Kalampur Branch	14	14

	Amount in Taka	
	2025	2024
Agrani Bank PLC., Munshirhat Branch	18,027,904	9,508,840
BRAC Bank PLC., Gulshan Branch	402,428	402,428
Sonali Bank PLC., Local Office	8,653,303	5,657,343
Sonali Bank PLC., Feni Branch	15,013,799	13,982
Sonali Bank PLC., Sirajganj Branch	6,625	1,970
Sonali Bank PLC., Kishoreganj Branch	7,017,392	19,008,543
Sonali Bank PLC., Munshiganj Corporate Branch 2	5,840	5,062
Sonali Bank PLC., Kushtia Corporate Branch	16,002,053	15,111,089
Sonali Bank PLC., Rangpur Corporate Branch	8,081,074	12,368,971
Sonali Bank PLC., Jashore Corporate Branch	5,671,821	11,053,149
Sonali Bank PLC., Comilla Branch	99,019	99,975
Sonali Bank PLC., Chehelgazi Branch	69,700	69,700
	127,515,219	76,746,160
5a.1b Special Notice Deposits		
Mercentile Bank PLC., Agrabad Branch	93,014,261	35,377,844
Meghna Bank PLC., Special Fund	57,700,654	42,931,267
NCC Bank PLC., Laldighirpar Branch	354,504	6,323,163
Trust Bank Limited, Gulshan Corporate Branch	287,413,243	63,590,224
Sonali Bank PLC., Nalchity Branch	7,794	7,794
Sonali Bank PLC., Mithapukur Branch	449,251	15,344,132
	438,939,707	163,574,424
5a.1c FDR with Other Banks & Financial Institutions		
FDR with Other Banks (Note-5a.1c.i)	571,427,678	495,000,000
FDR with Financial Institutions (Note-5a.1c.ii)	1,821,815,102	2,737,594,141
	2,393,242,780	3,232,594,141
5a.1c.i FDR with Other Banks		
Padma Bank PLC.	371,427,678	295,000,000
Modhumoti Bank PLC.	100,000,000	-
Citizens Bank PLC.	100,000,000	200,000,000
	571,427,678	495,000,000
5a.1c.ii FDR with Financial Institutions		
IDLC Finance PLC.	-	750,000,000
FAS Finance & Investment Ltd	59,793,179	53,776,250
International Leasing Financial Service Limited	85,697,846	85,697,846
GSP Finance Company (Bangladesh) Limited	426,324,077	348,120,045
IPDC Finance Limited	750,000,000	1,000,000,000
Lanka Bangla Finance PLC.	500,000,000	500,000,000
	1,821,815,102	2,737,594,141
	2,959,697,706	3,472,914,725
5a.2 Outside Bangladesh (NOSTRO Account)		
Current Account		
AB Bank Ltd, Mumbai, ACU	80,182,440	52,139,250
Mashreq Bank p.s.c. New York, USD	84,773,579	300,741,373
Mashreq Bank p.s.c. Dubai, AED	1,903,198	-
Habib American Bank, New York, USD	37,881,381	67,351,249
MCB Bank Limited, Karachi, Pakistan, ACU	1,412,679	2,241,673
BANCA Popolare Di Sondrio, Sondrio, Italy, EURO	5,981,461	22,210,982
Kookmin Bank, Seoul Korea, USD	6,448,576	9,468,578
Kookmin Bank, Seoul Korea, GBP	3,016,760	912,605
Kookmin Bank, Seoul Korea, CAD	2,988,848	699,621
National Bank of Pakistan, Tokoyo, Japan., JPY	1,791,407	1,229,368
Kookmin Bank, Seoul Korea, AUD	902,525	844,486
HDFC Bank Limited, Mumbai, India, ACU	59,196,652	12,925,435

	Amount in Taka	
	2025	2024
Bank Al Jazira, KSA, SAR	951,887	4,473,351
AXIS Bank Ltd. Kolkata, India, ACU	32,005,389	19,804,013
Bank of Huzhou Co. Ltd., CNY	539,369	504,626
Bhutan National Bank, ACU	262,076	3,456,078
Sonali Bank UK, ACU	33,626,076	
Sonali Bank UK, USD	33,308,221	14,884,661
Sonali Bank UK, EUR	8,450,006	2,380,080
Sonali Bank UK, GBP	56,272	51,548
Agricultural Bank of China, CYN	1,209,455	2,672,960
Punjab National Bank, Kolkata, ACU	28,983,156	5,052,660
	425,871,413	524,044,597

Currency wise Distribution:

Foreign Currency

USD/ACU
GBP
EUR
JYP
SAR
CYN
AED
CAD

	BDT	Composition
	398,982,749	93.69%
	3,073,032	0.72%
	14,431,468	3.39%
	1,791,407	0.42%
	951,887	0.22%
	1,748,824	0.41%
	1,903,198	0.45%
	2,988,848	0.70%
	425,871,413	100%

- 5a.3 In accordance with Bangladesh Bank Foreign Exchange Policy Department, Circular FEPD (DEMO/01/2005-677) dated 13 September 2005, the quarterly review of NOSTRO Accounts for the quarter ended 31 December 2025 reflect the true state of the NOSTRO Account entries which are correctly recorded. A separate audit certificate after review have also been given by the External auditor. Details of foreign currency amounts with exchange rates are presented in Annexure - C.

	As per Bank's Book				As per Correspondents' Book			
	Debit entries		Credit entries		Debit entries		Credit entries	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Up to 3 months	1	0.0003	29	3,689,001.60	12	46,733.52	74	2,338,646.64
From 03 months to 06 months	-	-	1	42,814.00	-	-	-	-
From 06 months to 09 months	-	-	-	-	-	-	-	-
From 09 months to 12 months	-	-	-	-	-	-	-	-
More than 12 months	-	-	-	-	-	-	-	-
	1	0.0003	30	3,731,815.60	12	46,733.52	74	2,338,646.64

5a.4 Maturity-wise Groupings of Balance with Other Banks and Financial Institutions

On Demand	553,386,631	564,340,301
Not more than 3 months	2,732,182,487	3,432,619,021
More than 3 months but less than 1 year	100,000,000	-
More than 1 year but less than 5 years	-	-
More than 5 years	-	-
	3,385,569,118	3,996,959,322

6 Consolidated Money at Call and Short Notice

Meghna Bank PLC. (Note-6a)	-	850,000,000
Meghna Bank Securities Ltd	-	-
	-	850,000,000

6a Money at Call and Short Notice

With Bank

Janata Bank PLC.	-	650,000,000
	-	650,000,000

With NBFi

IPDC Finance Limited	-	200,000,000
	-	200,000,000
	-	850,000,000

		Amount in Taka	
		2025	2024
7 Consolidated Investment:			
Government Securities			
Meghna Bank PLC. (Note-7a,ii,a)		30,717,089,550	24,169,405,817
Meghna Bank Securities Ltd		175,921,650	1,048,647,600
		30,893,011,200	25,218,053,417
Other Investments			
Meghna Bank PLC. (Note-7a,ii,b)		4,520,366,200	4,035,386,636
Meghna Bank Securities Ltd		448,052,166	415,406,742
		4,968,418,366	4,450,793,378
		35,861,429,566	29,668,846,795
7a Investment:			
i) Investment Classified as per Bangladesh Bank Circular:			
Held for Trading (HFT)		9,366,814,624	4,140,438,707
Held to Maturity (HTM)		21,247,725,126	20,028,283,109
Other Investment		4,521,626,000	4,036,070,636
		35,136,165,750	28,204,792,453
ii) Investment Classified as per Nature:			
a) Government Securities:			
1) Treasury Bills (HFT)			
14 Days Treasury Bills		-	-
91 Days Treasury Bills		4,440,374,820	244,721,250
182 Days Treasury Bills		-	-
364 Days Treasury Bills		-	490,516,500
		4,440,374,820	735,237,750
2) Government Bond (HTM & HFT)			
2,5,10,15 & 20 Years Bonds (Note-7a.2)		26,275,454,930	23,433,484,067
Prize Bond in Hand		1,259,800	684,000
		26,276,714,730	23,434,168,067
Total (1+2)		30,717,089,550	24,169,405,817
b) Other Investment			
1) Investment in MAXCAP DPA-IDLC (Note - 7a.3)		496,309	477,745
2) Investment in Shares at cost (Note - 7a.4)		3,114,279,103	3,589,396,004
3) Investment in Shares at cost under Special Fund (Note - 7a.5)		465,851,507	445,512,887
4) Investment in Bond (Note - 7a.6)		939,739,281	-
		4,520,366,200	4,035,386,636
		35,237,455,750	28,204,792,453
7a.1 Maturity-wise Grouping of Investment:			
On demand		-	-
Not more than 3 months		5,672,988,474	1,031,755,083
More than 3 months but less than 1 year		1,809,191,031	2,088,450,806
More than 1 year but less than 5 years		3,664,719,660	2,521,587,878
More than 5 years		24,090,556,586	22,562,998,686
		35,237,455,750	28,204,792,453
7a.2 Government Bond			
HTM			
2 Years Bangladesh Government Treasury Bonds		-	-
5 Years Bangladesh Government Treasury Bonds		-	-
10 Years Bangladesh Government Treasury Bonds		1,390,287,011	1,247,467,935
15 Years Bangladesh Government Treasury Bonds		6,491,679,377	6,808,837,235
20 Years Bangladesh Government Treasury Bonds		13,153,968,738	11,870,687,940

	Amount in Taka	
	2025	2024
HFT		
2 Years Bangladesh Government Treasury Bonds	590,524,211	276,986,360
5 Years Bangladesh Government Treasury Bonds	134,320,964	-
10 Years Bangladesh Government Treasury Bonds	745,484,376	-
15 Years Bangladesh Government Treasury Bonds	209,216,452	2,412,325
20 Years Bangladesh Government Treasury Bonds	124,486,801	3,395,272
Govt. Special Purpose Bonds - Encumbered	3,122,407,000	3,122,407,000
SUKUK BOND		
5 Years Sukuk Bonds	101,290,000	
7 Years Sukuk Bonds	211,790,000	101,290,000
Total	26,275,454,930	23,433,484,067

7a.3 Investment in MAXCAP DPA-IDLC

Ordinary Share

Cash Balance

496,309	477,745
496,309	477,745

7a.4 Investment in Shares at cost

Quoted

British American Tobacco Company PLC.
BSRM Steels Limited
Eastern Bank PLC.
Global Islami Bank PLC.
Heidelberg Cement Bangladesh Limited
IDLC Finance PLC.
IFAD Autos Limited
Jamuna Oil Company Limited
Jamuna Bank PLC.
MJL Bangladesh PLC.
Robi Asiata Limited
Square Pharmaceuticals PLC.
Summit Power Limited
Titas Gas Transmission & Dist. Co. Limited
United Commercial Bank PLC.

23,090,260	23,090,260
8,676,634	8,676,634
5,623,711	5,623,711
13,173,680	13,173,680
9,291,098	9,291,098
7,087,500	7,087,500
1,927,117	1,927,117
18,634,253	15,219,278
-	3,090,920
11,537,652	11,537,652
1,500,000	1,500,000
11,784,594	11,784,594
18,130,495	18,130,495
5,702,317	5,702,317
16,060,748	16,060,748
240,000,000	240,000,000
515,000,000	525,000,000
266,447,933	336,000,000
92,000,000	184,000,000
90,000,000	180,000,000
200,000,000	300,000,000
747,500,000	747,500,000
311,111,111	400,000,000
500,000,000	500,000,000
-	25,000,000
3,114,279,103	3,589,396,004

Unquoted - Preference Share

Karnaphuli Power Limited
Shah Cement Industries Limited
Baraka Shikalbaha Power Limited
Flamingo Fashions Limited
Jinnat Knitwears Limited
City Seed Crushing Industries Limited
Independent Export (BD) Limited
Dekko Accessories Limited
Star Ceramics Limited
Confidence Power Bogra Limited

	Amount in Taka	
	2025	2024
7a.5 Investment in Shares at cost under Special Fund		
Quoted		
British American Tobacco Company PLC.	128,910,464	128,910,464
City Bank PLC.	3,568,762	1,121,074
Grameen Phone Limited	74,304,959	74,304,959
IDL Finance PLC.	60,707,730	60,707,730
Jamuna Bank PLC.	1,962,174	12,300,298
Prime Bank PLC.	-	5,860,615
Eastern Bank PLC.	16,750,836	-
Jamuna Oil Company Bangladesh Limited	11,476,179	-
Bangladesh Shipping Corporation	1,161,628	-
Lafarge Holcim Bangladesh Limited	9,450,451	4,749,422
Renata Limited	40,739,613	40,739,613
Square Pharmaceuticals PLC.	48,227,860	48,227,861
Summit Power Limited	68,590,851	68,590,851
	465,851,507	445,512,887
Details of investment in share with market value are presented in Annexure - A.		
7a.6 Investment in Bond		
Rupali Bank Subordinated Bond 2	900,000,000	-
Lanka Bangla Finance 4th Zero Coupon Bond	39,739,281	-
	939,739,281	-
8 Consolidated Loans and Advances/ Investments		
Meghna Bank PLC. (Note-8a)	71,401,640,652	65,948,355,881
Meghna Bank Securities Ltd	11,829,326	30,568,010
	71,413,469,978	65,978,923,891
Less: Inter Company Transaction	382,170,773	759,695,909
	71,031,299,205	65,219,227,982
Bills purchased and discounted		
Meghna Bank PLC. (Note-8a)	2,451,443,676	1,776,417,511
Meghna Bank Securities Ltd	-	-
	2,451,443,676	1,776,417,511
	73,482,742,881	66,995,645,493
8a Loans and Advances/ Investments		
i) Loans, Cash Credits, Overdraft, etc.		
Inside Bangladesh		
Cash Credit	4,005,489,237	4,270,649,842
Secured overdraft	2,579,093,089	1,805,802,294
General overdraft	5,783,518,938	7,199,879,855
Import finance	6,401,033,069	7,244,274,692
Export finance	101,342,960	37,740,925
Other Demand Loans	19,774,285,472	21,283,131,174
Hire Purchase Finance	247,154,628	686,911,497
Consortium/Syndicate Finance	1,427,338,998	1,008,858,977
House Building Loan	1,920,590,983	2,279,438,992
Credit Card A/C	2,846,201,176	1,985,503,265
General Term Loans	23,104,353,447	15,808,976,175
Agricultural and Rural Credit Scheme	1,081,639,497	680,934,867
SME Loans and Advances	1,689,787,263	1,213,713,799
Personal/Professionals Loan Scheme	439,811,895	442,539,527
	71,401,640,652	65,948,355,881
Outside Bangladesh	-	-
	71,401,640,652	65,948,355,881

	Amount in Taka	
	2025	2024
ii) Bills purchased and discounted		
<i>Payable Inside Bangladesh</i>		
Inland bills purchased and discounted	2,450,366,283	1,771,162,597
<i>Payable outside Bangladesh</i>		
Foreign bills purchased and discounted	1,077,393	5,254,914
	2,451,443,676	1,776,417,511
	73,853,084,328	67,724,773,392
8a.1 Net Loans and Advances/ Investments		
Gross performing loans and advances/ Investments	73,853,084,328	67,724,773,392
Less:		
Interest Suspense (Note-14a)	3,028,480,205	1,770,899,042
Provision for loans and advances/ Investments (Note-14a)	3,055,710,131	2,383,670,201
	6,084,190,337	4,154,569,243
	67,768,893,992	63,570,204,149
8a.2 Residual Maturity Grouping of Loans and Advances/ Investments Including Bills Purchased and Discounted		
Re-payable on Demand	-	-
Not more than 3 months	29,867,704,324	24,503,360,324
Over 3 months but not more than 1 year	15,538,032,317	24,042,451,719
Over 1 year but not more than 5 years	20,634,007,361	14,428,691,810
Over 5 years	7,813,340,326	4,750,269,539
	73,853,084,328	67,724,773,392
8a.3 Residual Maturity Grouping of Bills Purchased and Discounted		
Re-payable:-		
Within 1 month	187,472,824	135,850,564
Over 1 month but less than 3 months	1,068,642,663	774,382,687
Over 3 months but less than 6 months	1,073,857,097	778,161,281
6 months or more	121,471,092	88,022,979
	2,451,443,676	1,776,417,511
8a.4 Loans and Advances/ Investments on the Basis of Significant Concentration:		
(a) Advances to allied concern of Directors	-	-
(b) Advances to Chief Executives and Other Senior Officers	299,297,670	278,785,600
(c) Advances to Customer Groups:		
i) Commercial Lending	4,005,489,237	2,432,953,480
ii) Export Financing	101,342,960	789,359,058
ii) House Building Loan	1,807,308,221	1,750,476,601
iii) Retail Loan	3,420,620,021	3,214,243,689
iv) Small and Medium Enterprises	12,730,360,688	1,349,241,853
vi) Special Program Loan	-	-
v) Industrial Loans Details (Note-8a.4a)	33,822,969,983	43,717,524,826
vi) Others Loan	15,085,684,909	13,323,106,159
vii) Other Loans and Advances/ Investments (SOD)	2,580,010,639	869,082,126
	73,553,786,658	67,445,987,792
	73,853,084,328	67,724,773,392
8a.4a Details of Industrial Loans and Advances/ Investments		
i) Agricultural industries	1,081,639,497	-
ii) Textile industries	787,001,939	1,661,722,111
iii) Food and allied industries	6,470,304,222	7,885,268,824
iv) Pharmaceutical industries	2,432,863,660	3,537,728,098
v) Leather, Chemical, Cosmetics etc	931,715,556	451,510,577
iv) Tobacco industries	320,463,806	237,906,772
v) Cement and Ceramic industries	1,009,461,952	2,369,857,497
vi) Service industries	7,153,229,561	5,597,992,237
vii) Transport and Communication Industries	-	1,325,843,470
viii) Other industries including bills purchased and discounted	13,636,289,790	20,649,695,240
	33,822,969,983	43,717,524,826

Amount in Taka	
2025	2024

8a.5 Details of Large Loans and Advances/ Investments

Advances allowed to individual customer exceeding 10% of Bank's total capital:

Total outstanding amount to customers at end of the year	2,811.66 Crore	2,490.95 Crore
Number of such types of customers	44	52
Amount of Classified Advances thereon	6.62 Crore	-
Measures taken for recovery	-	-

Each of the forty three customers exceeds the limit of 10% of Bank's total capital in the year 2025. 10% of Bank's total capital stood as on December 31, 2025 Tk. 89.70 crore.

A schedule of details large loans and advances is given in Annexure-D

8a.6 Sector-wise Classification of Loans and Advances/ Investments Including Bills Purchased and Discounted:

Public Sector	-	-
Co-Operative Sector	-	-
Private Sector	73,853,084,328	67,724,773,392
	<u>73,853,084,328</u>	<u>67,724,773,392</u>

8a.7 Geographical Location-wise Loans and Advances/ Investments:

Area	As at 31 December 2025		As at 31 December 2024	
	Amount	Composition	Amount	Composition
i) Inside Bangladesh (Note-8a.8)				
a) In Rural Areas	2,893,877,100	3.92%	2,885,160,963	4.26%
b) In Urban Areas	70,959,207,228	96.08%	64,839,612,429	95.74%
Sub-total	73,853,084,328	100.00%	67,724,773,392	100.00%
ii) Outside Bangladesh	-	-	-	-
Total	73,853,084,328	100.00%	67,724,773,392	100.00%

8a.8 Inside Bangladesh

Division	As at 31 December 2025		As at 31 December 2024	
	Amount	Composition	Amount	Composition
Dhaka	60,234,098,180	81.56%	54,114,290,843	79.90%
Chittagong	9,984,487,716	13.52%	10,050,439,557	14.84%
Sylhet	292,089,975	0.40%	243,002,552	0.36%
Rajshahi	1,411,223,396	1.91%	1,430,717,004	2.11%
Rangpur	808,845,803	1.10%	782,302,043	1.16%
Khulna	988,006,290	1.34%	956,135,461	1.41%
Barisal	134,332,968	0.18%	147,885,932	0.22%
Total	73,853,084,328	100.00%	67,724,773,392	100.00%

8a.9 Grouping of Loans and Advances/ Investments as per Classification Rules of Bangladesh Bank:

Status	As at 31 December 2025		As at 31 December 2024	
	Amount	Composition	Amount	Composition
a) Unclassified				
Unclassified (including staff Loans)	66,617,920,305	90.20%	63,490,732,051	93.75%
Special Mention Account (SMA)	3,018,084,665	4.09%	997,654,017	1.47%
	69,636,004,970		64,488,386,068	
a) Classified				
Substandard	167,598,579	0.23%	249,114,734	0.37%
Doubtful	531,632,695	0.72%	142,676,370	0.21%
Bad or loss	3,517,848,084	4.76%	2,844,596,219	4.20%
	4,217,079,358		3,236,387,323	
Total	73,853,084,328	100.00%	67,724,773,392	100.00%



8a.10 Particulars of provision for Loans and Advances/ Investments:

			Amount in Taka	
			2025	2024
Status	Rate	Basis for Provision		
Unclassified (Excluding staff Loans)	1%	50,085,484,837	504,784,604	484,539,822
Staff Loans	0%	-	-	-
Consumer Financing (Credit Card)	1%	2,748,154,071	27,481,570	38,351,528
Consumer Financing (Other than Credit Card)	1%	925,507,092	9,255,064	26,140,773
CMSME Finance	0.5% & 1%	9,708,919,974	66,635,923	23,005,120
Housing Finance	1%	1,152,249,857	11,522,492	13,805,262
Consumer Financing (Other than Housing Finance)	1%	380,114,490	3,801,139	550,461
Agricultural Credit (Other Than Short Term Agri)	1%	60,249,665	602,497	5,078,889
Short Term Agri. Credit	0.5% & 1%	1,068,108,340	5,340,542	6,701,930
Special Mention Account	0.5% & 5%	3,014,824,122	142,648,909	10,022,029
			772,072,740	608,195,814
Substandard	20%	57,042,583	17,851,398	20,548,518
Doubtful	50%	273,408,099	137,808,960	36,761,082
Bad or loss	100%	1,546,862,415	2,127,976,518	1,713,977,841
			2,283,636,877	1,771,287,441
Required provision for Loans and Advances/ Investments			3,055,709,617	2,379,483,254
Total provision maintained {Note-14a.1 (a) & (b)}			3,055,710,131	2,383,670,201
Surplus Provision			515	4,186,947

The Bank has maintained both general provision and specific provision against Loans and Advances/Investments amounting to Tk. 3,055,710,132 (Note 14a.1(a) & (b)) as per approval of Bangladesh Bank vide letter no. BSD-8/(Wing-5)/54/2026-323 dated April 26, 2026.

8a.11 Particulars of provision for Off-Balance Sheet

Status	Basis for Provision	Rate	
		1%	1%
Acceptances and Endorsements	6,703,140,259	67,031,403	33,357,753
Bills	2,639,572,888	-	-
Letters of Guarantee	10,838,811,832	108,388,118	110,445,491
Irrevocable Letters of Credit	10,019,222,199	100,192,222	106,000,937
Required provision for Off Balance Sheet Items	30,200,747,178	275,611,743	249,804,181
Provision maintained {Note-14a.1(c)}		275,810,000	249,853,070
Surplus Provision		198,257	48,889

8a.12 Particulars of Loans and Advances/ Investments:

(i) Loans and Advances/ Investments considered good in respect of which the banking company is fully secured.	2,496,106,888	1,793,465,707
(ii) Loans and Advances/ Investments considered good for which the banking company holds no other security than the debtor's personal guarantee.	211,185,606	12,963,087,301
(iii) Loans and Advances/ Investments considered good and secured by personal undertaking of one or more parties in addition to the personal guarantee of the debtors.	3,093,051,172	52,968,220,384
(iv) Loans and Advances/ Investments adversely classified; provision not maintained there against.		-
	5,800,343,666	67,724,773,392
(v) Loans and Advances/ Investments due by directors or officers of the banking company or any of them either separately or jointly with any other persons.	-	278,785,600
(vi) Loans and Advances/ Investments due from companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies as members.	-	-



	Amount in Taka	
	2025	2024
(vii) Maximum total amount of advances, including temporary advance made at any time during the year to directors or managers or officers of the banking company or any of them either separately or jointly with any other person.	10,147,775	-
(viii) Maximum total amount of advances including temporary advances granted during the period to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies as members.	-	-
(ix) Due from Banking Companies	-	-
(x) Classified Loans and Advances/ Investments	4,217,079,358	3,236,387,323
a) Amount of classified loans and advances/ investments on which interest/ profit has not been charged	3,281,386,673	2,143,335,359
b) Provision on classified loans and advances/ investments	2,283,636,876	1,771,500,000
c) Provision kept against loans and advances/ investments classified as bad loss	2,127,976,518	1,713,977,841
d) Interest credited to Interest suspense Account	3,028,480,205	1,770,899,042
(xi) Cumulative amount of written off Loans and Advances/ Investments	821,393,975	821,393,975

8a.13 Preservation of Audited Financial Statements in Loan/Investments' File:

In compliance with BRPD circular no. 04 dated January 04, 2021, BRPD circular no. 35 dated July 06, 2021 and FRC letter no. 178/FRC/APR/2021/27(27), the bank are needed to preserve audited financial statements in respective loans & advance/ investments file. A summary of scenario has been given below:

Particulars	No. of File Approved During January to December, 2025	Preserved Audited FS	Rate of Compliance
New Loans & Advances/ Investments	27	25	93%
Loans & Advances/ Investments Renewal	166	157	95%

9 Consolidated Fixed Assets including Premises, Furniture & Fixtures

Cost:

Meghna Bank PLC. (Note-9a)	2,739,087,251	2,547,820,186
Meghna Bank Securities Ltd	29,275,563	58,109,275
	2,768,362,814	2,605,929,461

Accumulated Depreciation:

Meghna Bank PLC. (Note-9a)	1,339,544,654	1,309,137,599
Meghna Bank Securities Ltd	18,357,863	18,371,140
	1,357,902,517	1,327,508,739

Carrying value

	1,410,460,296	1,278,420,722
--	---------------	---------------

9a Fixed Assets including Premises, Furniture & Fixtures

A. Cost:

Opening balance	2,547,820,186	2,146,079,573
Add: Addition during the year	513,196,277	541,622,262
Less: Disposal during the year	321,929,212	139,881,649
Closing balance at cost	2,739,087,251	2,547,820,186

B. Depreciation:

Opening balance	1,309,137,599	1,061,138,814
Add: Addition during the year	351,472,552	328,936,640
Less: Adjustment / disposal during the year	321,065,497	80,937,855
Accumulated Depreciation	1,339,544,654	1,309,137,599
Carrying value	1,399,542,597	1,238,682,587

A schedule of fixed assets is given in Annexure-B



	Amount in Taka	
	2025	2024
10 Consolidated Other Assets		
Meghna Bank PLC. (Note-10a)	2,174,236,580	1,677,788,534
Meghna Bank Securities Ltd	1,228,648	39,147,000
	2,175,465,228	1,716,935,534
Less: Inter Company Transaction	755,840,452	774,082,536
	1,419,624,776	942,852,998

10a Other Assets

Stock of Stationery, Stamps and Printing Materials etc. (valued at cost)	33,414,625	21,151,952
Advance Rent	195,192,790	137,095,062
Suspense Account (Note-10a.1)	197,033,742	130,111,234
Interest receivable (Note-10a.2)	444,859,117	265,994,633
Security Deposit	225,955	225,955
Advance against proposed Branch	-	6,415,243
Cash Remittance	7,000,000	5,000,000
Interest on Sanchaypatra	1,969	43,057
Receivable from MGBL Islamic Banking Project	-	39,000
Meghna Bank Securities Ltd - Share Investment	278,876	289,026
Meghna Bank Securities Ltd - Share Investment under Special Fund	5,561,676	23,793,609
Prepaid Expenses	7,623,280	7,724,597
Investment in Subsidiary (Note-10a.3)	749,999,900	749,999,900
Deferred Tax Assets (Note-10a.4)	196,947,516	72,172,971
BEFTN Adjustment Account	479,130	622,839
S/D RFA SEBL - Western Union	669,132	550,562
VMT to MGBL Settlement A/C	1,865,540	3,295,325
Balance with VISA Direct Account -USD	7,033,055	-
Receivable from Meghna Pay for transfer from Wallet	134,943	216,405
Receivable from Meghna Pay for cash withdrawal	2,300	100
Cash paid from Meghna Pay Wallet	10,000	10,000
Meghnaypay Receivable from BFI	-	113,920
Chargeback Account for VISA Cards	9,747,222	15,706,950
MGBL MFS Funding Account	24,950	13,800
Receivable from MiTP	123,387,999	123,387,999
Trans-Fast-Remittance Payment Account	-	120,604
Advance against Assets	1,620,000	9,670,000
Protested Bills	9,460,188	-
Accrued Income on Sale of Sanchaypatra	593,974	496,615
Accrued Income on OBU	(2,510,543)	-
Accrued Income on Accepted Bill	8,659,169	4,912,790
Accrued Income on Shares and ACS	174,920,075	98,614,386
	2,174,236,580	1,677,788,534

10a.1 Suspense Account:

Sundry Debtors	26,736,188	32,356,881
Advance against TA/DA	103,160	-
Advance against Petty Cash	60,000	35,000
Advance Against Suits/ Cases for NPL A/C	25,122,080	18,954,374
Encashment of Sanchaypatra	-	50,000
Settlement A/C for Credit Card Fund Transfer Through I-Banking	386,202	739,225
IBFT Other Bank Account to MGBL Account NPSB	125,023,348	66,271,577
IBFT Other Bank Account to MGBL Account QCASH	5,143,506	2,235,953
IBFT Other Bank Account/Card to MGBL Card NPSB	14,459,258	9,468,224
	197,033,742	130,111,234

The detail breakup of unadjusted suspense accounts are given below:

		Amount in Taka				
		2025	2024			
		Amount in Taka				
Sl	Breakup	Less than 03 months	03 months to less than 06 months	06 months to less than 09 months	09 months to less than 12 months	12 months and more
1	Sundry Debtors	9,847,750	530,000	-	-	16,358,438
2	Advance against TA/DA	82,560	20,600	-	-	-
3	Advance against Petty Cash	60,000	-	-	-	-
4	Advance Against Suits/ Cases for NPL A/C	1,247,679	369,895	3,075,943	2,163,861	18,264,703
5	Encashment of PSP/BSP/BG	-	-	-	-	-
6	Others	145,012,314	-	-	-	-
	Grand Total	156,250,303	920,495	3,075,943	2,163,861	34,623,141

10a.2 Interest Receivable:

Interest Receivable from Other Banks and NBFIs	22,713,598	26,527,532
Interest Receivable on SND Account	-	57,500
Interest Receivable on Call Loan	-	499,444
Interest Receivable from Bangladesh Bank	8,224,829	10,947,276
Interest Receivable on Treasury Bills, Bonds & Others	413,920,690	227,962,881
	444,859,117	265,994,633

10a.3 Investment in Subsidiary:

Meghna Bank PLC. holds 74,99,999 number of ordinary shares of Meghna Bank Securities Limited with a face value of Tk. 100 each which is equivalent to 99.99% of total shares of the company.

10a.4 Deferred Tax Assets:

Balance at the beginning of the year	72,172,971	59,015,325
Add: Addition during the year (Note-10a.4.i)	124,774,545	13,157,646
Balance at the end of the year	196,947,516	72,172,971

10a.4.i Deferred Tax on Fixed Assets

Carrying Amount	456,152,440	522,520,577
Tax Base	684,246,229	702,953,004
Deductible Temporary Difference	228,093,789	180,432,427
Effective Tax Rate	40%	40%
Deferred Tax Assets	91,237,516	72,172,971

10a.4.ii Deferred Tax on Provision for Investment in Securities

Carrying Amount	264,275,000	-
Tax Base	-	-
Deductible Temporary Difference	264,275,000	-
Effective Tax Rate	40%	-
Deferred Tax Assets	105,710,000	-

10a.4.i Deferred Tax Income

Closing Balance of Deferred Tax Assets	196,947,516	72,172,971
Opening Balance of Deferred Tax Assets	72,172,971	59,015,325
Deferred Tax Income	124,774,545	13,157,646



	Amount in Taka	
	2025	2024
10a.5 Non-Income Generating Other Assets:		
Stock of Stationery, Stamps and Printing Materials etc. (valued at cost)	33,414,625	21,151,952
Advance Rent	195,192,790	137,095,062
Suspense Account (Note-10a.1)	197,033,742	130,111,234
Interest receivable (Note-10a.2)	444,859,117	265,994,633
Security Deposit	225,955	225,955
Advance against proposed Branch	-	6,415,243
Cash Remittance	7,000,000	5,000,000
Interest on Sanchaypatra	1,969	43,057
Receivable from MGBL Islamic Banking Project	-	39,000
Meghna Bank Securities Ltd - Share Investment	278,876	289,026
Meghna Bank Securities Ltd - Share Investment under Special Fund	5,561,676	23,793,609
Prepaid Expenses	7,623,280	7,724,597
Deferred Tax Assets (Note-10a.4)	196,947,516	72,172,971
BEFTN Adjustment Account	479,130	622,839
S/D RFA SEBL - Western Union	669,132	550,562
VMT to MGBL Settlement A/C	1,865,540	3,295,325
Balance with VISA Direct Account -USD	7,033,055	-
Receivable from Meghna Pay for transfer from Wallet	134,943	216,405
Receivable from Meghna Pay for cash withdrawal	2,300	100
Cash paid from Meghna Pay Wallet	10,000	10,000
Meghnipay Receivable from BFI	-	113,920
Chargeback Account for VISA Cards	9,747,222	15,706,950
Receivable from MiTP	123,387,999	123,387,999
MGBL MFS Funding Account	24,950	13,800
Trans-Fast-Remittance Payment Account	-	120,604
Advance against Assets	1,620,000	9,670,000
Protested Bills	9,460,188	-
Accrued Income	181,662,675	104,023,791
	1,424,236,680	927,788,634
11 Consolidated Borrowings from other Banks & Financial Institutions and Agents		
Meghna Bank PLC. (Note-11a)	8,752,547,938	6,752,898,868
Meghna Bank Securities Ltd	382,170,773	759,695,909
	9,134,718,711	7,512,594,777
Less: Inter Company Transaction	382,170,773	759,695,909
	8,752,547,938	6,752,898,868
11a Borrowings from other Banks & Financial Institutions and Agents		
In Bangladesh (Note-11a.1)	8,752,547,938	6,752,898,868
Outside Bangladesh	-	-
	8,752,547,938	6,752,898,868
11a.1 In Bangladesh		
Borrowing from Bangladesh Bank	6,202,796,338	4,972,898,868
NRB Bank-Limited	171,239,600	-
Jamuna Bank PLC.	489,256,000	120,000,000
One Bank PLC.	122,314,000	240,000,000
Shimanto Bank PLC.	300,000,000	100,000,000
Modhumoti Bank PLC.	744,628,000	300,000,000
Trust Bank PLC.	-	360,000,000
Bangladesh Development Bank PLC	200,000,000	300,000,000
Mercantile Bank PLC	-	360,000,000
Citizens Bank PLC	522,314,000	-
	8,752,547,938	6,752,898,868
11a.2 Security against Borrowings from other Banks & Financial Institutions and Agents		
Secured	-	-
Unsecured	8,752,547,938	6,752,898,868
	8,752,547,938	6,752,898,868

	Amount in Taka	
	2025	2024
11a.3 Maturity grouping of Borrowings from other Banks & Financial Institutions and Agents		
Payable on demand	-	-
Up to 1 Month	2,904,821,453	1,780,000,000
Over 1 Month but within 3 Months	408,255,178	497,289,886
Over 3 Months but within 1 Year	302,234,206	994,579,774
Over 1 Year but within 5 Years	2,740,716,520	3,481,029,208
Over 5 Years	2,396,520,581	-
	8,752,547,938	6,752,898,868
12 Consolidated Deposits and Other Accounts		
Current/Al-Wadeeah Current Accounts & Other Accounts:		
Meghna Bank PLC. (Note-12a)	21,410,460,167	18,441,615,819
Meghna Bank Securities Ltd	-	-
	21,410,460,167	18,441,615,819
Less: Inter Company Transaction	-	-
	21,410,460,167	18,441,615,819
Bills Payable:		
Meghna Bank PLC. (Note-12a)	553,956,661	393,500,799
Meghna Bank Securities Ltd	-	-
	553,956,661	393,500,799
Savings/Mudaraba Saving Deposits:		
Meghna Bank PLC. (Note-12a)	4,541,413,811	4,194,021,552
Meghna Bank Securities Ltd	-	-
	4,541,413,811	4,194,021,552
Fixed Deposits/ Mudaraba Term Deposit:		
Meghna Bank PLC. (Note-12a)	68,570,530,925	63,809,055,610
Meghna Bank Securities Ltd	-	-
	68,570,530,925	63,809,055,610
Less: Inter Company Transaction	559,384,547	58,335,706
	68,011,146,378	63,750,719,903
	94,516,977,017	86,779,858,073
12a Deposits and Other Accounts		
1) Deposits from banks	2,801,262,987	1,351,613,403
2) Deposits from customers	92,275,098,577	85,486,580,377
	95,076,361,564	86,838,193,780
1) Deposits from banks		
i) Current/Al-Wadeeah Current Accounts & Other Accounts		
Current/Al-Wadeeah Current Accounts	-	-
Foreign Currency Deposits	-	-
Sundry Deposits [Note Y]	1,262,987	1,613,403
	1,262,987	1,613,403
ii) Bills Payable:		
Payable inside Bangladesh	-	-
Payable outside Bangladesh	-	-
	-	-
iii) Savings/Mudaraba Saving Deposits:		
Savings/Mudaraba Saving Deposits	-	-
	-	-
iv) Fixed Deposits/ Mudaraba Term Deposit:		
Fixed Deposits/ Mudaraba Term Deposit	2,800,000,000	1,350,000,000
Short Notice Deposits	-	-
Scheme Deposit [Note-X]	-	-
	2,800,000,000	1,350,000,000
	2,801,262,987	1,351,613,403
2) Deposits from customer		
i) Current/Al-Wadeeah Current Accounts & Other Accounts:		
Current/Al-Wadeeah Current Accounts	17,315,314,570	13,191,881,018
Foreign Currency Deposits	564,575,167	268,586,071
Sundry Deposits [Note Y]	3,529,307,443	4,979,535,327
	21,409,197,180	18,440,002,416

		Amount in Taka	
		2025	2024
ii) Bills Payable:			
Payable inside Bangladesh			
Payment Order Issued		553,511,440	393,063,999
		553,511,440	393,063,999
Payable outside Bangladesh			
		445,221	436,800
		445,221	436,800
		553,956,661	393,500,799
iii) Savings/Mudaraba Saving Deposits:			
Savings/Mudaraba Saving Deposits			
		4,541,413,811	4,194,021,552
		4,541,413,811	4,194,021,552
iv) Fixed Deposits/ Mudaraba Term Deposit:			
Fixed Deposits/ Mudaraba Term Deposit			
Short Notice Deposits		45,246,558,294	44,684,207,689
Scheme Deposit [Note-X]		6,080,742,902	8,466,811,167
		14,443,229,729	9,308,036,754
		65,770,530,925	62,459,055,610
		92,275,098,577	85,486,580,377
X Scheme Deposits:			
Deposit Pension Scheme/ Mudaraba Deposit Pension Scheme			
		3,576,388,269	3,481,086,552
Meghna Millionaire Scheme		63,635,191	61,070,295
Meghna Kotipoti Scheme		12,679,702	10,330,748
Meghna Child Education Plan		35,968,895	41,944,748
Monthly Income Scheme Deposit/ Mudarabah Monthly Income Scheme		6,124,413,333	3,153,839,500
Mudaraba Super Saving Scheme		8,450,689	6,228,410
Mudaraba Bibaho Scheme		179,944	132,946
Mudaraba Hajj Scheme		679,210	388,820
Mudaraba Mohor Scheme		29,000	17,000
Meghna Money Builder Scheme		2,513,678	2,354,800
Meghna Multiplier Scheme		4,618,291,818	2,550,642,935
		14,443,229,729	9,308,036,754
12a.1 Deposits and Other Accounts:			
Current/Al-Wadeeah Current Accounts & Other Accounts:			
a) Deposits from banks		1,262,987	1,613,403
b) Deposits from customers		21,409,197,180	18,440,002,416
		21,410,460,167	18,441,615,819
Bills Payable			
a) Deposits from banks		-	-
b) Deposits from customers		553,956,661	393,500,799
		553,956,661	393,500,799
Savings/Mudaraba Saving Deposits:			
a) Deposits from banks		-	-
b) Deposits from customers		4,541,413,811	4,194,021,552
		4,541,413,811	4,194,021,552
Fixed Deposits/ Mudaraba Term Deposit:			
a) Deposits from banks		2,800,000,000	1,350,000,000
b) Deposits from customers		65,770,530,925	62,459,055,610
		68,570,530,925	63,809,055,610
Y. Sundry Deposits			
Margin on letter of guarantee		384,858,668	280,548,231
Margin on letter of credit		1,128,655,007	1,512,303,719
VAT/Tax/Excise duty payable to Government Authority		429,825,941	433,583,210
Others		1,587,230,814	2,754,713,570
		3,530,570,430	4,981,148,730

12a.2 Maturity wise classification of Deposits are as under with a residual maturity of:

	Amount in Taka	
	2025	2024
Repayable on demand	672,338,396	611,216,724
Within 1 month	1,206,472,003	7,595,964,256
Over 1 month but not more than 6 months	22,475,853,010	20,810,975,010
Over 6 months but not more than 1 year	30,723,854,577	26,176,794,089
Over 1 year but not more than 5 years	15,068,239,462	5,510,692,399
Over 5 years	24,929,604,116	26,132,551,302
	95,076,361,564	86,838,193,780

13 Non-Convertible Subordinated Bonds

Balance at the beginning of the year	1,500,000,000	1,800,000,000
Add: Issue during the year	-	-
Less : Redemption during the year	400,000,000	300,000,000
	1,100,000,000	1,500,000,000

The Bank issued Non-Convertible Fully Redeemable Unsecured Subordinated Coupon Bearing Bonds of Tk. 200 crore after obtaining approval from Bangladesh Securities and Exchange Commission and Bangladesh Bank which is strengthen the capital base of the bank and inclusion of Tier-II capital under BASEL-III.

Features of 1st MGBL Non-Convertible Subordinated Bonds

Particulars	Features of 1st MGBL Non-Convertible Subordinated Bonds														
Issuer	Meghna Bank PLC.														
Lead Arranger	RSA Advisory Limited														
Trustee	MTB Capital Limited														
Tenure of Bond	5 years from the date of issuance														
Issue Size	BDT 200 Crore (Two Hundred Crore)														
Totals Bonds to be issued	200 (Two Hundred only)														
Coupon Rate	Reference Rate + Coupon Margin														
Reference Rate	Latest average 6-month FDR rate of all private commercial banks excluding Islamic banks & foreign banks as published by Bangladesh Bank on the quotation day.														
Coupon Margin	2.50%														
Range of Coupon Rate	7.00% to 9.00%, at all times														
Coupon Payment	Semi-annually starting after 6 months from the drawdown date														
Repayment Schedule	Face Value (principal) redemptions will be in 5 (five) equal annual tranches commencing at the end of 1 st year from the date of drawdown in the following manner. <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Year</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>10%</td> </tr> <tr> <td>2</td> <td>15%</td> </tr> <tr> <td>3</td> <td>20%</td> </tr> <tr> <td>4</td> <td>25%</td> </tr> <tr> <td>5</td> <td>30%</td> </tr> <tr> <td>Total</td> <td>100%</td> </tr> </tbody> </table>	Year	Redemption	1	10%	2	15%	3	20%	4	25%	5	30%	Total	100%
Year	Redemption														
1	10%														
2	15%														
3	20%														
4	25%														
5	30%														
Total	100%														
Prepayment, Call Refunding, Conversion Features	The Bond is non-convertible and not-callable in nature and has no prepayment option.														

List of Investors

Name of the Investor	Issued Date	Issued Amount	Outstanding	
			December 31, 2025	December 31, 2024
Janata Bank PLC.	6-Jan-22	1,000,000,000	550,000,000	750,000,000
Sonali Bank PLC.	6-Jan-22	500,000,000	275,000,000	375,000,000
Brac Bank PLC.	17-Jan-22	200,000,000	110,000,000	150,000,000
Agrani Bank PLC.	3-Mar-22	300,000,000	165,000,000	225,000,000
Total		2,000,000,000	1,100,000,000	1,500,000,000



	Amount in Taka	
	2025	2024
14 Consolidated Other Liabilities		
Meghna Bank PLC. (Note-14a)	9,903,478,130	7,318,777,579
Meghna Bank Securities Ltd	470,959,483	862,456,295
	10,374,437,613	8,181,233,874
Less: Inter Company Transaction	388,011,325	783,778,544
	9,986,426,287	7,397,455,330
14a Other Liabilities		
Interest Payable on Deposits & Borrowings	1,661,014,228	1,327,119,645
Provision for Loans and Advances/ Investments {Note-14a.1 (a) & (b)}	3,055,710,131	2,383,670,201
Provision for Off-Balance Sheet items {Note-14a.1 (c)}	275,810,000	249,853,070
Provision for other Assets {Note-14a.1 (d)}	172,894,438	167,894,438
Provision for Investment in Securities {Note-14a.1 (e)}	264,275,000	51,400,000
Interest Suspense A/C {Note-14a.1 (f)}	3,028,480,205	1,770,899,042
Provision for Taxation (Note-14a.2)	172,976,658	448,247,954
Lease Obligation on ROU Assets	900,226,715	672,998,569
Start-Up Fund (Note-14a.3)	22,493,149	22,378,641
Non-Resident Accounts	22,030	-
Settlement with NPSB	50,445	50,445
BEFT Settlement Account	5,547,402	1,622,501
Agent Monitoring & Collection Account	100,500	100,500
Provision for Gratuity	75,500,000	-
Payable against CPV	71,000	40,600
MGBL General Account	89,283	1,670,008
Payable to B-KASH	3,960,453	2,658,005
Payable against Gift Solution	20,159	20,159
Digital Channels-Transaction Settlement	580	-
MGBL MFS Payable Accounts	1,623,755	1,623,755
Compensation Realisable Account of IBW	89,610,416	25,432,425
Compensation and Penalty Realised Account of IBW	28,204,147	1,876,514
Adjusting Account Credit	144,797,436	189,221,107
	9,903,478,130	7,318,777,579
14a.1 Provision for Loans and Advances/ Investments:		
(a) Provision on Classified Loans and Advances/ Investments:		
Provision held at the beginning of the year	1,771,500,000	1,002,297,664
Less: Adjustment due to written off	-	(18,999,380)
Add: Recovery from Loans and Advances written off earlier	555,300	62,000
Add: Specific Provision made/(released) during the year	511,581,576	788,139,716
Provision held at the end of the year	2,283,636,876	1,771,500,000
(b) General Provision on Unclassified Loans and Advances/ Investments		
Provision held at the beginning of the year	612,170,201	477,742,188
Provision transferred to provision on Classified Loans and Advances/ Investments	-	-
Provision made/ (released) during the year	159,903,054	134,428,013
Balance at the end of the year	772,073,255	612,170,201
Total Provision for Loans and Advances/ Investments (a+b)	3,055,710,131	2,383,670,201
(c) General Provision on Off-Balance Sheet items:		
Provision held at the beginning of the year	249,853,070	140,636,314
Provision made/ (released) during the year	25,956,930	109,216,756
Balance at the end of the year	275,810,000	249,853,070
(d) Provision for other Assets:		
Provision held at the beginning of the year	167,894,438	162,894,438
Provision made/ (released) during the year	5,000,000	5,000,000
Balance at the end of the year	172,894,438	167,894,438
(e) Provision for Investment in Securities:		
Provision held at the beginning of the year	51,400,000	38,000,000
Provision made/ (released) during the year	212,875,000	13,400,000
Balance at the end of the year	264,275,000	51,400,000

		Amount in Taka	
		2025	2024
(f) Interest Suspense Account:			
Balance at the beginning of the year		1,770,899,042	1,149,057,338
Amount transferred to interest suspense account during the year		1,257,581,163	621,841,704
Amount written off/ waived during the year		-	-
Balance at the end of the year		3,028,480,205	1,770,899,042
14.2 Consolidated Provision for Taxation			
Provision for Current tax			
Meghna Bank PLC. (Note-43a.2)		446,344,774	727,346,854
Meghna Bank Securities Ltd		61,509,611	46,420,653
		<u>507,854,385</u>	<u>773,767,507</u>
Advance tax			
Meghna Bank PLC. (Note-14a.2)		273,368,116	279,098,900
Meghna Bank Securities Ltd		45,668,303	34,747,516
		<u>319,036,419</u>	<u>313,846,416</u>
Balance at the end of the year		188,817,966	459,921,091
Consolidated Provision for Taxation Addition			
Meghna Bank PLC. (Note-14a.2)		195,000,000	440,000,000
Meghna Bank Securities Ltd		22,410,037	24,548,928
		<u>217,410,037</u>	<u>464,548,928</u>
14a.2 Provision for Taxation			
Provision for Current tax			
Balance at the beginning of the year		727,346,854	480,779,657
Less : Settlement of Income tax for the Income year 2021		-	17,458,312
Less : Settlement of Income tax for the Income year 2023		48,010,800	175,974,491
Less : Settlement of Income tax for the Income year 2024		427,991,280	-
Add: Provision made during the year		195,000,000	440,000,000
		<u>446,344,774</u>	<u>727,346,854</u>
Advance tax			
Balance at the beginning of the year		279,098,900	223,336,052
Add: Paid during the year		387,295,054	231,737,339
Less : Settlement of Income tax for the Income year 2024		382,314,338	-
Less : Settlement of Income tax for the Income year 2023		10,711,500	175,974,491
		<u>273,368,116</u>	<u>279,098,900</u>
Balance at the end of the year		172,976,658	448,247,954
14a.3 Start-Up Fund			
Opening balance		22,378,641	17,730,413
Add: Addition for the year		114,508	4,648,228
		<u>22,493,149</u>	<u>22,378,641</u>
15a Capital			
15a.1 Authorized Capital:			
200,00,00,000 ordinary shares of Tk. 10 each		<u>20,000,000,000</u>	<u>20,000,000,000</u>
15a.2 Issued, Subscribed and Paid up Capital:			
The Paid-up Capital of the Bank is Tk. 5,573,206,290 divided into 557,320,629 Ordinary Shares of Tk. 10 each		<u>5,573,206,290</u>	<u>5,573,206,290</u>
Issued for cash: shares of Tk. 10 each in the year 2013		4,433,000,000	4,433,000,000
Issued other than cash: bonus shares of Tk. 10. each for the year 2017		265,980,000	265,980,000
Issued other than cash: bonus shares of Tk. 10. each for the year 2020		328,928,600	328,928,600
Issued for cash: shares of Tk. 10 each in the year 2022		409,365,900	409,365,900
Issued other than cash: bonus shares of Tk. 10. each for the year 2023		135,931,790	135,931,790
		<u>5,573,206,290</u>	<u>5,573,206,290</u>
		Holding	
Sponsor Shareholders Group-A	100%	<u>5,573,206,290</u>	<u>5,573,206,290</u>
		<u>5,573,206,290</u>	<u>5,573,206,290</u>



15.3 Consolidated Capital Adequacy:

Position of capital adequacy are given below:-

a) Core Capital (Tier-I):

i) Paid-up Capital (Note-15a.2)

ii) Statutory Reserve (Note-16)

iii) Retained Earnings (Note-18)

iv) Non-Controlling Interest (Note-19)

Amount in Taka	
2025	2024

5,573,206,290	5,573,206,290
1,386,975,878	1,371,671,396
292,802,567	329,373,864
104	109
7,252,984,839	7,274,251,660

Regulatory Adjustment

i) Adjustment of Goodwill and all other Intangible Assets

i) Deferred Tax adjustment

(85,748,488)	(97,598,369)
(105,710,000)	-
(191,458,488)	(97,598,369)
7,061,526,351	7,176,653,291

b) Supplementary Capital (Tier-II):

i) General Provision (Note 14a)

ii) Non-Convertible Subordinated Bonds

1,048,841,679	862,402,491
880,000,000	1,200,000,000
1,928,841,679	2,062,402,491

c) Total Capital (a + b)

d) Total Risk Weighted Assets (Note-15.4)

e) Required Capital

f) Total Capital Surplus (c-e)

8,990,368,030	9,239,055,782
65,371,031,040	61,513,670,523
8,171,378,880	7,689,208,815
818,989,150	1,549,846,966

Capital Adequacy Ratio:

Particulars	2025 (Under Basel III)		2024 (Under Basel III)	
	Requirement	Maintained	Requirement	Maintained
Core Capital	6.00%	10.80%	6.00%	11.67%
Supplementary Capital		2.95%		3.35%
Total	12.50%	13.75%	12.50%	15.02%

15.4 Consolidated Risk Weighted Assets (RWA) for

1. Credit Risk

On-Balance Sheet

Off-Balance Sheet

2. Market Risk

3. Operational Risk

Total Consolidated Risk Weighted Assets (1+2+3)

52,695,529,281	48,490,388,680
6,588,168,952	7,474,644,392
755,430,710	593,452,979
5,331,902,097	4,955,184,473
65,371,031,040	61,513,670,523

15a.5 Capital Adequacy:

Position of capital adequacy are given below:-

a) Core Capital (Tier-I):

i) Paid-up Capital (Note-15a.2)

ii) Statutory Reserve (Note-16)

iii) Retained Earnings (Note-18a)

5,573,206,290	5,573,206,290
1,377,781,347	1,366,445,058
282,666,441	282,666,441
7,233,654,078	7,222,317,789

Regulatory Adjustment

i) Adjustment of Goodwill and all other Intangible Assets

i) Deferred Tax adjustment

(85,583,642)	(97,295,403)
(105,710,000)	-
(191,293,642)	(97,295,403)
7,042,360,436	7,125,022,386

b) Supplementary Capital (Tier-II):

i) General Provision (Note 14a)

ii) Non-Convertible Subordinated Bonds

1,047,883,255	862,023,271
880,000,000	1,200,000,000
1,927,883,255	2,062,023,271

c) Total Capital (a + b)

d) Total Risk Weighted Assets (Note-15a.6)

e) Required Capital

f) Total Capital Surplus (c-e)

8,970,243,691	9,187,045,658
65,149,799,341	61,009,463,116
8,143,724,918	7,626,182,889
826,518,774	1,560,862,769

	Amount in Taka			
	2025		2024	
Capital Adequacy Ratio:				
Particulars	2025 (Under Basel III)		2024 (Under Basel III)	
	Requirement	Capital Maintained	Requirement	Capital Maintained
Core Capital	6.00%	10.81%	6.00%	11.68%
Supplementary Capital		2.96%		3.38%
Total	12.50%	13.77%	12.50%	15.06%

15a.6 Risk Weighted Assets (RWA) for

1. Credit Risk

On-Balance Sheet	52,695,529,281	48,490,388,680
Off-Balance Sheet	6,588,168,952	7,474,644,392
2. Market Risk	649,915,705	514,228,821
3. Operational Risk	5,216,185,403	4,530,201,224
Total Risk Weighted Assets (1+2+3)	65,149,799,341	61,009,463,116

16 Consolidated Statutory Reserve

Meghna Bank PLC. (Note-16a)	1,377,781,347	1,366,445,058
Meghna Bank Securities Ltd	9,194,531	5,226,338
	1,386,975,878	1,371,671,396

16.1 Consolidated Statutory Reserve Addition During the Year

Meghna Bank PLC. (Note-16a)	11,336,289	178,333,025
Meghna Bank Securities Ltd	3,968,193	48,205
	15,304,482	178,381,230

16a Statutory Reserve

Opening balance	1,366,445,058	1,188,112,033
Add: Addition during the year (20% of Pre-tax profit)	11,336,289	178,333,025
	1,377,781,347	1,366,445,058

17 Other Reserve (Revaluation of HFT & HTM Securities)

HTM Securities (Note 17.1)	-	-
HFT Securities (Note 17.2)	57,418,436	3,182,372
	57,418,436	3,182,372

17.1 HTM Securities

Opening balance	-	-
Add: Gain from revaluation on investment	-	-
Less: Adjustment for sale/maturity of securities	-	-
	-	-

17.2 HFT Securities

Opening balance	3,182,372	154,930
Add: Gain from revaluation on investment	54,236,064	3,027,442
Less: Adjustment for sale/maturity of securities	-	-
	57,418,436	3,182,372

18 Consolidated Retained Earnings

Meghna Bank PLC. (Note-18a)	282,666,441	282,666,441
Meghna Bank Securities Ltd	10,136,130	46,707,432
	292,802,571	329,373,873
Less: Non-controlling Interest	4	9
	292,802,567	329,373,864

18.1 Consolidated Current year retained Earnings

Current Year

Meghna Bank PLC. (Note-18a)	-	281,841,518
Meghna Bank Securities Ltd	38,428,698	39,633,721
	38,428,698	321,475,239
Less: Non-Controlling Interest	6	5
	38,428,692	321,475,234

		Amount in Taka	
		2025	2024
18a Retained Earnings of the Bank			
Opening balance		282,666,441	680,484,163
Less: Dividend Paid		-	679,659,240
Add: Transfer from Profit & Loss Account		-	281,841,518
		282,666,441	282,666,441
Consolidated Retained Earnings Brought Forward from Previous Year			
Balance of 01 January		329,373,864	687,557,870
Less: Transfer to Start-Up Fund		-	-
Less: Dividend paid		37,500,000	679,659,240
		291,873,864	7,898,630
Retained Earnings Brought Forward from Previous Year			
Balance of 01 January		282,666,441	680,484,163
Less: Dividend paid		-	679,659,240
Balance at 31 December		282,666,441	824,923
19 Non-Controlling Interest			
Share Capital		100	100
Retained Earnings		4	9
		104	109
20 Acceptance and Endorsements			
Accepted Bills (Foreign)		4,937,057,451	2,873,606,549
Accepted Bills (Inland)		74,052,478	125,797,486
Endorsements (Shipping Guarantee)		1,692,030,330	336,371,233
		6,703,140,259	3,335,775,268
Less: Margin		-	-
		6,703,140,259	3,335,775,268
21 Letters of Guarantees			
Letters of Guarantee		10,838,811,832	11,044,549,108
Less: Margin {Note-12.a(i) Y}		384,858,668	280,548,231
		10,453,953,164	10,764,000,877
a) Claims against the Bank not acknowledged as debts			
b) Money for which the Bank is contingently liable in respect of guarantees given favoring:			
Directors or Officers		-	-
Government		3,754,178,093	3,825,438,152
Banks and other financial institutions		2,815,210,301	2,868,647,312
Others		4,269,423,438	4,350,463,644
		10,838,811,832	11,044,549,108
Less: Margin {Note-12.a(i) Y}		384,858,668	280,548,231
		10,453,953,164	10,764,000,877
22 Irrevocable Letters of Credit			
Letters of credit		10,019,222,199	10,600,093,709
Less: Margin {Note-12.a(i) Y}		1,128,655,007	1,512,303,719
		8,890,567,192	9,087,789,990
23 Consolidated Profit & Loss Account			
Income:			
Interest/ Profit, discount and similar income (Note-24 & 26)		10,777,183,006	8,666,078,726
Dividend income (Note-26)		381,433,974	381,746,495
Fees, Commission and Brokerage (Note-27)		314,856,409	243,960,301
Gains less losses arising from dealing securities		54,470,787	49,072,467
Gains less losses arising from investment securities		681,862,846	873,654,099
Gains less losses arising from dealing in foreign currencies (Note-27)		289,682,409	730,741,771
Income from non-banking assets		-	-
Other operating income (Note-28)		384,354,206	334,250,722
Profit less losses on interest rate changes		-	-
Nominal value of bonus share received		-	-
		12,883,843,637	11,279,504,581

	Amount in Taka	
	2025	2024
Expenses:		
Interest/ Profit paid on Deposits, borrowings etc. (Note-25)	9,553,243,599	7,167,737,784
Losses on Loans and Advances/ Investments	-	-
Administrative expenses	1,426,507,405	1,328,246,522
Other operating expenses	474,879,612	494,595,684
Depreciation on banking assets	356,253,280	335,562,670
	11,810,883,897	9,326,142,660
Income over expenditure	1,072,959,741	1,953,361,921
23a Profit & Loss Account of the Bank		
Income:		
Interest/ Profit, discount and similar income (Note-24a & 26a)	10,736,521,611	8,629,270,618
Dividend income (Note-26a)	377,660,890	375,116,931
Fees, Commission and Brokerage (Note-27a)	307,487,118	233,647,204
Gains less losses arising from dealing securities	2,439,635	4,741,911
Gains less losses arising from investment securities	681,862,846	873,654,099
Gains less losses arising from dealing in foreign currencies (Note-27a)	289,682,409	730,741,771
Income from non-banking assets	-	-
Other operating income (Note-28a)	385,004,070	334,316,677
Profit less losses on interest rate changes	-	-
Nominal value of bonus share received	-	-
	12,780,658,579	11,181,489,211
Expenses:		
Interest/ Profit paid on Deposits, borrowings etc. (Note-25a)	9,556,048,639	7,174,053,502
Losses on Loans and Advances	-	-
Administrative expenses	1,411,858,316	1,312,480,295
Other operating expenses	464,286,259	489,871,168
Depreciation on banking assets (Annexure-B)	351,472,552	328,936,640
	11,783,665,767	9,305,341,605
Income over expenditure	996,992,812	1,876,147,606
24 Consolidated Interest Income:		
Meghna Bank PLC. (Note-24a)	8,308,092,233	6,878,086,774
Meghna Bank Securities Ltd	27,324,009	9,031,332
	8,335,416,242	6,887,118,106
Less: Inter Company Transaction	31,556,347	31,556,347
	8,303,859,895	6,855,561,759
24a Interest Income/ Profit on Investments:		
Interest/ Profit on Loans and Advances/ Investments: (Note-24a.1)	7,878,363,283	6,544,170,390
Interest/ Profit on balance with other Banks & Financial Institutions	429,728,950	333,916,384
	8,308,092,233	6,878,086,774
24a.1 Interest/ Profit on Loans and Advances/ Investments:		
Interest Income/ Profit on Cash Credit	369,791,794	387,434,108
Interest Income/ Profit on Secured Over Draft	270,978,861	177,501,278
Interest Income/ Profit on General Over Draft	909,077,704	780,867,292
Interest Income/ Profit on Inland Bill Purchased/Discount	65,554,809	92,843,342
Interest Income/ Profit on Foreign Bill Purchased/Discount	128,028,859	137,033,059
Interest Income/ Profit on Import Finance	878,434,643	314,239,090
Interest Income/ Profit on Export Finance	20,188,875	14,833,226
Interest Income/ Profit on Demand Loan (General)	3,108,896,310	2,767,117,372
Interest Income/ Profit on Demand Loan (Forced)	53,111	326,060
Interest Income/ Profit on Consortium/Syndicate Finance	155,859,378	131,505,369

	Amount in Taka	
	2025	2024
Interest Income/ Profit on Hire Purchase Finance	14,267,861	55,737,381
Interest Income/ Profit on House Building Loan/ Investments	256,357,501	287,575,090
Interest Income/ Profit on General Term Loan/ Investments	1,092,187,368	1,025,529,613
Interest Income/ Profit on SME Loan & Advance/ Investments	175,253,592	99,778,008
Interest Income/ Profit on Personal Loan/ Investments	39,231,823	44,314,717
Interest Income/ Profit on Credit Card	299,739,850	174,274,426
Interest Income/ Profit on Agricultural and Rural Loan/ Investments	94,460,944	53,260,959
	7,878,363,283	6,544,170,390
25 Consolidated Interest/ Profit Paid on Deposits, Borrowing, etc:		
Meghna Bank PLC. (Note-25a)	9,556,048,639	7,174,053,502
Meghna Bank Securities Ltd	28,751,307	25,240,629
	9,584,799,946	7,199,294,131
Less: Inter Company Transaction	31,556,347	31,556,347
	9,553,243,599	7,167,737,784
25a Interest/ Profit Paid on Deposits, Borrowing, etc:		
a) Interest/ Profit on Deposits		
Interest/ Profit Paid on Meghna Supreme Account	873,763,864	310,885,976
Interest/ Profit Paid on Savings Deposit	217,557,662	240,107,020
Interest/ Profit Paid on Short Notice Deposit	385,605,206	524,118,963
Interest/ Profit Paid on Fixed Deposit Receipt	5,417,579,990	4,490,752,172
Interest/ Profit Paid on Foreign Currency Deposit	8,861,205	24,949,477
Interest/ Profit Paid on Deposit Pension Scheme	280,498,740	234,818,923
Interest/ Profit Paid on Deposit Millionaire Scheme	3,014,861	2,619,093
Interest/ Profit Paid on Mudaraba Bibaho Scheme	9,914	6,767
Interest/ Profit Paid on Mudaraba Hajj Scheme	32,669	18,524
Interest/ Profit Paid on Mudaraba Mohor Scheme	1,882	780
Interest/ Profit Paid on Deposit Kotipotri Scheme	585,529	349,413
Interest/ Profit Paid on Meghna Child Education Plan	3,399,821	5,210,043
Interest/ Profit Paid on Monthly Income Scheme	559,794,853	224,881,372
Interest/ Profit Paid on Meghna Multiplier Scheme	485,774,956	130,189,481
Interest/ Profit Paid on Mudaraba Super Savings Scheme	429,544	332,476
Interest/ Profit Paid on Money Builder Scheme	131,713	94,226
	8,237,042,409	6,189,334,706
b) Interest/ Profit Paid on Borrowings	1,319,006,230	984,718,796
	9,556,048,639	7,174,053,502
26 Consolidated Investment Income:		
Meghna Bank PLC. (Note-26a)	3,490,392,749	3,004,696,786
Meghna Bank Securities Ltd	100,697,969	110,293,243
	3,591,090,718	3,114,990,029
26a Investment Income:		
Interest Income/ Profit from Treasury Bills	163,471,206	195,605,613
Interest Income/ Profit from Treasury Bonds	2,188,957,222	1,555,578,231
Gain/ (Loss) on Revaluation against Govt. Bills/ Bonds	681,862,846	873,654,099
Income from Investment in Bond & Others	76,000,950	-
Dividend Income from Investment in Preference Share	276,935,697	348,173,461
Dividend Income	100,725,193	26,943,471
Gain/ (Loss) on Sale of Shares	2,439,635	4,741,911
	3,490,392,749	3,004,696,786
27 Consolidated Commission, Exchange & Brokerage:		
Meghna Bank PLC. (Note-27a)	597,169,527	964,388,975
Meghna Bank Securities Ltd	7,369,291	10,313,097
	604,538,818	974,702,072

		Amount in Taka	
		2025	2024
27a	Commission, Exchange & Brokerage:		
	Income from Commission	307,487,118	233,647,204
	Exchange Earnings	289,682,409	730,741,771
		<u>597,169,527</u>	<u>964,388,975</u>
28	Consolidated Other Operating Income:		
	Meghna Bank PLC. (Note-28a)	385,004,070	334,316,677
	Meghna Bank Securities Ltd	208,136	462,045
		<u>385,212,206</u>	<u>334,778,722</u>
	Less: Inter Company Transaction	858,000	528,000
		<u>384,354,206</u>	<u>334,250,722</u>
28a	Other Operating Income:		
	Income From Fees & Charges	251,757,075	237,856,812
	Income From Services	101,552,219	72,993,475
	Postage, Telex, Swift etc.	12,935,865	11,634,902
	Gain/(Loss) on Sale of Bank's Property	4,837,698	(740,822)
	Other charges (Note-28a.1)	13,921,213	12,572,310
		<u>385,004,070</u>	<u>334,316,677</u>
28a.1	Other Charges		
	Rent of Lockers	539,250	417,375
	Rent on Property/ Rental Income	858,000	528,000
	Notice Pay Earnings	6,564,891	6,708,586
	Rebate Received	5,066,422	3,788,731
	Miscellaneous Income	892,650	1,129,618
		<u>13,921,213</u>	<u>12,572,310</u>
29	Consolidated Salary & Allowances:		
	Meghna Bank PLC. (Note-29a)	1,168,634,332	1,075,362,065
	Meghna Bank Securities Ltd	13,740,403	14,003,602
		<u>1,182,374,735</u>	<u>1,089,365,667</u>
29a	Salary & Allowances:		
	Basic Salary	512,506,399	465,810,797
	Allowances & Honorarium	284,388,389	253,189,731
	Consolidated Pay	126,738,498	98,200,996
	Leave Salary Encashment	13,824,901	9,008,115
	Bonus	104,445,658	131,024,836
	Gratuity	75,500,000	71,749,345
	Bank's Contribution to Provident Fund	51,230,487	46,378,245
		<u>1,168,634,332</u>	<u>1,075,362,065</u>
30	Consolidated Rent, Taxes, Insurance, Electricity etc.:		
	Meghna Bank PLC. (Note-30a)	141,685,529	134,885,384
	Meghna Bank Securities Ltd	1,395,220	1,802,728
		<u>143,080,749</u>	<u>136,688,112</u>
	Less: Inter Company Transaction	858,000	528,000
		<u>142,222,749</u>	<u>136,160,112</u>
30a	Rent, Taxes, Insurance, Electricity etc.:		
	Rent, Rates & Taxes (Note-30a.1)	37,329,127	35,682,372
	Service Charge	13,332,775	12,473,620
	Insurance, Electricity & Lighting	91,023,627	86,729,392
		<u>141,685,529</u>	<u>134,885,384</u>
30a.1	Rent, Rates & Taxes		
	Actual Payment for Rent, Rates & Taxes	253,560,787	239,787,752
	Less: Separate Presentation for Implementation of IFRS 16 "Leases"		
	Depreciation for ROU of Lease Assets	172,829,737	168,795,572
	Interest Charge for ROU of Lease Assets	43,401,923	35,309,808
		<u>216,231,660</u>	<u>204,105,380</u>
		<u>37,329,127</u>	<u>35,682,372</u>

		Amount in Taka	
		2025	2024
31 Consolidated Legal Expenses:			
Meghna Bank PLC. (Note-31a)		85,554	178,088
Meghna Bank Securities Ltd		-	-
		85,554	178,088
31a Legal Expenses:			
Legal Fees		-	34,500
Legal Charges		85,554	143,588
		85,554	178,088
32 Consolidated Postage, Stamps, Telecommunication etc:			
Meghna Bank PLC. (Note-32a)		39,926,426	39,825,135
Meghna Bank Securities Ltd		89,770	96,024
		40,016,196	39,921,159
32a Postage, Stamps, Telecommunication etc:			
Postage		6,010,121	3,894,943
Internet charge		504,079	26,619
SWIFT Charges		2,063,421	1,371,889
Telephone charges		778,483	2,223,062
Mobile phone Bill, SMS, OTP & E-Alert charges		11,856,785	10,889,994
Network Connection Expense		11,443,405	12,238,574
Online Communication Expense		3,304,049	3,349,734
Bloomberg Charges		3,966,083	5,830,320
		39,926,426	39,825,135
33 Consolidated Stationery, Printing & Advertisements etc:			
Meghna Bank PLC. (Note-33a)		32,472,346	26,694,473
Meghna Bank Securities Ltd		128,745	138,099
		32,601,091	26,832,572
33a Stationery, Printing & Advertisements etc:			
Petty Stationery		4,579,479	4,529,015
Printing Stationery		5,758,581	6,143,540
Security Stationery		10,296,960	7,210,721
Computer Stationery		9,125,759	6,884,958
Publicity and Advertisement		2,711,567	1,926,239
		32,472,346	26,694,473
34 Chief Executive's Salary & Fees:			
Basic Salary		7,048,387	6,403,621
Allowances		3,160,084	3,690,319
Bonus		1,300,000	1,650,004
Leave Salary Encashment		-	1,425,000
Bank's Contribution to Provident Fund		-	100,862
		11,508,471	13,269,806
35 Consolidated Directors' Fees:			
Meghna Bank PLC. (Note-35a)		2,872,095	4,663,496
Meghna Bank Securities Ltd		-	40,000
		2,872,095	4,703,496
35a Directors' Fees:			
Directors Fees		2,748,500	2,411,200
Other Benefits		123,595	2,252,296
		2,872,095	4,663,496

Each director of the bank is provided for Tk. 10,000.00 (excluding VAT) per board or board committee meeting attended as per BRPD circular no. 02 dated February 11, 2024.



		Amount in Taka	
		2025	2024
36 Consolidated Auditors' Fees:			
Meghna Bank PLC. (Note-36a)		1,932,000	500,000
Meghna Bank Securities Ltd		116,150	69,000
		<u>2,048,150</u>	<u>569,000</u>
36a Auditors' Fees:			
Auditors Fees		1,932,000	500,000
		<u>1,932,000</u>	<u>500,000</u>
37 Consolidated Depreciation, Amortization and Repair on Bank's Assets:			
Meghna Bank PLC. (Note-37a)		364,214,116	346,038,489
Meghna Bank Securities Ltd		4,817,528	6,770,804
		<u>369,031,644</u>	<u>352,809,293</u>
37a Depreciation, Amortization and Repair on Bank's Assets:			
a) Depreciation on Bank's Assets (Annexure-B):			
Land & Building		-	-
Vehicles		7,288,945	6,945,721
Machinery & Equipment		38,375,738	31,761,387
Furniture & Fixtures		33,603,802	33,118,704
Computer and Peripherals		67,661,255	63,847,547
Office Tools & Accessories		3,033,564	2,012,952
Right of Use - Lease Assets under IFRS 16		172,829,737	168,795,572
		<u>322,793,041</u>	<u>306,481,883</u>
b) Amortization (Annexure-B):			
Software		28,679,511	22,454,757
c) Repair on Bank's Assets:			
Fitting and Replacement		1,451,551	1,007,566
Vehicles		104,095	29,370
Machinery & Equipment		5,458,013	7,259,267
Furniture & Fixtures		1,868,869	268,669
Computer and Peripherals		2,571,092	3,074,858
Maintenance Expense		1,287,944	5,462,119
		<u>12,741,564</u>	<u>17,101,849</u>
		<u>364,214,116</u>	<u>346,038,489</u>
38 Consolidated Other Expenses:			
Meghna Bank PLC. (Note-38a)		464,286,259	489,871,168
Meghna Bank Securities Ltd		10,593,353	4,724,516
		<u>474,879,612</u>	<u>494,595,684</u>
38a Other Expenses:			
Wasa Bill		1,405,226	3,727,390
Drinking water Expenses		922,351	1,071,777
Car Maintenance Expenses		108,727,310	87,172,543
Software Maintenance Expenses		38,228,233	39,018,859
Entertainment		12,496,155	11,684,179
Training, Seminar, Workshop Expenses		4,213,842	3,058,194
Travelling and Conveyance		15,083,136	15,063,275
Subscription		5,124,963	8,163,944
Corporate Social Responsibility		2,961,350	35,501,148
Office Maintenance		10,614,256	7,435,989
Bank Charges		4,233,546	3,614,299
Complain Box		-	80,750
NPSB Charges		179,637	868,660

	Amount in Taka	
	2025	2024
Charges From VISA	-	36,525,535
Expenses for CIB Charge	1,520,850	1,158,440
NID Verification Charges	1,018,969	1,007,981
Card Maintenance Expenses, ETC	14,457,000	12,377,945
Debit Card ATM Transaction Fee	11,331,038	5,999,636
IBFT Transaction Fee	1,582,790	298,350
Commission Expenses for Agent & MFS	12,698,137	4,901,880
OTP & E-Alert Charges	3,131,500	-
VMT and CARD Cheque	7,240	-
ATM & POS Transaction Fees	980,915	-
Donation & Contribution	-	4,011,000
DR Center Caolocation Service	8,951,854	-
Board, EC and Other Meeting Expenses	1,094,163	1,223,563
Professional & Consultancy Fees	7,971,107	9,054,897
Business development & Promotion	33,975,839	51,120,396
Cash Carrying Charges	4,433,202	1,894,840
Leverage and Uniform	3,759	100,660
Washing & Cleaning	6,139,700	2,378,082
Leave Fare Assistance	67,832,373	63,231,324
Security Service-Outsourcing	35,651,197	32,353,505
Crockeries Expenses	455,085	492,480
Newspaper & Magazine Expenses (Office)	262,394	213,253
Priority Banking Expenses	204,883	3,440,572
Expenses for Bond	2,954,876	2,827,876
Branch Inauguration Expenses	35,460	688,138
AGM Expenses	-	2,800,000
Interest Charge for ROU Lease Assets under IFRS 16	43,401,923	35,309,808
	464,286,259	489,871,168
39 Consolidated Provision for Loans, Investments, Off-Balance Sheet & Others Assets		
Meghna Bank PLC. (Note-39a)	915,316,560	984,482,480
Meghna Bank Securities Ltd	11,400,882	13,089,950
	926,717,442	997,572,430
39a Provision for Loans, Investments, Off-Balance Sheet & Others Assets		
Provision for Unclassified Loans and Advances/ Investments	159,903,054	134,428,013
Provision for Classified Loans and Advances/ Investments	511,581,576	788,139,716
Provision for Off-Balance Sheet Exposure	25,956,930	109,216,756
Special General Provision - Covid-19	-	(65,702,005)
Provisions for Diminution in Value of Investments	212,875,000	13,400,000
Provision for Other Assets	5,000,000	5,000,000
	915,316,560	984,482,480
40 Consolidated Earning Per Share (EPS)		
Net Profit after Tax	53,847,682	504,504,693
Number of Ordinary Shares outstanding (Denominator)	557,320,629	557,320,629
Consolidated Earning Per Share (EPS) (Restated if Required)	0.10	0.91
40a Earning Per Share (EPS)		
Net Profit after Tax	11,450,797	464,822,772
Number of Ordinary Shares outstanding (Denominator)	557,320,629	557,320,629
Earning Per Share (EPS) (Restated if Required)	0.02	0.83
Earning per share has been calculated in accordance with IAS - 33: "Earnings Per Share (EPS)".		
41 Consolidated Interest/ Profit Receipts in Cash		
Meghna Bank PLC. (Note-41a)	10,557,657,127	8,639,294,341
Meghna Bank Securities Ltd	72,217,742	68,364,455
	10,629,874,869	8,707,658,796
Less: Inter Company Transaction	31,556,347	31,556,347
	10,598,318,522	8,676,102,449

		Amount in Taka	
		2025	2024
41a	Interest/ Profit Receipts in Cash		
	Interest income/ Profit receipt (Note-24a & 26a)	10,736,521,611	8,629,270,618
	Add: Opening Interest/ Profit Receivable (Note-10a.2)	265,994,633	276,018,356
	Less: Closing Interest/ Profit Receivable (Note-10a.2)	444,859,117	265,994,633
		10,557,657,127	8,639,294,341
42	Consolidated Interest/ Profit Payments		
	Meghna Bank PLC. (Note-42a)	9,222,154,056	6,724,278,104
	Meghna Bank Securities Ltd	28,751,307	25,240,629
		9,250,905,363	6,749,518,733
	Less: Inter Company Transaction	31,556,347	31,556,347
		9,219,349,016	6,717,962,386
42a	Interest/ Profit Payments		
	Interest/ Profit Paid on Deposits & Borrowings (Note-25a)	9,556,048,639	7,174,053,502
	Add: Opening Interest/ Profit Payable on Deposit (Note-14a)	1,327,119,645	877,344,247
	Less: Closing Interest/ Profit Payable on Deposit (Note-14a)	1,661,014,228	1,327,119,645
		9,222,154,056	6,724,278,104
43	Consolidated Cash Receipts from Other Operating Activities		
	Meghna Bank PLC. (Note-43a)	1,064,468,853	1,213,453,508
	Meghna Bank Securities Ltd	52,239,288	44,792,602
		1,116,708,141	1,258,246,110
43a	Cash Receipts from Other Operating Activities		
	Income From Fees & Charges	251,757,075	237,856,812
	Income From Services	101,552,219	72,993,475
	Postage, Telex, Swift etc.	12,935,865	11,634,902
	Gain on Sale of Treasury Bonds and Shares	684,302,481	878,396,009
	Other charges (Except Income from Sale of Fixed Assets)	13,921,213	12,572,310
		1,064,468,853	1,213,453,508
44	Consolidated Cash Payments for other Operating activities		
	Meghna Bank PLC. (Note-44a)	836,359,164	855,820,692
	Meghna Bank Securities Ltd	49,736,504	46,259,372
		886,095,668	902,080,064
44a	Cash Payments for other Operating activities		
	Rent, Taxes, Insurance, Lighting etc. (Note-30a)	314,515,266	303,680,956
	Legal Expenses (Note-31a)	85,554	178,088
	Postage, Stamp, Telegram & Telephone (Note-32a)	39,926,426	39,825,135
	Directors' Fees (Note-35a)	2,872,095	4,663,496
	Auditors' Fees (Note-36a)	1,932,000	500,000
	Repair & Maintenance of Bank's Assets (Note-37a.c)	12,741,564	17,101,849
	Other Expenses	464,286,259	489,871,168
		836,359,164	855,820,692
45	Consolidated Cash Increase/ Decrease in Other Assets		
	Meghna Bank PLC. (Note-45a)	1,344,637,278	1,198,501,049
	Meghna Bank Securities Ltd	424,504	36,797,998
		1,345,061,782	1,235,299,047
	Less: Inter Company Transaction	755,840,452	774,082,536
		589,221,330	461,216,511
	Consolidated Cash (Increase)/ Decrease in Other Assets	(128,004,819)	255,110,784
45a	Cash Increase/ Decrease in Other Assets		
	Stock of Stationery and Stamps	33,414,625	21,151,952
	Advance Rent	195,192,790	137,095,062
	Suspense Account	197,033,742	130,111,234
	Security Deposits	225,955	225,955
	Advance Against Proposed Branch	-	6,415,243
	Cash Remittance	7,000,000	5,000,000
	Interest on Sanchaypatra	1,969	43,057
	Receivable from MGBL Islamic Banking Project	-	39,000
	Meghna Bank Securities Ltd	278,876	289,026
	Meghna Bank Securities Ltd - Special Fund	5,561,676	23,793,609
	Prepaid Expenses	7,623,280	7,724,597

	Amount in Taka	
	2025	2024
Investment in Subsidiary	749,999,900	749,999,900
BEFTN Adjustment Account	479,130	622,839
S/D RFA SEBL - Western Union	669,132	550,562
VMT to MGBL Settlement A/C	1,865,540	3,295,325
Receivable from Meghna Pay	147,243	340,425
Trans-Fast-Remittance Payment Account	-	120,604
Receivable from MiTP	123,387,999	123,387,999
Advance Against Assets	1,620,000	9,670,000
Accrued Income	10,363,249	(37,096,090)
MGBL MFS Funding Account	24,950	13,800
Chargeback Account for VISA Cards	9,747,222	15,706,950
	1,344,637,278	1,198,501,049
Cash (Increase)/ Decrease in Other Assets	(146,136,229)	266,971,156
46 Consolidated Cash Increase/ Decrease in Other Liabilities		
Meghna Bank PLC. (Note- 46a)	3,378,077,810	1,950,748,267
Meghna Bank Securities Ltd	444,634,900	842,950,697
	3,822,712,710	2,793,698,964
Less: Inter Company Transaction	388,011,326	783,778,544
	3,434,701,384	2,009,920,420
Consolidated Cash Increase/ (Decrease) in Other Liabilities	1,424,780,964	620,902,326
46a Cash Increase/ Decrease in Other Liabilities		
Interest Suspense A/C	3,028,480,205	1,770,899,042
Settlement with NPSB	50,445	50,445
BEFT Settlement Account	5,547,402	1,622,501
Agent Monitoring & Collection Account	100,500	100,500
MGBL MFS Payable Accounts	1,623,755	1,623,755
MGBL General Account	89,283	1,670,008
Payable to B-Kash	3,960,453	2,658,005
Payable against Gift Solution	20,159	20,159
Compensation Realisable Account of IBW	89,610,416	25,432,425
Compensation and Penalty Realised Account of IBW	28,204,147	1,876,514
Payable against CPV	71,000	40,600
Adjusting account credit	144,797,436	144,754,313
	3,378,077,810	1,950,748,267
Cash Increase/ (Decrease) in Other Liabilities	1,427,329,543	629,494,927
47 Consolidated Cash and Cash Equivalent		
Meghna Bank PLC. (Note-47a)	9,460,400,691	10,790,017,422
Meghna Bank Securities Ltd	592,340,654	90,882,578
	10,052,741,345	10,880,900,000
Less: Inter Company Transaction	559,384,547	58,335,706
	9,493,356,798	10,822,564,294
47a Cash and Cash Equivalent		
Cash in Hand	1,317,336,909	1,361,615,726
Balance with Bangladesh Bank & Sonali Bank Ltd (as agent of Bangladesh Bank)	4,756,234,863	4,580,758,374
Balance with Other Banks & Financial Institutions	3,385,569,119	3,996,959,322
Money at Call on Short Notice	-	850,000,000
Prize Bond in Hand	1,259,800	684,000
	9,460,400,691	10,790,017,422

48 Number of Employees

The number of employees engaged for the whole period or part thereof who received a total remuneration of Tk.36,000 p. a. or above were 1281.


Chairman


Director


Director


Managing Director

MEGHNA BANK PLC.
INVESTMENT IN SHARES - QUOTED & UNQUOTED
AS AT DECEMBER 31, 2025

Annexure-A

Sl No	Name of the Company	No. of Shares/ Securities	Market Price per Share	Market Value December 31, 2025	Cost Price December 31, 2025	Unrealized Gain/(Loss)
Quoted: Regular Investment						
1	British American Tobacco Company Limited	54,000	248.60	13,424,400	23,090,260	(9,665,860)
2	BSRM Steels Limited	100,000	63.10	6,310,000	8,676,634	(2,366,634)
3	Eastern Bank PLC.	235,000	24.30	5,710,500	5,623,711	86,789
4	Global Islami Bank Limited	1,383,236	1.70	2,351,501	13,173,680	(10,822,179)
5	Heidelberg Cement Bangladesh Limited	16,805	216.10	3,631,561	9,291,098	(5,659,537)
6	IDLC Finance Limited	110,250	35.70	3,935,925	7,087,500	(3,151,575)
8	Jamuna Oil Company Limited	90,000	167.90	15,111,000	18,634,253	(3,523,253)
9	MJL Bangladesh Limited	100,000	90.50	9,050,000	11,537,652	(2,487,652)
10	Robi Axiata Limited	150,000	28.20	4,230,000	1,500,000	2,730,000
11	Square Pharmaceuticals Limited	50,000	198.60	9,930,000	11,784,594	(1,854,594)
12	Summit Power Limited	400,000	12.30	4,920,000	18,130,495	(13,210,495)
13	United Commercial Bank Limited	955,993	10.40	9,942,327	16,060,748	(6,118,421)
14	IFAD Autos Limited	17,847	21.60	385,495	1,927,117	(1,541,621)
15	Titas Gas Transmission & Dist. Co. Limited	100,000	15.50	1,550,000	5,702,317	(4,152,317)
Sub Total				90,482,709	152,220,059	(61,737,350)
Unquoted: Preference Share						
16	Karnaphuli Power Limited	24,000,000	10.00	240,000,000	240,000,000	-
17	Shah Cement Industries Limited	51,500,000	10.00	515,000,000	515,000,000	-
18	Baraka Shikalbaha Power Limited	26,644,793	10.00	266,447,933	266,447,933	-
19	Flamingo Fashions Limited	9,200,000	10.00	92,000,000	92,000,000	-
20	Jinnat Knitwears Limited	9,000,000	10.00	90,000,000	90,000,000	-
21	City Seed Crushing Industries Limited	20,000,000	10.00	200,000,000	200,000,000	-
22	Star Ceramics Limited	50,000,000	10.00	500,000,000	500,000,000	-
23	Dekko Accessories Limited	31,111,111	10.00	311,111,111	311,111,111	-
24	Independent Export (BD) Limited	74,750,000	10.00	747,500,000	747,500,000	(201,875,000)
Sub Total				2,962,059,044	2,962,059,044	(201,875,000)
Quoted: Special Fund						
26	British American Tobacco Bangladesh	225,000	248.60	55,935,000	128,910,464	-
27	Bangladesh Shipping Corporation	10,000	111.10	1,111,000	1,161,628	-
28	City Bank PLC.	150,000	24.40	3,660,000	3,568,762	-
29	Eastern Bank PLC.	650,000	24.30	15,795,000	16,750,836	-
30	Grameenphone Limited	222,500	257.90	57,382,750	74,304,959	-
31	IDLC Finance Limited	1,050,000	35.70	37,485,000	60,707,730	-
32	Renata Limited	32,100	391.80	12,576,780	40,739,613	-
33	Jamuna Bank Limited	100,000	21.10	2,110,000	1,962,174	-
34	Jamuna Oil Company Limited	60,000	167.90	10,074,000	11,476,179	-
35	Square Pharmaceuticals Limited	200,000	198.60	39,720,000	48,227,860	-
36	LHBL	150,000	46.70	7,005,000	9,450,451	-
37	Summit Power Limited	1,500,000	12.30	18,450,000	68,590,851	-
Sub Total				261,304,530	465,851,507	-
Grand Total				3,313,846,284	3,580,130,610	(263,612,350)

Provision Requirement as on December 31, 2025.

Provision Maintained as on December 31, 2025.

Provision Surplus/Shortage at the end of December 31, 2025.

Taka
263,612,350
264,275,000
662,650

Note: As per DOS circular no. 01 dated February 10, 2020, no provision is required to maintained for investment in shares under special fund.



MEGHNA BANK PLC.
SCHEDULE OF FIXED ASSETS
AS AT DECEMBER 31, 2025

Annexure-B

Particulars	COST				DEPRECIATION / AMORTIZATION				WDV as on December 31, 2024		
	Balance as on January 1, 2025	Additions during the year	Disposal/ Transfer during the year	Balance as on December 31, 2025	Rate of Dep./ Amort.	Balance as on January 1, 2025	Transfer/ Adjustment during the year	Charge for the year		Balance as on December 31, 2025	
A) Tangible Assets :											
Vehicles	63,293,395	-	20,000	63,273,395	20%	41,406,836	19,999	7,288,945	48,675,782	14,597,613	21,886,559
Machinery and Equipment	333,019,461	8,652,312	20,094,651	321,577,122	20%	192,242,004	20,094,606	38,375,738	210,523,136	111,053,986	140,777,457
Furniture & Fixtures	377,990,714	27,428,762	2,212,193	403,207,284	10%	210,249,208	2,208,006	33,603,802	241,645,004	161,562,280	167,741,506
Computer & Computer Peripherals	393,808,727	57,527,558	-	451,336,285	33%	266,620,358	-	67,661,255	334,281,613	117,054,672	127,188,369
Office Tools & Accessories	35,849,579	1,702,534	1,183,000	36,369,113	20%	25,054,855	1,182,995	3,033,564	26,905,424	9,463,689	10,794,724
Sub Total (A)	1,203,961,876	95,311,166	23,509,844	1,275,763,199		735,573,261	23,505,606	149,963,304	862,030,959	413,732,240	468,388,615
B) Intangible Assets :											
Software	204,149,373	16,967,750	-	221,117,123	20%	106,853,970	-	28,679,511	135,533,481	85,583,642	97,295,403
Sub Total (B)	204,149,373	16,967,750	-	221,117,123		106,853,970	-	28,679,511	135,533,481	85,583,642	97,295,403
C) ROU - Assets for Lease Rent :											
ROU - Assets for Lease Rent	1,139,708,937	400,917,361	298,419,368	1,242,206,929	-	466,710,368	297,559,891	172,829,737	341,980,214	900,226,715	672,998,569
Sub Total (C)	1,139,708,937	400,917,361	298,419,368	1,242,206,929		466,710,368	297,559,891	172,829,737	341,980,214	900,226,715	672,998,569
Total (A+B+C)	2,547,820,186	513,196,277	321,929,212	2,739,087,251		1,309,137,599	321,065,497	351,472,552	1,339,544,654	1,399,542,597	1,238,682,587



MEGHNA BANK PLC.
BALANCE WITH OTHER BANKS-OUTSIDE BANGLADESH (NOSTRO ACCOUNT)
AS AT DECEMBER 31, 2025

SL No.	Name of the Banks	Currency Name	2025			2024		
			Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT	Amount in Foreign Currency	Conversion rate per unit F.C.	Amount in BDT
1	AB Bank Ltd, Mumbai, ACU	ACUD	655,546	122.31	80,182,440	434,494	120.00	52,139,250
2	Mashreq Bank p.s.c. New York, USD	USD	693,082	122.31	84,773,579	2,506,178	120.00	300,741,373
	Mashreq Bank p.s.c. Dubai, AED	AED	57,150	33.30	1,903,198	-	-	-
3	Habib American Bank, New York, USD	USD	309,706	122.31	37,881,381	561,260	120.00	67,351,249
4	MCB Bank Limited, Karachi, Pakistan, ACU	ACUD	11,550	122.31	1,412,679	18,681	120.00	2,241,673
5	BANCA Popolare Di Sondrio, Sondrio, Italy, EURO	EURO	41,637	143.66	5,981,461	177,546	125.10	22,210,982
6	Kookmin Bank, Seoul Korea, USD	USD	52,721	122.31	6,448,576	78,905	120.00	9,468,578
7	Kookmin Bank, Seoul Korea, GBP	GBP	18,306	164.79	3,016,760	6,045	150.96	912,605
8	Kookmin Bank, Seoul Korea, CAD	CAD	33,524	89.16	2,988,848	8,394	83.34	699,621
9	Kookmin Bank, Seoul Korea, AUD	AUD	11,054	81.64	902,525	11,274	74.90	844,486
10	National Bank of Pakistan, Tokyo, Japan., JPY	JPY	2,291,388	0.78	1,791,407	1,616,313	0.76	1,229,368
11	Bank Al Jazira, KSA, SAR	SAR	29,186	32.61	951,887	139,986	31.96	4,473,351
12	AXIS Bank Ltd. Kolkata, India, ACU USD	ACUD	261,666	122.31	32,005,389	165,033	120.00	19,804,013
13	Bank of Huzhou Co. Ltd., CNY	CNY	30,760	17.53	539,369	30,728	16.42	504,626
14	Sonali Bank UK, EUR	EURO	58,820	143.66	8,450,006	19,025	125.10	2,380,080
15	Sonali Bank UK, GBP	GBP	341	164.79	56,272	341	150.96	51,548
16	Agricultural Bank of China, CYN	CNY	68,976	17.53	1,209,455	162,765	16.42	2,672,960
17	Bhutan National Bank, ACU	ACUD	2,143	122.31	262,076	28,801	120.00	3,456,078
18	HDFC Bank Ltd., Mumbai, India, ACU	ACUD	483,973	122.31	59,196,652	107,712	120.00	12,925,435
19	Sonali Bank UK, USD	USD	272,317	122.31	33,308,221	124,039	120.00	14,884,661
	Sonali Bank India, ACU	ACUD	274,916	122.31	33,626,076	-	-	-
20	Punjab National Bank, Kolkata, ACU	ACUD	236,957	122.31	28,983,156	42,106	120.00	5,052,660
	Total				425,871,413			524,044,597



MEGHNA BANK PLC.

DETAILS INFORMATION OF LOANS AND ADVANCES MORE THAN 10% OF BANK'S TOTAL CAPITAL (FUNDED & NON-FUNDED)

AS AT DECEMBER 31, 2025

(Tk. In Crore)

SL. No.	Name of Customers	Outstanding			% of Loans to Total Capital		
		Funded	Non-funded	Total	Funded	Non-funded	Total
1	ABA GROUP	0.32	-	0.32	0.04%	0.00%	0.04%
2	ABUL KHAIR GROUP	32.05	7.56	39.61	3.57%	0.84%	4.41%
3	ACI GROUP	128.32	-	128.32	14.30%	0.00%	14.30%
4	AKIJ RESOURCE GROUP	-	33.73	33.73	0.00%	3.76%	3.76%
5	AKIJ VENTURE GROUP	115.06	27.16	142.23	12.82%	3.03%	15.85%
6	ANWAR GROUP	17.07	2.64	19.71	1.90%	0.29%	2.20%
7	BAIZID GROUP	132.08	-	132.08	14.72%	0.00%	14.72%
8	BANGLADESH PETROLEUM CORPORATION	-	-	-	0.00%	0.00%	0.00%
9	BANGLADESH-INDIA FRIENDSHIP POWER COMPAN	484.51	81.10	565.61	53.99%	9.04%	63.03%
10	BANGLALINK	58.38	0.04	58.42	6.51%	0.01%	6.51%
11	BARAKA GROUP	-	6.36	6.36	0.00%	0.71%	0.71%
12	BSRM GROUP	0.10	66.95	67.04	0.01%	7.46%	7.47%
13	BURO BANGLADESH	-	-	-	0.00%	0.00%	0.00%
14	CITY GROUP	96.36	59.76	156.11	10.74%	6.66%	17.40%
15	CONFIDENCE GROUP	117.43	19.91	137.34	13.09%	2.22%	15.30%
16	CROWN GROUP	7.05	-	7.05	0.79%	0.00%	0.79%



Annexure - D

MEGHNA BANK PLC.

DETAILS INFORMATION OF LOANS AND ADVANCES MORE THAN 10% OF BANK'S TOTAL CAPITAL (FUNDED & NON-FUNDED)

AS AT DECEMBER 31, 2025

(Tk. In Crore)

SL. No.	Name of Customers	Outstanding			% of Loans to Total Capital		
		Funded	Non-funded	Total	Funded	Non-funded	Total
17	DEKKO LEGACY GROUP	21.51	14.65	36.17	2.40%	1.63%	4.03%
18	FAIR GROUP	101.09	-	101.09	11.26%	0.00%	11.26%
19	GPH GROUP	135.90	-	135.90	15.14%	0.00%	15.14%
20	HAMKO GROUP	48.76	-	48.76	5.43%	0.00%	5.43%
21	INDEPENDENT GROUP	6.21	0.22	6.43	0.69%	0.02%	0.72%
22	KHOKAN CONSTRUCTION & ENGINEERING LIMITED	98.89	21.07	119.96	11.02%	2.35%	13.37%
23	KR GROUP	88.95	2.70	91.65	9.91%	0.30%	10.21%
24	MASCO GROUP	-	1.94	1.94	0.00%	0.22%	0.22%
25	MEGHNA EXECUTIVE HOLDINGS	60.34	0.65	60.99	6.72%	0.07%	6.80%
26	MEGHNA GROUP	120.17	97.19	217.36	13.39%	10.83%	24.22%
27	NDE GROUP	41.69	70.49	112.17	4.65%	7.85%	12.50%
28	NEW ASIA GROUP	77.24	0.04	77.27	8.61%	0.00%	8.61%
29	NITOL-NILOY GROUP	-	-	-	0.00%	0.00%	0.00%
30	NR GROUP	-	-	-	0.00%	0.00%	0.00%
31	POPULAR GROUP	37.361	-	37.361	4.16%	0.00%	4.16%
32	RANCON GROUP	96.181	67.47	163.650	10.72%	7.52%	18.24%



MEGHNA BANK PLC.

DETAILS INFORMATION OF LOANS AND ADVANCES MORE THAN 10% OF BANK'S TOTAL CAPITAL (FUNDED & NON-FUNDED)
AS AT DECEMBER 31, 2025

(Tk. In Crore)

SL. No.	Name of Customers	Outstanding			% of Loans to Total Capital		
		Funded	Non-funded	Total	Funded	Non-funded	Total
33	RANGS GROUP	101.91	0.36	102.28	11.36%	0.04%	11.40%
34	REVERIE POWER AND AUTOMATION ENGINEERING	37.581	41.70	79.282	4.19%	4.65%	8.83%
35	RSRM GROUP	138.23	-	138.23	15.40%	0.00%	15.40%
36	SAAD GROUP	97.33	6.21	103.54	10.85%	0.69%	11.54%
37	SAMUDA GROUP	48.84	57.74	106.58	5.44%	6.43%	11.88%
38	SB GROUP	-	-	-	0.00%	0.00%	0.00%
39	SEACOM GROUP	100.95	16.88	117.83	11.25%	1.88%	13.13%
40	SHUN SHING GROUP	-	-	-	0.00%	0.00%	0.00%
41	SSR Group	-	-	-	0.00%	0.00%	0.00%
42	SM GROUP	47.76	-	47.76	5.32%	0.00%	5.32%
43	UNITED GROUP	4.36	45.33	49.69	0.49%	5.05%	5.54%
44	WESTERN GROUP	111.69	23.32	135.01	12.45%	2.60%	15.04%
	Total	2,811.66	773.17	3,584.83			

Bank's total Capital as on 31 December 2025 is Tk. 897.02 Crore



**MEGHNA BANK PLC.
FINANCIAL HIGHLIGHTS**

(Amount in Taka)

SL	PARTICULARS	2025	2024
1	Paid up Capital	5,573,206,290	5,573,206,290
2	Total Capital (Core + Supplementary)	8,970,243,691	9,187,045,658
3	Capital Surplus	826,518,774	1,560,862,769
4	Total Assets	122,123,460,146	109,635,370,388
5	Total Deposit	95,076,361,564	86,838,193,780
6	Total Loans & Advances/ Investments	73,853,084,328	67,724,773,392
7	Total Contingent Liabilities and Commitments	30,200,747,178	27,323,777,493
8	Credit Deposit Ratio (%) *	72.99%	73.26%
9	Percentage of Classified Loans against total Loans and Advances/ Investments	5.71%	4.78%
10	Profit after Tax and Provision	11,450,797	464,822,772
11	Amount of Classified Loans & Advances/ Investments	4,217,079,358	3,236,387,323
12	Provisions kept against Classified Loans & Advances/ Investments	2,283,636,876	1,771,500,000
13	Provisions Surplus	515	4,186,947
14	Cost of Fund	11.82%	11.37%
15	Interest Earning Assets	113,086,107,668	101,565,254,765
16	Non-Interest Earning Assets	9,037,352,478	8,070,115,623
17	Return on Investment (ROI)	11.00%	12.86%
18	Return on Assets (ROA)	0.01%	0.48%
19	Income from Investment	3,490,392,749	3,004,696,786
20	Earning Per Share	0.02	0.83
21	Net Income Per Share	0.02	0.83
22	Price Earning Ratio	N/A	N/A

* Credit Deposit Ratio (%) calculation is made as per Bangladesh Bank guidelines.

