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EPA with Japan expected next month

Commerce secretary says

REFAYET ULLAH MIRDHA

Bangladesh expects to sign the Economic Partnership Agreement (EPA) with Japan by the end of next month, as negotiations between the two countries have already been completed, Commerce Secretary Mahbubur Rahman told The Daily Star yesterday.

"If the deal cannot be signed by the end of December for any reason, it will be signed within January 1 or 2, as both sides are ready," he added.

Negotiations for the bilateral EPA concluded in September in Tokyo, though the Japanese government took additional time to verify certain issues before agreeing to the signing. A draft of the finalised negotiation is currently under review by Japan's law ministry.

"If any issue is raised for further negotiation, both countries can resolve it through consultation. It is just routine work as the main negotiation is already completed," the commerce secretary said.

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The talks began in March 2024 under the ousted Awami League-led government and were continued by the interim government after the political changeover in August that year. With the deal, Bangladesh is seeking to secure preferential trade benefits from Japan ahead of its graduation from the least developed country (LDC) category in November 2026.

Rahman described the upcoming signing as a routine procedure, emphasising that the agreement's completion is independent of which government initiated or finalised the negotiation.

Japan has also agreed to maintain duty-free access for Bangladeshi products for three more years, similar to the European Union's arrangement, even after Bangladesh becomes a developing nation next year.

Beyond trade benefits, the EPA is expected to facilitate Japanese investment in Bangladesh and enhance the country's image internationally, given Japan's high compliance standards for trade and foreign direct investment.

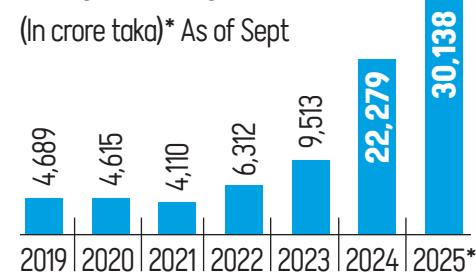
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AB Bank's 'hidden' bad loans push NPLs to 84%

Tk 20,023cr in undisclosed bad loans surfaced within a year

BAD LOANS OF AB BANK IN RECENT YEARS

(In crore taka)* As of Sept



KEY POINTS

BB carried out a forensic audit of the bank

Lender seeks Tk 2,000cr from BB amid deposit flight

Managing director resigns within nine months of joining

Bad loans rose by Tk 20,023cr in just a year

SOURCE: FINANCIAL STATEMENT

MD MEHEDI HASAN

AB Bank's bad loans have ballooned to an unprecedented level, with nearly 84 percent of its total loans in default, a sign of severe financial distress caused by years of irregularities at the country's first private commercial lender.

According to the bank's latest quarterly statement for the period ending in September, AB Bank had Tk 35,982 crore in outstanding loans. Of this, Tk 30,138 crore cannot be recovered on time and has been officially categorised as non-performing loans (NPLs).

The bank had Tk 10,115 crore in bad loans as of September 2024, amounting to 31 percent of its lending portfolio. Officials say, the jump indicates that Tk 20,023

crore in previously undisclosed bad loans have surfaced within a year.

The disclosures come amid a forensic audit being conducted by a foreign auditor, appointed under recommendations from the government's Banking Reform Task Force. Bangladesh Bank officials said the auditor has completed an asset quality review, which includes checking whether loans have been correctly classified, and will soon submit the findings.

HIDING TRUE EXTENT OF STRESSED ASSETS

Officials familiar with the matter said the bank had long concealed the true extent of its stressed assets. They attributed this to irregular management practices, misuse of loan facilities, and an ongoing failure to recover

large loans.

For years, they said, the bank kept its books looking healthier than they truly were by taking advantage of loan deferral facilities from Bangladesh Bank – temporary waivers that allow troubled banks to delay classifying loans as defaulted.

The latest revelations show that nearly all of the bank's key financial indicators have deteriorated.

Amid growing pressure from deposit withdrawals sparked by the audit, AB Bank has requested an additional Tk 2,000 crore in liquidity support from Bangladesh Bank to maintain day-to-day operations. The development comes at a time when the regulator is under the process of merging five troubled banks.

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