NAVIGATING CHALLENGES THROUGH

DIGITAL INNOVATIONS

ANNUAL REPORT 2025

Janata Bank PLC.

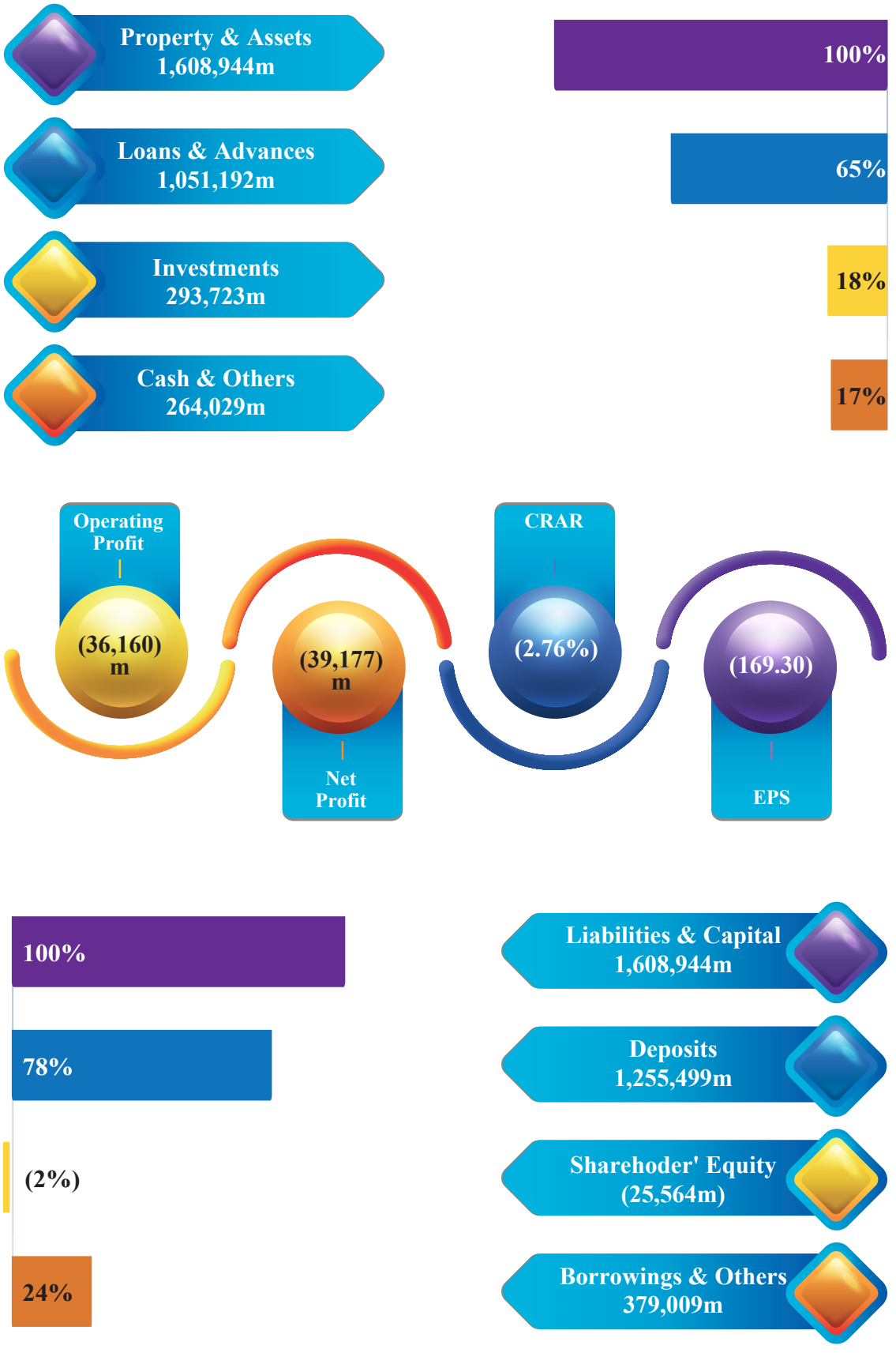
your committed partner in progress

Rationale for the Annual Report 2025 Cover Page Design of Janata Bank PLC.

The cover design of the Annual Report 2025 of Janata Bank PLC visually encapsulates the bank's strategic resilience and forward-looking vision, seamlessly aligning with the theme "Navigating Challenges Through Digital Innovation." The upper section features a synchronized global map and a 3D digital globe intertwined with binary code structures, symbolizing the bank's integration of data-driven tech solutions, modern cyber-capabilities, and global banking standards to overcome complex macroeconomic hurdles. Acknowledging the financial headwinds and transitional adjustments faced in 2025, this composition reflects a pivotal phase of structural consolidation, where temporary setbacks are being actively converted into opportunities through an aggressive technological pivot. Below this, dynamic, flowing blue curves represent continuous motion, agility, and secure progression, illustrating how the bank smoothly maneuvers through disruptions and loss-recovery phases by deploying next-gen smart banking platforms, automated core systems, and digital-first asset management. The dominant corporate blue palette reinforces core institutional values of trust, fiscal stability, and professional excellence in a digital age, culminating at the base with the proud display of the Janata Bank PLC logo and its timeless baseline, "your committed partner in progress." Together, these elements transform the cover into a powerful visual manifesto of a tech-resilient institution steadfastly turning market challenges into milestones and leading economic growth through continuous smart banking transformation. Finally, the bottom half, coloured in clean white, bears our enduring pledge to transparency, accountability, and customer-centric vigilance; the true constants of our corporate equation as we actively drive national economic growth through smart banking transformation.



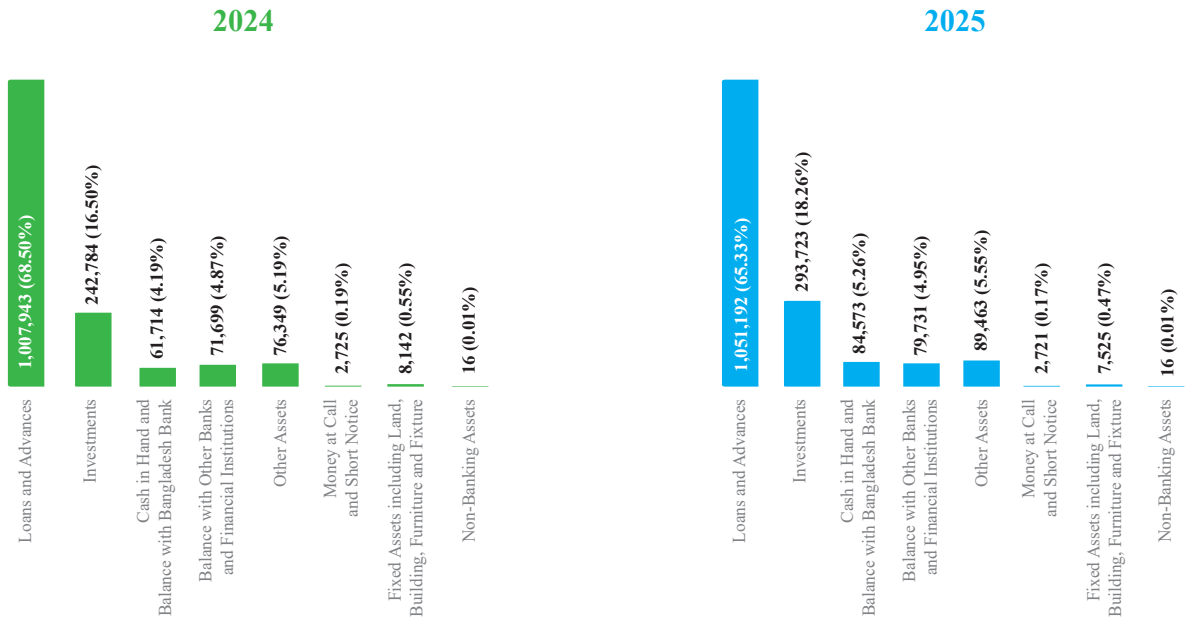
Financial Highlights 2025



Simplified Balance Sheet of JBPLC

PROPERTY AND ASSETS

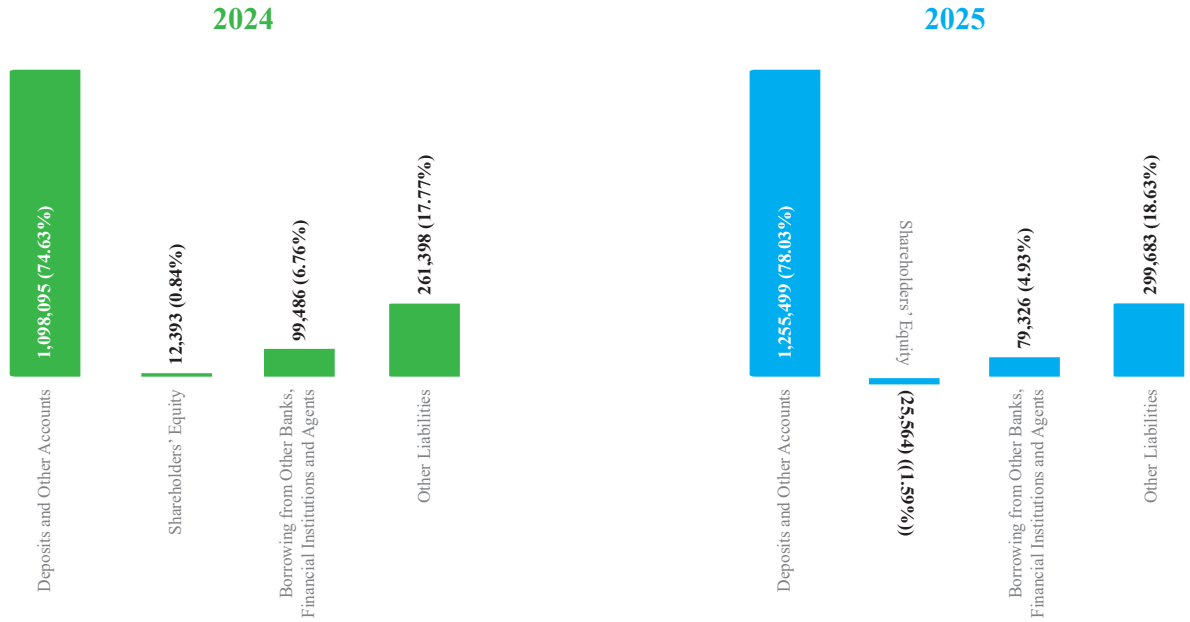
(BDT in Million)



	2025	2024	Growth
Property and Assets			
Liabilities and Shareholder' Equity	1,608,944 BDT in Million	1,471,372 BDT in Million	9.35% ▲

LIABILITIES AND SHAREHOLDERS' EQUITY

(BDT in Million)



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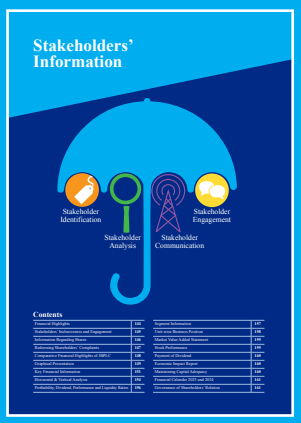
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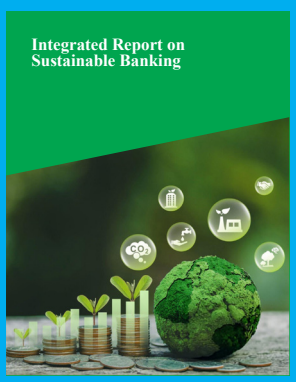
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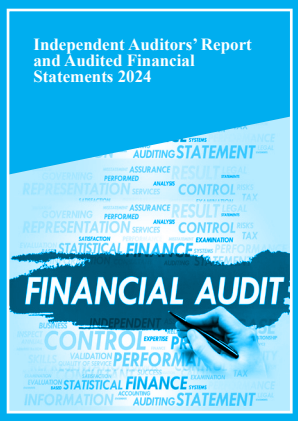
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Letter of Transmittal

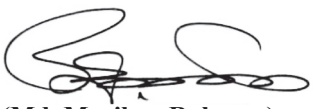
To
All Shareholders
Registrar of Joint Stock Companies & Firms
Bangladesh Securities and Exchange Commission
Bangladesh Bank
Dhaka.

Subject: Annual Report for the year ended 31 December 2025

Dear Sir

It is our great pleasure to enclose herewith a copy of the Annual Report 2025 together with the Audited Financial Statements of Janata Bank PLC. and it's Subsidiaries-Janata Exchange Company Srl., Italy, and Janata Capital & Investment Limited, Dhaka for your kind information and due record.

Yours Sincerely



(Md. Mazibur Rahman)
Managing Director

Janata Bank PLC.

Head Office: Janata Bhaban
110, Motijheel C/A, Dhaka, Bangldesh

NOTICE OF THE 19th ANNUAL GENERAL MEETING

Notice is hereby given to all members of Janata Bank PLC that the 19th Annual General Meeting (AGM) of the company will be held on Thrusday, 18 August, 2026 at 11-00 am in the Board Room (level-11) of Janata Bank PLC, Head Office, Dhaka-1000 to transacting following business:

AGENDA

Ordinary Business:

1. To ratify the minutes of the 18th Annual General Meeting (AGM) held on 13th July 2025;
2. To receive, consider and adopt the Directors' Report and Audited Financial Statements of the Bank for the year ended on 31st December 2025 together with the Auditors' Report thereon;
3. To declare the dividend for the year ended on 31st December 2025 as recommended by the Board of Directors;
4. To appoint External Auditor(s) of the Company for the year 2026 until the conclusion of the next Annual General Meeting and fix their remuneration;
5. To appoint Corporate Governance Compliance Auditor(s) for the year 2026 until the conclusion of the next Annual General Meeting and fix their remuneration;
6. To retire and re-elect directors in accordance with the provisions of Law and the Articles of Association of the Company.

All the honorable members are requested to kindly make it convenient to attend the meeting in time.

Date: 23 July, 2026
110 Motijheel C/A
Dhaka, Bangladesh

By order of the Board of Directors,

(Md. Morshedul Bari)
Company Secretary (In-charge)
Phone: +88-02-223350224

Enclosure:

1. The minutes of the 18th Annual General Meeting (AGM) held on 13th July 2025;
2. The Audited Financial Statements for the year ended on 31 December 2025 with Auditors' Report;
3. The Directors' Report-2025;
4. The proxy form

Note:

- The Board of Directors has recommended No dividend for the year ended 31st December, 2025.
- A member may appoint a proxy to attend and vote in his/her place by filling proxy form as per section-83 of the Articles of Association of the company.
- The proxy form, duly signed by the Shareholder and affixed with a BDT 20.00 stamped, must be submitted to the Registered Office of the Company at least 48 hours prior to the Meeting.

Vision, Mission and Core Values of JBPLC



Vision

To become an effective and the largest commercial bank in Bangladesh to support socio-economic development of the country and to be a leading bank in South Asia.



Mission

Janata Bank PLC. will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every unit/ component of banking network.



Core Values

- Professionalism
- Growth
- Diversity
- Dignity
- Accountability
- Integrity

Strategic Objectives of JBPLC

WE HAVE

- Concern
- Commitment
- Competence

OUR STRENGTHS

- Nationwide networks, 929 branches, 1 sub branch
- Foreign networks, 4 branches
- Relationship management application 367
- Increase of inward remittance
- The image of a state-owned commercial bank
- Market reputation
- Global recognition
- Strong deposit base
- No provision shortfall
- Skilled manpower
- Experienced management
- Newly recruited talents
- Competent board of directors
- Running adequate liquidity

WE NEED

- Maintain strong capital
- Develop strong sense of belongingness (ownership)
- Consolidate team spirit
- Apply human touch in relationship with clients
- Increase managerial efficiency
- Practice innovative thinking
- Stay free from corruption
- Improve online banking
- Improve IT infrastructure
- Broaden deposit base
- Expedite cash recovery
- Make all branches profitable
- Enrich training programs
- Boost up foreign remittance
- Ensure chain of command and discipline
- Properly assess the borrowers demand
- Make correct valuation of security/collateral
- Honor customers preference
- Synchronize mass banking with elite banking
- Avoid bureaucracy in loan processing
- Be aware of gender sensitivity
- Maintain aesthetic branch infrastructure
- Work with a mindset of serving clients

OUR BRAND

- IT based delivery channels
- Easy access to customers
- Quality and responsive staff
- Service with competitive cost
- Business diversification
- Professionalism
- No hidden cost
- Positive impact of CSR

Code of Conduct



In accordance with the ethical principles, the employees of Janata Bank PLC. :

- Act with integrity, competence and dignity;
- Are loyal to the bank and bank's interest;
- Maintain professionalism and ethical standards;
- Deliver service in accordance with the policies and relevant guidelines of JBPLC.
- Try to fulfill the customer needs in the best possible manner within the guideline of corporate ethics;
- Keep confidentiality in all relevant matters;
- Maintain of and comply with all applicable laws, rules and regulations;
- Never offer or accept illegal facilities or gifts in order to gain personal advantage;
- Show no discrimination against any persons irrespectives of their race, religion, color, gender, age, etc.
- Are not engaged in any unprofessional conduct.
- Do not commit any act that reflects adversely on honesty, trustworthiness and professional competence.

Ethical Principles



Bank deals with public money where ethical compliance is very important. Janata Bank maintains it's reputation as a law-abiding organization and a good corporate body. Employees are properly guided to conduct business in compliant manner. The policy and procedures regarding Janata Bank's business process are prepared in adherence to the laws and regulations. JBPLC follows and maintains ethical principles in every sphere of its banking operation and customer services. Following are the main features of code of ethics for employees and their business conducts:

- Implement justice and fairness;
- Ensure optimal customer services;
- Maintain privacy and secrecy of customers' information and at the same time, comply with 'The Right to Information Act-2009';
- Prevent money laundering and corruption;
- Protect and uphold corporate values;
- Maintain accuracy and transparency in financial reporting;
- Protect natural environment;
- Perform all the activities according to the guidelines and laws approved by the various regulatory authorities.

Statement of Forward Looking Approach

JBPLC's forward looking statements comprehend the management's views and advance thinkings based on the hypothesis of business condition, future expectation etc. where economic scenario of the country and sustainability are subject to some known & unknown risks. As a result concrete performance or result may be materially different from original plan due to a variety of factors including those without limitation to the followings factors:

- Variations in fiscal, monetary and trade policies;
- Variations in national economic and financial conditions;
- Modifications in regulatory guidelines and government policy issues;
- Alterations in accounting standards;
- Changes in corporate tax structure;
- Modifications in legislation and regulation of VAT on banking services;
- Revisions in interest rates, forex rates and commodity prices;
- Refinement in confidence and behavior of customers;
- Instability in capital market;
- Volatility of interest rate and money market;
- Changes in socio-economic condition arising out of natural calamities and political disturbances;
- Global embargo/unrest affecting trade and flow of remittances;
- Changes in market structure and intensity of business competition;
- Adverse impact of inflationary pressure;
- Unforeseen natural disasters;
- Reduction in the lending rates to businesses in supply of essential commodities.



Corporate Profile

Name of Company	:	Janata Bank PLC.
Registered Office	:	Janata Bhaban 110, Motijheel C/A Dhaka-1000 Bangladesh.
Legal Status	:	Public Limited Company
Date of Incorporation	:	21 May 2007
Date of Commencement of Business	:	21 May 2007
Authorized Capital	:	Tk. 30,000 Million
Paid up Capital	:	Tk. 23,140 Million
Face value per share	:	Tk. 100 per share
Shareholding Pattern	:	100% Share owned by the Government of the Peoples Republic of Bangladesh
Tax Identification No.	:	143462765792
Business Identification No	:	000000027-0002
Chairman	:	M. Fazlur Rahman
Managing Director	:	Md. Mazibur Rahman
Chief Financial Officer (CFO)	:	Alamgir Kabir Chowdhury (GM-A&FMD)
Chief Risk Officer	:	Md. Hafizur Rahman Molla (GM)
Chief Information Officer	:	Mohammad Anis (GM)
Company Secretary (In-charge)	:	Md. Morshedul Bari
Total Number of Branch	:	929
Domestic Network		
Number of Branch	:	925
Number of Divisional office	:	13
Number of Area Office	:	51
Number of AD Branch	:	56
Overseas Network		
Number of Branch	:	04
Location	:	Abu Dhabi, Dubai, Al-Ain and Sharjah. UAE
Chief Executive Office	:	Obied Sayah Al – Mansuri Building, Zayed the 1st Street (Electra Road), Post Box No: 2630 Abu Dhabi, United Arab Emirates
Subsidiaries	:	
Janata Capital and Investment Ltd	:	Dhaka, Bangladesh
Janata Exchange Company srl.	:	Rome & Milan, Italy
Relationship Management Application	:	367
Number of Employee	:	14390
Number of Exchange House	:	73
Corporate Rating Status		
With Government Support	:	AAA in the long term ST-1 in the short term
Without Government Support	:	A3 in the long term ST-3 in the short term
Phone PABX		8802-223380029, +8802-223380042,+8802223385042, +8802-223386142,+8802-223350193
E-mail	:	md@janatabank-bd.com
Website	:	jb.com.bd
Swift	:	JANBBDDH

Chief Law Officer
Md. Dalil Uddin
(Joined on 08.10.2025)

Chief Security Officer
Md. Musfiqur Rahman
(PRL On 15.05.2026)

Md. Mahmud Ul Matin-DGM (HRD)
(In-Charge)

Auditors
Anil Salam Idris & Co.
Chartered Accountants
Address: House # 1/B (3rd Floor),
Road # 8, Block # I,
Banani, Dhaka # 1213.
Telephone no: +88(02)222274858-9
Cell Phone: +8801740-6493375
E-mail: info@asisco.com.bd
Website: www.asisco.com.bd

Credit Rating Agency
Credit Rating Agency of Bangladesh Limited (CRAB)
D H Tower, Level-15,6
Panthapath, Dhaka-1215.
Phone: +8802-55013681
IP-Phone(Hunting): 09613000011
Email: info@crab.com.bd

Legal Advisors
Mrs Halima Ferdous
3031 Anex Building,
Supreme Court Bar Bhaban, Dhaka
Mob: 01552487546

Mr. Syed Mafizur Rahman
16, Rangkin Street Wari, Dhaka.
Mob: 01711528165

Mr. Mirazul Hossain Khan
(Bar-at-Law)
59, Green Corner, Green Road, Dhaka.
Mob: 01819228438

Sheikh Shafiq Mahmud
Aziz Co-operative Complex,
B-1(7th Floor),
204 Shaheed Sayed Nazrul Islam Sarani,
Bijoynagar, Dhaka.
Mob: 01715285490

Tax Advisor
MABS & J Partners
Chartered Accountants
SMC Tower (7th Floor)
33, Banani C/A, Road 17
Dhaka-1213, Bangladesh
Ph: 880-2-222275057-58
Email.info@mabsj.com

Key Milestones of JBPLC

2025

JBPLC has achieved Remittance Award-2025

JBPLC has achieved Top Ten Remittance Award - 2026 & JBPLC crossed Tk.1,255,498 million in Deposit

2024

JBPLC has achieved Remittance Award - 2024

JBPLC has achieved Top Ten Remittance Award - 2025

2023

Received the SAFA international Award-2022

Winner of ICAB National Award for Best Presented Annual Report-2022

Received ICMAB Best Corporate Award-2022

Has been Awarded Top 10 Remittance Award-2024

2022

JBPLC has received the SAFA Inernational Award-2021 (Gold Award) for Best Presented Annual Report

JBPLC is Awarded the ICMAB Best Corporate Award-2021 (Gold-1st Position)

JBPLC achieved Certificate of Merit Award from ICAB

JBPLC crossed Tk. 8,52,087 million in Loans and Advances

2021

JBPLC Achieved Certificate of Merit Award from ICAB

JBPLC received SAFA international Award

JBPLC Awarded Top Ten Remittance Award 2021 & 2022

JBPLC crossed Tk. 1,016,208 million in Deposit

2020

JBPLC achieved total assets of value Tk. 1,000,000 million

JBPLC implemented Automated Challan System (ACS)

JBPLC Crossed Tk. 605,352 million in Loans & Advances

2011

Launching of JBPLC CIB online system.

Launching BEFTN & EFT operation.

Inauguration of online banking.

2011-2012

Received "ICMAB Best Corporate Award" from Institute of Cost and Management Accountants of Bangladesh (ICMAB).

2010

Incorporation & commencement of Janata Capital & Investment Ltd.

Launching of BACH operation.

2009

Launching of speedy remittance service.

Issuance of 1st bonus share in JBPLC.

2008

Commencement of NRB branch.

2002

Incorporate of ATM service.

2003

JBPLC crossed Tk. 100,000 million of loans & advances.

2004

Received "Asian Banking Award" on Financing program for Women Entrepreneurship from Asian Bankers Association (ABA) & Bank Marketing Association of the Philippines (BMAP).

2005

Received "Asian Banking Award" on credit scheme for handicapped people from Asian Bankers.

Awarded by Asian Bankers Association (ABA) & Bank Marketing Association of the Philippines (BMAP).

2006-2009

Incorporation and commencement of business as JBPLC.

Received "World Best Bank Award" from New York based financial magazine global finance.

2019

Implanted in all Branches have introduced online Banking

Received "Top Ten Remittance Award-2020"

Received "Bangladesh Bank Remittance Award-2018"

2018

Received "ICMAB Best Corporate Award" from Institute of Cost and Management Accountants of Bangladesh (ICMAB).

JBPLC Crossed BDT Tk. 675,548 million in Deposit

Positive Impact of CSR Activities

2017

Received "ICAB Best Presented Annual Report Award" (1st position) from The Institute of Chartered Accountants of Bangladesh(ICAB).

Received "ICMAB Best Corporate Award" from Institute of Cost and Management Accountants of Bangladesh (ICMAB).

Received Best presented Annual Report & SAARC anniversary award from The South Asian Federation of Accountants (SAFA).

2016

Received "ICMAB Best Corporate Award" from Institute of Cost and Management Accountants of Bangladesh (ICMAB).

Launching of JB PIN Cash service.

Received "ICMAB Best Corporate Award" (1st position) from The Institute of Cost and Management Accountants of Bangladesh.

2015

JBPLC Rewarded "Wholesale Banking Awards 2015" &"Retail Banking Awards 2015".

2011-2013

JBPLC achieved highest operating profit among SCBs.

2012

JBPLC at the top in CSR activities among the SCBs.

Landmark of Tk. 400,000 million deposit.

2012-2013

JBPLC has been Rewarded "Wholesale Banking Award" &"Retail Banking Award"&"Bank of the year Award"

by Asian Banking and Finance (CMG) Singapore.

2013

Fully computerization of all JBPLC Branches.

Enhancement of paid up capital to Tk. 19,140 million.

2014

Received "ICAB Corporate Governance Award" from The Institute of Chartered Accountants of Bangladesh (ICAB).

Received "Asian Banking and Finance Awards 2014" from The Asian Banking and Finance Magazine (ABF) .

Incorporation of Janata Exchange Company, USA.

JBPLC crossed 900 Branches all over the country.

2001-2005

JBPLC awarded "The bank of the year in Bangladesh" by London based financial times group.

2000

Deposit crossed Tk. 100,000 million.

1999

Cash dividend paid to the government for the first time

1990

Launching 1st computer in JBPLC.

1976

Inaugurated its overseas Branch in UAE.

1972

Commencement of banking operation.

Key Indicators of Janata Bank PLC. from 1972 to 2025

BDT in Crore

Year	Deposit	Loans and Advances	Classified Loan	Import	Export	Foreign Remittance	Operating Profit	Net Profit	Manpower	No. of Branches	Authorized Capital	Paid up Capital	CRAR %
1972	157	113	-	198	70	-	1.42	0.66	3408	261	5	1.5	-
1973	233	156	-	154	77	2	4.66	2.20	4326	286	5	3.0	-
1974	258	209	-	145	87	4	4.49	2.05	4554	312	5	3.0	-
1975	292	256	-	131	115	-	9.43	3.50	4793	322	5	3.0	-
1976	421	356	-	224	179	-	11.10	0.06	6140	377	5	3.0	-
1977	481	453	-	388	168	-	11.51	3.30	7553	507	5	3.0	-
1978	542	543	-	453	186	-	7.50	2.98	10099	634	5	3.0	-
1979	662	677	-	635	294	32	9.65	3.66	11795	721	5	3.0	-
1980	772	778	-	1158	370	83	9.70	3.76	12512	815	5	3.0	-
1981	869	889	-	1307	359	132	6.07	0.10	11517	830	5	3.0	-
1982	994	1167	-	1105	340	206	17.13	3.40	11882	831	5	3.0	-
1983	1371	1256	-	1321	488	221	19.27	4.66	12161	831	5	3.0	-
1984	1808	1518	-	2628	510	168	23.09	8.17	12997	838	15	3.0	-
1985	2028	1699	-	1885	600	166	28.55	5.28	13421	850	15	4.0	-
1986	2277	1762	-	1511	650	183	27.70	9.35	14605	856	15	4.0	-
1987	2701	1871	-	1812	740	212	14.92	8.82	15197	865	15	4.0	-
1988	3172	2272	-	2102	800	221	17.66	5.47	16329	883	15	4.0	-
1989	3632	2699	-	2923	918	195	5.90	5.90	16829	889	15	4.0	-
1990	3931	2616	-	3143	1365	243	4.88	4.88	17379	893	800	85.2	-
1991	4489	2781	-	2066	1220	225	0.15	0.15	18128	895	800	211.0	-
1992	5062	3080	-	2511	1526	250	0.17	0.17	18277	895	800	259.4	-
1993	5458	3565	-	2781	1555	357	0.68	0.68	18151	897	800	259.4	-
1994	6280	3758	-	3182	1819	484	0.25	0.25	17859	895	800	259.4	-
1995	6656	4196	-	4600	1914	555	1.26	1.26	17620	897	800	259.4	-
1996	7570	4875	-	3786	2056	732	94.60	1.11	17351	897	800	259.4	-
1997	8703	5294	-	3694	2296	964	109.70	2.04	17113	897	800	259.4	-
1998	8848	5732	-	4540	2134	985	135.70	2.75	17451	897	800	259.4	-
1999	9332	7340	-	4325	2159	746	24.28	1.03	17138	898	800	259.4	-
2000	10467	8095	2717	4800	3078	955	83.12	1.12	16947	898	800	259.4	-
2001	12506	9329	2832	5466	3238	1288	40.25	1.12	16692	900	800	259.4	-
2002	13889	9974	2943	5888	3445	1996	123.98	1.48	16330	870	800	259.4	-
2003	13859	10146	2264	6047	4286	2138	212.00	2.09	15993	847	800	259.4	-
2004	15103	10778	1797	7492	5462	2433	231.20	-	15705	847	800	259.4	-
2005	16889	12446	1424	7291	5839	2657	330.10	-	15321	847	800	259.4	-
2006	18294	13849	1775	12880	7089	2926	421.30	-	14772	848	800	259.4	-
2007	19863	12120	1985	8406	7185	3679	496.30	168.10	13860	848	800	259.4	-
2008	22133	14467	1714	12941	8541	4592	700.30	314.50	13379	849	800	259.4	-
2009	24617	16635	1403	11852	8865	5619	857.81	298.20	13122	851	2000	500.0	-
2010	28656	22573	1182	18374	11851	5264	1203.64	490.70	12826	861	2000	500.0	9.19
2011	36167	25780	1504	19728	15375	7228	1572.20	444.50	15020	873	2000	812.5	10.20
2012	40977	30534	5320	18828	15652	10009	1453.38	(1528)	15071	888	2000	1100.0	3.70
2013	47854	28575	3177	17667	15325	10398	1212.71	955.14	15485	897	2000	1914.0	10.27
2014	51601	31977	3738	14456	15408	10668	1068.33	381.32	14413	904	3000	1914.0	10.30
2015	56891	34986	4318	14718	14537	10633	1072.05	480.78	14151	908	3000	1914.0	10.16
2016	64182	40304	5936	12665	15445	9008	1003.83	260.54	13188	910	3000	1914.0	10.69
2017	64944	45958	7600	14358	13992	7202	1136.95	268.65	12391	912	3000	1914	10.06
2018	67555	53371	17998	22041	11468	7608	978.90	24.90	11849	913	3000	2314	10.09
2019	69141	54847	14603	21096	9740	7553	709.37	24.64	11851	914	3000	2314	10.03
2020	82401	60535	13736	18629	9300	7814	980.97	14.32	11483	916	3000	2314	10.05
2021	101621	69966	12320	27516	17114	6830	1002.40	300.32	12220	918	3000	2314	8.98
2022	101459	85208	15197	48368	21976	5931	928.13	113.34	12173	921	3000	2314	7.83
2023	110336	98389	25009	45567	14255	8629	583.74	55.31	12737	926	3000	2314	6.75
2024	109810	100794	68066	43325	8155	20289	(2194.97)	(3070.61)	14323	929	3000	2314	0.93
2025	125549	105119	72804	29752	6169	27556	(3616.05)	(3917.71)	14390	929	3000	2314	(2.76)

List of Chairmen (1972-2025)

SL	Name	Tenure
1	Mr. Khairul Kabir	10.02.1972-16.11.1974
2	Mr. Mushfeq-us-Saleheen	22.11.1974-09.02.1977
3	Mr. A.N.M. Sulaiman Chaudhury	10.02.1977-31.03.1981
4	Dr. M.A. Rashid	01.04.1981-05.11.1981
5	Mr. Dewan Toimur Reja Chowdhury	29.12.1981-04.05.1982
6	Dr. Abdullah Faruque	05.05.1982-04.05.1985
7	Mr. A.F.M. Ehsanul Kabir	05.05.1985-21.01.1987
8	Breg. (Rtd.) M. Rahman Majumder	22.01.1987-19.02.1990
9	Major (Rtd.) Hafiz Uddin Ahamed	20.02.1990-10.12.1990
10	Dr. Mohammad Abdur Rashid	15.12.1990-10.07.1991
11	Mr. Imam Uddin Ahamed Chowdhury	11.07.1991-05.09.1993
12	Dr. Abdullah Faruque	06.09.1993-16.03.1994
13	Mr. Mir Mohammad Nasir Uddin	17.03.1994-03.04.1995
14	Wing Com. (Rtd.) M Hamidullah Khan	16.04.1995-11.01.1996
15	Mr. A. K. M. Anishur Rahman	31.01.1996-29.05.1996
16	Dr. Mohammad Harunur Rashid	30.05.1996-10.08.1996
17	Mr. Imam Uddin Ahamed Chowdhury	11.08.1996-10.08.1998
18	Mr. Mohammad Ali	11.08.1998-25.06.2000
19	Dr. Atiur Rahman	26.06.2000-12.11.2001
20	Mr. M. Ayubur Rahman	08.12.2001-11.07.2004
21	Mr. Md. Shafiqul Islam	12.07.2004-15.08.2004
22	Mr. Khandoker Shahidul Islam	16.08.2004-02.11.2006
23	Mr. Md. Abdul Majid	05.11.2006-18.01.2007
24	Mr. A F M Sulaiman Chaudhury	18.01.2007-24.05.2007
25	Mr. Suhel Ahammad Chaudhury	24.05.2007-09.09.2009
26	Dr. Abul Barkat	09.09.2009-08.09.2014
27	Mr. A.K.M. Kamrul Islam, FCA (In Charge)	29.09.2014-07.12.2014
28	Shaikh Md. Wahid-uz-Zaman	08.12.2014-07.12.2017
29	Mrs. Luna Shamsuddoha	28.02.2018-27.08.2019
30	Dr. Jamaluddin Ahmed, PhD FCA	28.08.2019-28.07.2020
31	Dr. S. M. Mahfuzur Rahman	29.07.2020 - 22.08.2024
32	Mr. M. Fazlur Rahman	18.09.2024 - till date

List of Managing Directors (1971-2025)

SL	Name	Tenure
1	Mr. Khairul Kabir	16.12.1971-30.12.1971
2	Mr. G.M. Chowdhury	30.12.1971-10.02.1972
3	Mr. Khairul Kabir	10.02.1972-16.11.1974
4	Mr. Mushfeq-us-Saleheen	22.11.1974-09.02.1977
5	Mr. A.N.M. Sulaiman Chaudhury	10.07.1977-09.07.1981
6	Mr. A.H.M. Kamaluddin	20.11.1981-31.07.1982
7	Mr. Md. Fazlur Rahman	14.08.1982-29.08.1983
8	Mr. Ashraful Haque	29.08.1983-30.12.1984
9	Mr. A. A. Qureshi	03.03.1985-09.08.1986
10	Mr. M. Ahsanul Haque	09.08.1986-19.04.1989
11	Mr. M. Hayatur Rahman	01.07.1989-02.07.1991
12	Mr. Muhammad Taheruddin	02.07.1991-02.05.1994
13	Mr. Jalilur Rahman Chowdhury	01.06.1994-06.09.1995
14	Mr. Golam Mustafa	06.09.1995-30.12.1997
15	Mr. M. A. Hashem	30.12.1997-11.04.1999
16	Mr. Md. Aminul Islam	11.04.1999-30.12.1999
17	Mr. S. A. Chowdhury	06.01.2000-15.05.2001
18	Mr. AKM. Sajedur Rahman	15.05.2001-12.11.2001
19	Mr. Murshid Kuli Khan	12.11.2001-02.09.2004
20	Mr. S. M. Aminur Rahman	07.09.2004-14.12.2006
21	Mr. Md. Mizanur Rahman (In Charge)	15.12.2006-11.04.2007
22	Mr. Md. Mukter Hussain	12.04.2007-28.01.2008
23	Mr. S. M. Aminur Rahman	28.01.2008-27.07.2014
24	Mr. Omar Farooque (In Charge)	28.07.2014-27.10.2014
25	Mr. Md. Abdus Salam, FCA	28.10.2014-27.10.2017
26	Mr. Md. Abdus Salam Azad (In Charge)	28.10.2017-04.12.2017
27	Mr. Md. Abdus Salam Azad HFF	05.12.2017- 03.12.2020
28	Mr. Md. Abdus Salam Azad HFF	09.12.2020- 29.04.2023
29	Mr. Md. Abdul Jabber	03.05.2023 - 24.09.2024
30	Mr. Md. Golam Mortuza (In Charge)	25.09.2024 - 06.11.2024
31	Mr. Md. Mazibur Rahman	07.11.2024 - till date

Board of Directors

Chairman of Board of Directors

Mr. M. Fazlur Rahman CSP

Members of the Board of Directors

Mr. Badre Munir Firdaus
Mr. Abdul Majid Sheikh
Mr. Abdul Awal Sarker
Dr. Md. Shahadat Hossain
Mr. Md. Ahsan Kabir
Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA
Dr. A. A. Mahboob Uddin Chowdhury
Mr. Md. Mazibur Rahman, Managing Director

Company Secretary (In-charge)

Mr. Md. Morshedul Bari

Information about Inpendent Direcor

All the directors are non-executive and independent in nature. They comply all the requirements mentioned in the section 1(02) and section 1(03) of the Corporate Governance Code gazette notification dated 03 June 2018 to be an independent director.

Directors' Profile





Mr. M. Fazlur Rahman CSP
Chairman, Board of Directors

Mr. M. Fazlur Rahman assumed the role of Chairman of the Board of Directors of Janata Bank PLC on September 18, 2024. He had earl ier served as Chairman of the Board of Agrani Bank from 2003 to 2006. Since 2015, he has also been serving as the Vice Chairman of the Trustee Board of Pundra University of Science and Technology. In addition, he chairs the Editorial Board of The Weekly Saradina.

Mr. Rahman joined the Civil Service of Pakistan (CSP) in 1970 and served until 2003. He was Secretary of the Ministries of Science and Technology, Health, and later the Planning Division, where he also served as Member (Programming, SED of the Planning Commission. Prior to these, he was Additional Secretary in the Cabinet Division, ERD, and Health Ministry, and served as Joint Secretary in the President's Secretariat, Cabinet Division, and the Ministries of Health and Commerce. He served as Deputy Commissioner of Jashore (1979-1981) and as Private Secretary to Shaheed President Ziaur Rahman (1976-1979).

Alongside his administrative career. Mr. Rahman has pursued continuous professional development. In 1989, he completed the Managing Public Enterprises (MPE) program at the University of Manchester. He also participated in the JHUCCP program of the Johns Hopkins University and undertook a short-term training with the National Audit Office (NAO) in the UK. He attended the International Conference on Local Government at BARD, Cumilla in 1982 and the International Conference on Population and Development in Cairo in 1994.

Building on this exposure, Mr. Rahman led economic negotiation teams in Canada and Japan and engaged in high-level consultations with international organizations such as UNICEF, the World Bank, WHO, UNFPA, focusing on health and family welfare.

For his contributions to the national polio eradication effort in Bangladesh. Rotary International honored him with the PHE award and decoration.

Beyond his civil service responsibilities, Mr. Rahman has made substantial contributions to national institutions and voluntary organizations. He served as Chief National Commissioner of Bangladesh Scouts from 2000 to 2008 and held the position of Managing Director at Ahsania Mission Cancer and Hospital from 2006 to 2009. For his credit, he received highest award in Scouting in Bangladesh, Nepal, Thailand and Japan.

Born on February 21, 1946, in Bogura, Mr. Rahman earned his B. Sc. (Hons) (1965) and M.Sc. (1966) in Physics from the University of Dhaka. In 1982, he received a Master in Public Administration (MPA) from the Kennedy School of Government at Harvard University, supported by a Ford Foundation Fellowship.

Mr. Rahman has also made intellectual and literary contributions. He co-authored the book Television (1969) with Rafi Ahmed and authored Particle Accelerator (1977), both published by Bangla Academy. Additionally, he presented a paper on family planning at ICOMP in Kuala Lumpur, Malaysia.

Throughout his career. Mr. Rahman has travelled extensively for official assignments, scouting and professional engagements. His country-visits includes Australia, Korea, Thailand, Singapore, Indonesia, Japan, the Philippines, Hong Kong, Macao, China, Saudi Arabia, Palestine, India, Sri Lanka, Maldives, Egypt, Tunisia, Morocco, South Africa, Mauritius, Bhutan, Colombia, Trinidad and Tobago, Brazil, the United States, Canada, the United Kingdom, Ireland, Switzerland, Austria, Hungary, Slovakia, and Greece.

Mr. Rahman is the son of Saferuddin Mondal and Zobeda Khatoon. He is married to Ayesha Shireen Rahman, a retired Professor of Physics. They have three children- two sons and a daughter.



Mr. Badre Munir Firdaus
Director

Mr. Badre Munir Firdaus, a distinguished bureaucrat, joined as a Director at Janata Bank PLC on 30 April, 2024. His earlier tenure included a role as the Chief (Additional Secretary) in the General Economic Division, Planning Commission of the Ministry of Finance, where he manages operations related to Central and Commercial Banks. Prior to this, he acted as the Joint Secretary in the Ministry of Youth and Sports. He also served as a Deputy Managing Director at Probashi Kollan Bank.

Born on 27 June, 1966, in the village of Birhali, Dinajpur district, Mr. Firdaus has a rich educational background with Bachelor's and Master's degrees in Management from the University of Dhaka, followed by a Master's in Public Policy and Management from Northern University Bangladesh in 2013.

Mr. Firdaus commenced his career in public service in 1993 as an Assistant Commissioner at the Khulna Deputy Commissioner's Office. His career trajectory includes significant roles such as Deputy Commissioner in Noakhali District, First-Class Magistrate across several districts, and Deputy Secretary in the Cabinet Division. His expertise in governance and administration led to his roles as a Director on the boards of Sadharon Bima Corporation and the Bangladesh Municipal Development Fund (BMDF).

His commitment to professional growth is evidenced by his participation in a variety of training programs globally. These include a seminar on government management in Beijing, intellectual property courses in Qingdao municipal intellectual psc, china, and programs on good governance in India, alongside professional development in Australia and leadership courses in the UK.

In his personal life, Mr. Firdaus is married to Mrs. Sabina Alam, Director General (Additional Secretary) in the Department of Archaeology, Ministry of Cultural Affairs.

They have two children: Nawshin Ferdaus and Muhtasim Ferdaus. Mr. Firdaus's career reflects his unwavering dedication to enhancing the financial and administrative frameworks within Bangladesh, characterized by his profound commitment to public service and governance.



Mr. Abdul Majid Sheikh
Director

Mr. Abdul Majid Sheikh joined the Board of Directors of Janata Bank PLC on December 3, 2024. He currently serves as the Chairman of the Audit Committee and as a Member of the Risk Management Committee of the Bank.

He is presently engaged as Director (Audit & Accounts) at Meghna Group, one of the country's prominent industrial conglomerates.

Mr. Sheikh holds a Master of Business Administration (MBA) with a major in Finance and Banking from the International Islamic University, Chittagong, conferred in 2004 with First Class (CGPA 3.33 out of 4.00). He earned an M.Sc. in Soil Science from the University of Dhaka in 1981 with Second Class, following a B.Sc. (Honours) in the same discipline in 1980 with First Class. Earlier, he passed the Secondary School Certificate (S.S.C.) examination in 1974 with First Division and the Higher Secondary Certificate (H.S.C.) examination in 1977 with Second Division under the Dhaka Board. He qualified as a Junior Associate of the Institute of Bankers, Bangladesh (JAIBB) in 1988 and later as a Diplomaed Associate (DAIBB) in 1993.

His banking career began at Rupali Bank Ltd. (now Rupali Bank PLC) on February 20, 1986. Over the course of more than three decades, he progressed through various senior Officer until 2000, and Senior Principal Officer until 2004. From 2004 to 2008, he worked as Assistant General Manager. He was promoted to Deputy General Manager in April 2008 and served in that capacity until November 2013, with responsibilities at corporate branches. He was then assigned current charge of General Manager, a role he officially assumed from November 2014 to July 2017.

Mr. Sheikh briefly held the position of Deputy Managing Director from July 11 to August 3, 2017, contributing to policy execution and chairing or coordinating several regulatory committees. He also served on the Board of Directors of Rupali Investment Ltd., a subsidiary of Rupali Bank PLC.

Mr. Sheikh was born on August 4, 1958, in Munshigonj. Throughout his professional career, he received multiple Letters of Appreciation and financial rewards for his achievements, particularly in the area of classified loan recovery. He was also acknowledged with a Certificate of Appreciation for his involvement in preparing the Annual Reports of the bank.

He participated in various professional training programs, seminars, and conferences held both locally and abroad, covering subjects such as banking operations, financial management, and institutional governance.



Mr. Abdul Awal Sarker
Director

Mr. Abdul Awal Sarker joined the Board of Directors of Janata Bank PLC in January 2024. He currently serves as a Member of the Executive Committee and a Member of the Risk Management Committee of the Bank. Prior to this, he was the Director General of Al-Arafah Islami Bank Training and Research Institute, where he served under contractual appointment from January 2021 to January 2024.

Mr. Sarker holds an M.Sc. in International Banking from Loughborough University, United Kingdom, completed in 1998, with distinction in Islamic Economics and Banking. He earned an M.A. in Economics from the University of Rajshahi in 1983 and a B.A. (Honours) in Economics from Carmichael College, Rangpur in 1981. In addition, he obtained a Post-Graduate Diploma in Islamic Banking and Insurance from the Institute of Islamic Banking & Insurance (IIBI), London in 1996. His professional development also includes certification programs in Islamic Finance at IBA-CEIF, Karachi, and studies in Fiqh and Usul al-Fiqh conducted by the International Institute of Islamic Thought (IIIT), USA and the International Islamic University Malaysia (IIUM).

Mr. Sarker began his career at Bangladesh Bank in March 1985. Over nearly four decades of public service, he held several important positions. He was Director (General Manager) of the Research Department from 2012 to 2019 and served as Executive Director (Research) from 2019 to 2020. His responsibilities included leading research in monetary policy and Islamic economics, managing the External Economics Division, and establishing the Islamic Banking Cell within the central bank.

Beyond Bangladesh Bank, he served as Director General of the IIBI Bangladesh Regional Office between 2002 and 2003 and was Principal of Al-Baraka Bank Training Academy in 1997. Earlier, in 1996, he was attached to four Islamic banks in Bangladesh to gain operational insights into Islamic banking practices.

His academic contributions are extensive. Since 1999, he has worked as an Adjunct Faculty member at six universities in Bangladesh, specializing in Islamic Banking and Finance. He played a significant role in the formulation of several key policy frameworks in the financial sector, including the Islamic banking guidelines issued by Bangladesh Bank in 2009, the structure of the Islamic inter-bank money market,and procedures for Government Islamic Investment Bonds (GIIB) and Sukuk issuance. He also served on the Shariah Supervisory Committees of multiple banks, contributing to the development of product-specific operational guidelines.

Mr. Sarker was born on December 1, 1960, in Lalmonirhat, Bangladesh. His international engagements include institutional affiliations and academic fellowships, where he represented Bangladesh on several occasions. He is an Associate Fellow of the Institute of Islamic Banking and Insurance (AFIIBI), London.

His international engagements include institutional affiliations and academic fellowships, where he represented Bangladesh on several occasions. He is an Associate Fellow of the Institute of Islamic Banking and Insurance (AFIIBI), London.

In recognition of his contribution to Islamic finance and economic policymaking, Mr. Sarker received the “BAFF M. Azizul Huq Padak–2024” and the “Maulana Abdur Rahim CNC Padak–2023.”



Dr. Md. Shahadat Hossain
Director

Md. Shahadat Hossain, PhD, a distinguished economist and retired Additional Secretary to the Government of Bangladesh, was appointed to the Board of Directors of Janata Bank PLC on December 29, 2024. He currently also serves as a respected Member of the Bank's Audit Committee.

With a prolific career spanning more than 36 years, Dr. Hossain is widely recognized for his excellence in public administration, development planning, education, research, and consultancy. He joined the Bangladesh Civil Service (Administration Cadre, 8th Batch) in 1989, launching a lifelong commitment to national development. His versatile service portfolio includes pivotal roles across major Ministries and Divisions—namely Ministry of Public Administration, Health and Family Welfare, Finance, Commerce, Youth and Sports, Chattogram Hill Tracts Affairs, Planning, Religious Affairs, and Information and Communication Technology (ICT) etc. His appointment as Assistant Private Secretary (Deputy Secretary) to the Honorable President of Bangladesh exemplified the nation's trust in his integrity and leadership.

At the grassroots level, Dr. Hossain served with distinction as a Magistrate, Assistant Director of Local Government (ADLG), District Relief and Rehabilitation Officer, NDC and Senior Census Officer. In senior leadership roles, he held posts such as Senior Assistant Secretary, Deputy Secretary, Joint Secretary, and Project Director. He played transformative roles as Director of the Bangladesh Bureau of Statistics (BBS), Directorate of National Consumer Rights Protection, and the Bangladesh Computer Council. He also served as Company Secretary of the Bangladesh Municipal Development Fund (BMDF), MoF and Project Director of the Computer & Language Training Lab Establishment Project—an innovative digital initiative enhancing national capacity development.

Dr. Hossain's consultancy expertise spans global development, health systems, and economic governance. He has worked extensively with national and international organizations including the Ministry of Planning, Ministry of Health and Family Welfare, Dwip Unnayan Songstha (DUS), NIPORT, RTM International, Population Council, ICDDR, B, BRAC, the World Bank, UNFPA, MIDAS and USAID. He also served as Additional Secretary and Team Leader for AQUA Consultant and as National Consultant for several development initiatives. His involvement with international development partners such as BDRC, ICPD, and other multilateral agencies underscores his global policy footprint. As Deputy Chief (Tariff), he contributed to national policy formulation through the Tariff Commission and key economic ministries.

Earlier in his career, he worked at Islami Bank Bangladesh Ltd. and served as Assistant Manager at Adamjee Jute Mills Ltd. Notably, during the 1992 Rohingya crisis in Ukhiya and the Monpura 1991 disaster, he served as Country Coordinator, working closely with Operation Sea Angels to deliver emergency humanitarian aid—demonstrating his leadership under crisis and commitment to humanitarian service.

A committed educator and prolific author, Dr. Hossain has over 32 years of experience in Teaching and Training. He has served as adjunct faculty and guest lecturer at renowned institutions, including the University of Dhaka, ICMA, CA Institute, ASA University, Daffodil International University, IIUC South East University, Northern University and numerous others. He has trained civil servants and professionals at top-tier government institutions such as the Bangladesh Civil Service Administration Academy, BIM, NAPD, NIPORT, NAEM, YTC, NIMCO, BKIICT, and SSTI etc.

He has taught a wide array of subjects ranging from Accounting, HRM, Marketing, Development Economics, Project Management, Social Safeguards, and Poverty Alleviation etc. His contribution as a curriculum developer includes training manuals on gender-based violence, health systems management, and development administration, produced in collaboration with the Ministry of Health, UNFPA, UNICEF, and DGHS.

Academically, Dr. Hossain holds a PhD in Economics from Victoria University, USA, where he focused on "Poverty Alleviation through Micro Credit in Bangladesh." He also holds an MSc in Development Administration and Planning from University College London (UCL), UK; an MBA in Human Resource Management; an LLB (P); and B. Com (Honors) and M. Com in Accounting from the University of Dhaka. He earned an International Diploma in Teaching and Training (IDTT) from City & Guilds, UK.

He is a regular contributor to both Bangla and English newspapers and frequently appears on television talk shows. His research and articles—published in national and international journals—cover key themes including microfinance, poverty, economics, governance, marketing strategies, and development planning etc.

Dr. Md. Shahadat Hossain has an impressive record of international exposure, having visited over a dozens of countries across Asia, Europe, and North America for professional, academic, and developmental engagements. He has participated in prestigious international training programs and seminars, including a Professional Development Program at Duke University, USA; the Stanford Advanced Project Management Program in India; a high-level seminar on the textile industry in Mongolia; a specialized program on Seoul Waterworks in South Korea; and a healthcare capacity-building program organized by Management Sciences for Health in Thailand etc.

In his role as keynote speaker, consultant, or delegate, he has represented Bangladesh at major international forums and conferences in the United States, United Kingdom, Japan, Saudi Arabia, South Korea, Ghana, India, Malaysia, Indonesia, Singapore, and the Philippines etc. These international participations underscore his global outlook, commitment to lifelong learning, and contribution to cross-border knowledge exchange in governance, economics, development, and public policy.

In sum, Dr. Md. Shahadat Hossain exemplifies a rare blend of visionary leadership, academic depth, administrative acumen, and a lifelong devotion to public service, knowledge dissemination, and nation-building. His service on the Board of Janata Bank PLC reflects his continued commitment to institutional excellence and good governance in Bangladesh. Hossain was born on January 01, 1963, in Gondamara, Haimchar Chandpur.



Mr. Md. Ahsan Kabir
Director

Mr. Md. Ahsan Kabir joined the Board of Directors of Janata Bank PLC on February 4, 2025. He currently serves as a Member of the Executive Committee of the Bank. Prior to this, he held the position of Additional Secretary in the Financial Institutions Division under the Ministry of Finance.

Mr. Kabir earned his Master of Arts in Governance Studies from Northern University Bangladesh in 2009 with a CGPA of 3.88 (on a scale of 4). He completed his Master of Science in Botany with First Class in 1988, and his Bachelor of Science (Honours) in Botany with Second Class in 1987, both from the University of Dhaka. His earlier academic credentials include the Higher Secondary Certificate in 1984 and the Secondary School Certificate in 1982, both with First Division.

He began his professional journey in public service on April 25, 1994, through the 13th Batch of the Bangladesh Civil Service (Administration) cadre. Over the course of his career, he served in several significant roles across both field administration and central government offices. His responsibilities included serving as Director of the Bangladesh Small and Cottage Industries Corporation (BSCIC) and as Joint Secretary in the Ministry of Public Administration and the Health Education and Family Welfare Division. His experience in field administration includes appointments as Upazila Nirbahi Officer in Sundarganj and Lohagora (Narail), and Assistant Commissioner (Land) in Ujirpur (Barishal) and Boalmari (Faridpur). He also worked as Senior Assistant Commissioner and Magistrate 1st class in Kishoregonj District and as a Metropolitan Magistrate in the Chief Metropolitan Magistrate's Office. In addition, he served as Private Secretary to the Secretary of the Ministry of Housing and Public Works, and as Project Director for initiatives such as the District and Divisional Level Shilpakala Academy Construction Project.

Mr. Kabir was born on December 26, 1966, in Meherpur, which was then part of Khulna Division.

As part of his professional advancement, he attended several international training programs. These included professional development courses at Monash University and Macquarie University in Australia, and a program on Governance, Public Policy, Leadership and Managing Change at the University of Hull in the United Kingdom. Within the country, he completed the Foundation Training Course and the Senior Staff Course at the Bangladesh Public Administration Training Centre (BPATC), along with various specialized trainings in ICT legal and administrative domains.



Mr. Md. Kausar Alam, ACA (Englang & Wales) FCS, FCCA, FCMA
Director

Mr. Md. Kausar Alam joined the Board of Directors of Janata Bank PLC on February 18, 2025. At present, Mr. Alam holds the position of Chief Financial Officer and Company Secretary of Shun Shing Group International Manufacturing & Bangladesh Operations (SSGIL BD), a subsidiary of Shun Shing Group based in Hong Kong. Since September 2016, he has been discharging his duties by overseeing the financial and secretarial functions of 10 local entities along with one overseas office, with operations focused on the cement and allied products industry.

He began his career at British American Tobacco Bangladesh in June 1995 and remained with the organization until March 2002. During this period, he served in multiple finance-related roles, with his last designation being Head of Manufacturing Finance. From March 2003 to August 2016, he worked at Rahimafrooz (Bangladesh) Limited as the Group Chief Financial Officer and Company Secretary. There, he managed financial operations across seven Strategic Business Units, three corporate finance divisions, and one overseas offices covering diverse sectors such as energy, electronics, retail, agro-based industries, and ICT.

Mr. Alam also served as an Independent Director of Navana CNG Ltd. and Aftab Automobiles Ltd. from January 2021 to September 2022, and in both organizations, he was Chairman of the Audit Committee.

Mr. Alam possesses a strong academic and professional foundation. He holds a Master of Business Administration (MBA) with a major in Marketing from the Institute of Business Administration (IBA), University of Dhaka, and a Master's degree in Accounting from the University of Dhaka. He is a Fellow Member of the Institute of Cost and Management Accountants of Bangladesh (FCMA), the Institute of Chartered Secretaries of Bangladesh (FCS), and the Association of Chartered Certified Accountants, UK (FCCA). He is also an Associate Member of the Institute of Chartered Accountants in England and Wales (ACA, ICAEW).

Mr. Alam was born on December 31, 1969, in Lakshmipur. In personal life he is married to Professor Dr. Rumana Hugue, Professor Department of Economics, University of Dhaka. He is blessed with a son studying in in Economics in United Kingdom.



Professor Dr. A. A. Mahboob Uddin Chowdhury
Director

Professor Dr. A. A. Mahboob Uddin Chowdhury joined the Board of Directors of Janata Bank PLC on September 21, 2025. A distinguished academic and finance specialist, he currently serves as a Member of the Bank's Audit Committee. With a career in teaching and research spanning more than 40 years, he is a Selection Grade Professor in the Department of Finance at the University of Dhaka.

Dr. Chowdhury's career is defined by high-level administrative leadership within the University of Dhaka. He served as the Chairman of the Department of Finance from 2010 to 2013 and has held the roles of Director for the MBA (Evening) Program and the Master of Professional Finance (MPF) Program. He was also a member of the Finance Committee of the University of Dhaka and served as the Editor of the Journal of Finance & Banking, Department of Finance, University of Dhaka. Beyond the university, his expertise has been sought in the financial sector, where he previously served as an Independent Director of Premier Leasing & Finance Ltd. and as a consultant for major international development projects funded by USAID, CARE-Bangladesh, and JICA.

A prolific researcher, Dr. Chowdhury specializes in Corporate Governance, Capital Structure, and Financial Markets. He has authored more than 35 research papers published in prestigious national and international journals. In recognition of his intellectual contributions, he received the Dean's Academic Award as the Best Researcher from the Faculty of Business Studies, University of Dhaka. Prior to his joining to University of Dhaka, he served IFIC Bank Limited as Probationary Officer and Officer Grade – I. He passed Banking Diploma Part-I in one chance and secured 2nd position in the exam in 1985. His early professional excellence was also marked by the "Sonali Bank Silver Medal" for his performance in the Banking Diploma Examination.

Born on February 3, 1961, in Dhaka, Dr. Chowdhury has an exceptional academic record. He earned his B.Com. (Hons) and M.Com. in Finance from the University of Dhaka with distinction. As a Monbusho Scholar, he completed a Master of Economics (Major in Business Administration) with All "A" grades at Nagoya University, Japan. He later obtained his Ph.D. from the University of Dhaka, focusing his doctoral thesis on "Agency Relationships and Capital Structure of Public Limited Companies: The Cases of Japan and Bangladesh."

Dr. Chowdhury is a life member of the Dhaka University Alumni Association (DUAA) and an active member of the Japanese Universities Alumni Association of Bangladesh (JUAAB). He also served as the Vice-President and is a Life Member of the Finance Alumni Association. Throughout his career, he has traveled extensively for academic and professional engagements, visiting countries including Japan, Saudi Arabia, Singapore, Malaysia, the United Arab Emirates, Kenya, and Indonesia.

He is the son of Alhaj Meraj Uddin Chowdhury and Hafizun Nessa Khatun. In his personal life, he is married to Dr. Nevin Farida, a Professor and former Chairperson of the Department of English at the University of Dhaka. They are blessed with a daughter, Noriya Mahin Chowdhury.



Dr. Md. Abdus Sabur
Former Director
27.10.2024 - 03.05.2026

Dr. Md. Abdus Sabur joined the Board of Directors of Janata Bank PLC on October 27, 2024. He served as the Chairman of the Audit Committee and a Member of the Risk Management Committee of the Bank, later he resigned from the Board of Directors of the bank and joined the textiles directorate with the rank of secretary.

He holds a B.A. (Honours) degree in English, followed by an M.A. He later earned an LL.B. (Honours) degree and a Ph.D. Throughout his academic involvement, he contributed to higher education as an adjunct faculty at different private universities time to time.

Dr. Sabur has retired Joint Secretary to the Government of Bangladesh. In the course of his public service career, he held various important positions, including Joint Secretary in the Cabinet Division, Director of the Department of Social Welfare, and Deputy Secretary in the Ministry of Public Administration. He also served as Private Secretary to the Minister of Social Welfare. He was appointed Executive Director of Al Nahian Trust, a UAE-funded project under the Ministry of Social Welfare, and served as Project Director of ARISE, a UNDP-supported initiative for the rehabilitation of street children. His international assignment includes his role as Vice Consul at the Hajj Wing in Jeddah Consulate.

Dr. Sabur was born on September 23, 1956, in Chuadanga. In his personal life, Dr. Sabur is married to Mrs. Anzuman Ara. They have one daughter living abroad.

He actively participated in the Liberation War of Bangladesh in 1971. For his contribution to environmental protection, he received the Prime Minister's Award for Afforestation in 1994. He was also acknowledged by the Department of English at Rajshahi University for his involvement in cultural activities during his student years.



Mr. A. K. M. Khabir Uddin Chowdhury

Former Director

(29/12/2024 – 12/10/2025)

Mr. A. K. M. Khabir Uddin Chowdhury joined the Board of Directors of Janata Bank PLC on December 29, 2024. Before resigning, he served as a Member of the Risk Management Committee of the Board.

He holds a Master of Arts in Economics, conferred by the University of Dhaka in 1971, and a Bachelor of Arts (Honours) in Economics from the same institution in 1970. He completed his Higher Secondary Certificate (HSC) under the Dhaka Board in 1966 with First Division and Secondary School Certificate (SSC) under the Comilla Board in 1964 with Second Division. He also achieved Part-I of the Banking Diploma from The Institute of Bankers, Bangladesh in 1978.

Mr. Chowdhury began his banking career at Agrani Bank on October 13, 1973, as a Probationary Officer through a competitive examination conducted by Bangladesh Bank. Over the years, he progressed through various roles including Senior Officer, Principal Officer, and Senior Principal Officer until 1989. During this period, he worked as Branch Manager in several locations and later served as Assistant General Manager from 1989 to 1996. His responsibilities encompassed managing the B. B. Avenue Corporate Branch in Dhaka and contributing to the International Division as well as the Bangladesh Institute of Bank Management (BIBM) as a Faculty Member.

From 1996 to 2003, he held the position of Deputy General Manager at Agrani Bank, where he was entrusted with oversight of the International Division, Comilla Zone, Establishment Division, Loan Classification Division, and the Control, Marketing & Coordination Division. He also served as Director of the Agrani Bank Training Institute and headed the Foreign Exchange Corporate Branch and Reconciliation Division.

In September 2003, he joined Janata Bank Ltd. as General Manager and served in this capacity until 31 December 2005. His areas of responsibility included the Sylhet Division, Audit & Inspection, Audit & Implementation, Training Institute, Management Information Systems (MIS), Planning & Research, Reconciliation, Micro Enterprise and Special Programme, and Rural Credit Divisions.

Mr. Chowdhury was born on January 2, 1949, in Chandpur. Over the course of his career, he participated in various professional development programmes. These include training on General Banking and Trainers' Training at BIBM, as well as advanced courses on Credit Management, Bank Management, and Foreign Exchange & International Trade at the Agrani Bank Training Institute.

He attended an international training programme on Banking and Finance at the National Institute of Bank Management (NIBM) in Pune, India, under a government scholarship from India.

In recognition of his performance, Mr. Chowdhury received eleven formal appreciation letters and several monetary awards during his service in the banking sector.



Mr. Md. Obaidul Hoque
Former Director
(29/04/2025 – 05/04/2026)

Mr. Md. Obaidul Hoque joined the Board of Directors of Janata Bank PLC on April 29, 2025. He served as the Chairman of the Risk Management Committee and a member of the Executive Committee of the Board of the Bank. Later he resigned from the Board of Directors of the Bank and joined as Managing Director & CEO of Bangladesh Commerce Bank Limited. Prior to this, he served as the Principal of the NRBC Bank Training Institute.

Mr. Hoque holds a Master of Commerce (M.Com) and a Bachelor of Commerce (Honours) in Marketing from the University of Dhaka. He completed his Higher Secondary Certificate from Dhaka College and Secondary School Certificate from Daulatkhan Government High School. He obtained his DAIBB (Banking Diploma) from the Institute of Bankers, Bangladesh in 1991. He has also served as an Examiner of the Institute.

He has over three decades of professional experience, primarily with Bangladesh Bank, where he held several key roles across various departments. His service culminated in his appointment as Executive Director, where he led the SME & Special Programmes Department and served as Project Director of the Second Small and Medium Sized Enterprise Development Project (SMEDP-2), a USD 240 million refinancing initiative co-funded by the Asian Development Bank (ADB) and the Government of Bangladesh. The project received recognition as the Best ADB Funded Project in 2019. Prior to this, he worked in areas such as on-site banking supervision, currency management, administration, and foreign exchange policy and inspection. He also served as the head of Bangladesh Bank's Khulna Office and held positions including General Manager, Deputy General Manager, Joint Director, Deputy Director, and Assistant Director in various departments.

Born on October 23, 1963, in Bhola, Mr. Hoque has participated in multiple international training programmes and workshops. These include sessions on Balance Sheet Analysis and Risk-Based Supervision conducted by the World Bank, and courses on Policy Evaluation and Impact Assessment sponsored by the European Union, held in Sri Lanka, India, Thailand, and the United Kingdom. He is also a certified 'Trainer of the Trainers' in the CMSME sector under a European Union programme.

Mr. Hoque brings a comprehensive background in central banking, project leadership, and training to his role on the Board.



Mr. Md. Mazibur Rahman
Managing Director

Mr. Md. Mazibur Rahman joined Janata Bank PLC as the Managing Director on November 7, 2024.

At present, he concurrently serves as the Chairman of Janata Capital and Investment PLC (JCIL) and Janata Exchange Company Srl (JEC), Italy. He is also a Director at the Investment Corporation of Bangladesh (ICB), Primary Dealers Bangladesh PLC (PDBL), Padma Bank PLC, and the Bangladesh Foreign Exchange Dealers Association (BAFEDA).

Mr. Rahman obtained a Bachelor of Science (Honours) in Agricultural Economics and a Master of Science in Agricultural Production Economics from Bangladesh Agricultural University. He completed his Higher Secondary Certificate (HSC) and Secondary School Certificate (SSC) under Dhaka Board. He is a certified Junior Associate and Diplomaed Associate of the Institute of Bankers, Bangladesh (JAIBB and DAIBB). He has contributed to academic research through his publication titled "Economics of Banning Hilsha Fishing and Its Impact on the Fisherman's Income in Chandpur Sadar Upazila of Bangladesh", which appeared in the journal Fundamental and Applied Agriculture.

Mr. Rahman began his career as an Agricultural Teacher at Mymensingh Zilla School from 1995 to 1997, followed by a tenure as a Scientific Officer at the Bangladesh Fisheries Research Institute during 1997–1998. He commenced his banking profession at Rupali Bank Limited on September 23, 1998, where he served until November 1, 2021, advancing from Senior Officer to General Manager. His responsibilities included leading various divisions, managing branch and zonal operations, and participating in policy formulation, recruitment processes, and several high-level internal committees. He was also a Director of Rupali Investment Limited from July 2020 to October 2021.

Subsequently, Mr. Rahman served as Deputy Managing Director at Sonali Bank PLC and later took over as Managing Director of Probashi Kallyan Bank on September 6, 2021. In this role, he focused on compliance, governance, and strategic initiatives, particularly in migration and reintegration-related services. He has served as a Member of the Finance Committee of Habiganj Agricultural University and as Vice President of Bangladesh Agricultural Economic Society.

Throughout his career in banking, Mr. Rahman has gathered extensive experience in human resource management, credit administration, deposit mobilization, and recovery of non-performing loans. He has been engaged in product innovation and risk governance, including roles in the Executive Risk Management Committee and as BAMLCO. His work also involved developing specialized financing products such as micro-credit schemes for agricultural purposes. Equipped with strong digital competencies, his interpersonal skills, strategic insight, and ability to guide teams have been recognized across his professional journey.

Mr. Rahman was born on February 4, 1969. He is married to Mrs. Afsana Sultana, who holds a Master's degree in History. They are blessed with two children, Nusaiba Parihan and Akhyear Mushfiqur Rahman, both of whom are undergraduate students at public universities.

During his career he traveled across a number of countries including India, Bhutan, Thailand, UAE, Singapore, Malaysia, and Italy.

Management Team



Md. Mazibur Rahman
Managing Director



Kazi Abdur Rahman
Deputy Managing Director



Md. Fayaz Alam
Deputy Managing Director

General Manager



Md. Abdul Matin



Md. Akramul Haque Akon

On PRL 01.05.2026



Meher Sultana



Md.Anisur Rahman Akand



Md. Hafizur Rahman Molla



Ruhia Akhter



Anita Dey



Farjana Khaleque



Mohammad Anis

General Manager



Mohd. Rabiul Alam



Umme Kulsum



Md. Abdul Barek Chowdhury



Alamgir Kabir Chowdhury



Md. Serajul Islam Chowdhury



M. M. G. Tofayel

Deputy General Manager

Serial	Name
1	Kazi Rais Uddin Ahmed
2	Md. Jahangir Hossain Joarder
3	Md. Shahedul Islam
4	Mahiuddin Mohammad Awrangzeb
5	Abul Kalam Azad
6	Mohammad Ramzan Hossain
7	Mohammad Sohrab Hossain
8	Md Abdul Alim Khan
9	Sultana Raziya
10	Md. Shahidul Islam
11	Md. Zahidul Alam
12	Sanjay Kumar Sardar
13	Md. Munirul Alam Mujib
14	A.K.M Monir Choudhory
15	Md. Al Arif Hassan
16	Md. Mafizul Islam
17	Md.Zakir Hossain
18	Md. Abdus Salam
19	Mohammad Sorowar Jahan
20	Md. Mamun-Ar-Rashid
21	Md. Abul Kalam Azad
22	Md. Al Mashuk
23	Kala Chan Ghosh
24	Md.Khurshad Alam
25	Muhammed Ehtesham Jalil
26	M. M. Azad Faruque
27	Md. Jamal Abdun Naser
28	Md. Anisur Rahman
29	Md. Mahbubur Rahman
30	Shipra Biswas
31	Md. Abu Taher Mollah
32	Ahmad Mukhlasur Rahman
33	Md. Wasim Khan
34	Sabikun Nahar
35	Md.Shakhawat Hossain
36	S.M. Shariful Islam
37	Md. Magfar Hasan Bahadur
38	Md.Abdus Sobhan
39	Mohammad Kamruzzaman
40	Md. Mahmud Ul Matin
41	Avimonyu Kumar Mondal
42	Md. Sofiqur Rahman
43	Muhammad Rezaul Karim
44	Md. Musfiqur Rahman
45	Md. Waliullah
46	Shibesh Kirttania

Serial	Name
47	Md. Raushan Alam
48	Md. Monirul Haque
49	Md. Abu Hena Mostofa Zamal
50	Md. Abdus Subhan Miah
51	Md. Monzurul Alam
52	Md. Kamruzzaman
53	Sabiha Yasmin
54	Md. Nazrul Islam
55	Md. Zakir Hossain
56	Md.Golam Faruque Hossain
57	Bilkis Sultana
58	Md. Abdul Maleque
59	Ahmed Taiyob Hasan
60	Farida Parveen
61	Mohammad Ataul Huq Bhuyan
62	Md. Majedul Islam
63	Alauddin Mahmud
64	Md. Monir Hossain
65	Md. Majibur Rahaman
66	Md. Jahirul Quyyum Chowdhury
67	Md. Shamim Alam
68	Mohammad Reaz Hossen Ferdoush
69	Ranjit Lal Shome
70	Md. Aminul Islam
71	Md. Sharif Ullah
72	Mohammad Shakhawat Hossain
73	Md.Ruknuzzaman
74	Md. Maksud Hossain
75	Md. Nurul Islam
76	Mohammad Abdul Hai
77	Mohammed Rafique Ullah
78	Md. Mahbubul Alam
79	Mohammed Showket Akbor Bhuiyan
80	Debashis Kumar Saha
81	Md. Khaza Ahmed Tapadar
82	Muhammad Morshed Alam
83	Jasmin Ara
84	Md. Golam Mostafa
85	Md. Altaf Hossain
86	Most. Touhida Afroz
87	Farid Uddin Ahmed
88	Md. Fazlul Hoque
89	Mursheda Khanam
90	Arjun Kumar Ghosh
91	Syed Abu Jahid
92	Uttam Chandra Roy

Deputy General Manager

Serial	Name
93	Shameema Akter
94	Md. Sakhawat Hossain
95	Md. Feroj Alam
96	Md. Muazzhem Hossen
97	Sk. Sazzadur Rahman
98	Md. Balayet Hossain
99	Mohammad Rafiqul Islam
100	Md. Omar Faruk
101	G.M Nasir Uddin
102	Shama Prashad Ghosh
103	Md. Nur Alom
104	Abu Numan Md. Alamgir Adel
105	Md. Ariful Islam
106	Mohammed Shahjahan
107	Roushan Ara Akter
108	Faruk Uddin Ahamed
109	Md.Jasim Uddin
110	Md. Shahidul Islam
111	Md. Maksud Mizi
112	Shah Ahsan Habib
113	Md. Abubakar Siddique
114	A.T.M. Mobarok Hossain Majumder
115	Prokash Chandra Barman
116	Md. Mobarak Hossain
117	Md.Amran Hossain Magumder
118	Anjuman Ara
119	Md. Rafeul Alam
120	Md Zahidul Alam
121	Md. Ali Ashraf Siddique
122	Md. Abdul Hai Miah
123	Pankaj Kumar Roy
124	Md. Akter Hossain
125	Saha Chanchal Kumar

Serial	Name
126	Md. Mokhlesur Rahman
127	Khalilur Rahman
128	Rubel Ahmed
129	Protul Kumer Roy
130	Md. Mahbubur Rahman
131	Ferdausi Begum
132	Abdul Kader Md. Arefine
133	Ranjan Barman
134	Rahima Akhter Khanam
135	Harun Al Roshid
136	Mst. Farida Eyasmin
137	Md. Ashrafuzzaman
138	Nazneen Farhana
139	Md. Mehedi Hasan
140	Md. Sarwar Alam
141	Abu Al Mamun
142	Md. Abdur Rob
143	Kazi Md. Mizanur Rahaman
144	Md. Akhter Hossain
145	Sayedur Rahman
146	Ali Ahmed
147	Md. Abdus Salam
148	Mohammed Nurul Alam
149	Md. Alfar Hossain
150	Dil Mohammad
151	Md. Kazi Riaz Hossain
152	Md. Jahangir Alam
153	Mir Zahidul Islam
154	Mohammed Jahurul Islam
155	Md. Mozammel Haque
156	Md. Nur-E-Alam Kamruzzaman
157	Md. Mahfizur Rahman

Assiatant General Manager

Serial	Name
1	Mohammad Abdullah Al-Amin
2	Md. Abu Hanifa
3	Md. Abdul Halim
4	Sylandra Sarma
5	Mohammad Aktar Hossain
6	Md. Abdul Momin
7	H.M. Zasim Uddin
8	Md. Abdul Quddus
9	Mohammed Yeasin
10	Debashis Saha
11	A.T.M Mahfuzul Islam
12	Kaniz Fatema
13	Ahiduzzaman
14	Sk. Abdur Rahoman
15	Mohammed Mahbubul Kabir
16	Md. Tabaruk Ullah
17	Md. Badrul Munir Jahangir
18	Md. Golam Mustafa
19	Md. Zahirul Hoque Bhuyan
20	Md. Nuruzzaman Khan
21	Md. Jahangir Alam
22	Md. Golam Kibria
23	Md. Monirul Islam
24	Md. Alamgir Hossain
25	Shafiul Alam
26	Md. Khan Al Masud Rana
27	Md. Sanaul Haque
28	Md. Moktar Hossain
29	Md. Shehab Uddin
30	Md. Humayan Kabir
31	Md. Redwanul Karim
32	Md. Mahabubur Rahman
33	Mirza Tareq Ahammed
34	Md. Habibur Rahman Bhuiyan
35	Md.Mosfiqur Rahman
36	Md. Sazzad Hossain
37	Mohendro Nath Paul
38	Md. Kauser Rezvi
39	Kaniz Fatema
40	Md. Atiqur Rahman
41	Md. Rowshan Ali
42	Md. Jahangir Hossain
43	Md. Imran Hossen Shamim
44	Md. Rabiul Islam
45	Zakia Sultana
46	Golam Mustafa
47	Mohammed Aktheruzzaman
48	Mohammad Rejaul Haque
49	Mosammat Momotaj Parvin

Serial	Name
50	Rayhan Ahmed
51	Romana Nazneen Baly
52	Md. Monirul Alam
53	Mohammad Khurshed Alam
54	Md. Delowear Hossain
55	Md. Ataur Rahman
56	Debashish Chandra Mistry
57	A. Razzaque Bhuiyan
58	Md. Mostafa Kamal
59	Dilruba Siddiqua
60	Md. Nadim Ahammed
61	Mohammad Abu Yusuf
62	Md. Mohiuddin
63	Md. Hasan Rahman
64	Mohammad Mizanur Rahman
65	Md. Asraful Islam Khokon
66	Dr. Md. Sarwar Jahan
67	Muhammed Ashiqur Rahman
68	Md. Morshedul Bari
69	Morjina Khatun
70	Syeda Ferdousi Chowdhury
71	Md. Ahtesham Ullah
72	Md. Ahsan Faruk
73	Faruk Hossain
74	Md. Ahsan Habib
75	Narayon Chandra Das
76	Mst.Nasrin Sultana
77	Md. Ibrahim
78	Mohammad Asraful Islam
79	Md. Abdur Rouf
80	S.M. Tasrin Sultana
81	Sanjit Kumer Saha
82	S. M. Kamrul Hasan
83	Md.Sherajul Alam
84	Md. Azizul Hakim
85	Md. Mohsanatul Haque
86	Md. Aminul Islam
87	Ferdousi Akter
88	Md. Mahfuzur Rahman
89	Abu Mohammad Tanvir Anwer
90	Mohammad Nizam Uddin Bhuiyan
91	Mehedi Mahamud Molla
92	Monir Ahmad
93	Mohammad Rayhan Sheikh Rashed
94	Md. Shamim Ahmed
95	Md. Abdul Alim
96	Sujit Kumer Biswas
97	Samina Jesmin
98	Subrata Das

Assiatant General Manager

Serial	Name
99	Md. Rezaul Karim
100	Md. Samsul Arefin
101	Mohammad Shamim Hosan
102	Md. Shahin Masud
103	Md. Asaduzzaman
104	Muhammad Shamsuddin Faisal
105	Md. Hafizur Rahman
106	Sanjib Kumar Mitra
107	Sanatan Sarkar
108	Ratan Kumar Kundu
109	Md. Nazmul Islam
110	Md. Nazrul Islam
111	Anjana Rani Devi
112	Mohammad Baha Uddin
113	Farida Yeasmin
114	Md. Hashan Reza Hoshayeni
115	Zainal Abedin
116	Ratna Rani Chakraborty
117	Chabi Das
118	Syed Md. Albiruny
119	Md. Wahid Sadique
120	Md. Aminul Islam
121	Pranab Nath Babu
122	Mohammad Abdul Hannan
123	A.K.M Khorshed Alam Bhuiyan
124	Mohammad Asifur Rahman
125	Hossain Mahmud Masum
126	Saiful Ghoni
127	Shahzalal Abedin Bhuiyan
128	Md. Zarziz Ahmed
129	Rita Khan
130	Md. Shahadot Hossain
131	Tahmina Jahan
132	Syeda Hasinatul Jannat
133	Rajib Chakraborty
134	Abu Shaheen Md. Omar Faruq Khan
135	Md.Tariqul Islam
136	Md. Jalal Ahmed
137	Md. Baharul Alam
138	Md.Saiful Islam
139	Nusrat Begum
140	Nusrat Tamanna
141	Shamim Ahmed
142	Md. Eaysin Ali
143	Sheikh Amir Ali
144	Md. Zulfiker Ali
145	Swapna Rani Deb
146	Tania Parvin
147	Kazi Shah Alam

Serial	Name
148	Dil Murshid Rupashi
149	Mohammad Abul Basher
150	Sabbin Abedin
151	Gopa Hajong
152	Selina Akter
153	Alock Barua
154	Md. Yousuf Jewel
155	Dilara Khanom
156	Abul Bashar
157	Monira Yasmin
158	Tanzina Ferdous
159	Tasnima Khandaker
160	Md. Sazzad Hossan
161	Lipi Rani Paul
162	Md. Mushfiqur Rahman
163	Subrata Kumar Biswas
164	Shahanara Khatun
165	Madhab Ram Paul
166	Badal Kanti Das
167	Snigdha Das
168	Mizanur Rahman
169	Lutfun Naher Niru
170	Nazma Akter
171	Mohammed Obaedul Hoque Sarkar
172	Md. Ashaduzzaman
173	Tahmina Taj Lina
174	Noor Md. Shahnaoaz Faisal
175	A. K. M. Firoz Alam
176	Falak Naaz Mustafa
177	M M Mohitur Islam
178	Mohammad Shahidul Islam
179	Most. Masuda Khatun
180	Mohammad Ali Sheikh
181	Khandaker Mukhlesur Rahman
182	Mosammat Begum Morsheda Sultana Akhter
183	Sujit Kumar Dasgupta
184	Narayan Chandra Biswas
185	Tahmina Hoque
186	Md. Fida Hasan
187	Prasanta Kumar Banik
188	Md. Belal Hossain Pk.
189	Muhammod Maksudul Haq
190	Md. Eliash Mollah
191	Syed Jamal Hossain
192	Md. Saiful Islam
193	Md. Syadur Rahman
194	Md. Jahangir Alam
195	Muhammad Masud Rana
196	Jotish Roy

Assiatant General Manager

Serial	Name
197	Kabita Rani Mondal
198	Nure Alam Siddiqui
199	Sultana Nargis
200	Mohammad Lutfar Rahaman
201	Chittrali Sikder
202	Mohammad Emdad Hossain
203	Md. Mostafizur Rahman
204	Mosammat Taslima Akhter
205	Md. Nowroz Islam
206	Md. Mominul Islam
207	Mst. Arzina Begum
208	Farhana Jahan
209	Syed Ahmed
210	Ranuka Akhter Akhi
211	Md. Habib Ullah Siddique
212	Md. Nuruzzaman
213	Md. Kabir Hossain
214	Muhammad Mamunur Rashid Tarafdar
215	S.F.M. Monir Hossain
216	Mausumi Nath
217	Muhammad Alamgir Kabir
218	Atia Banu
219	Hasena Akhter
220	Md. Ekramull Haque
221	Mohammed Main Uddin
222	Asesh Kumar Roy
223	Md. Kamrul Hasan Warsi
224	Mahbubur Rahman Khan
225	Md. Shajedur Rahman Bhuiyan
226	Md. Nurul Islam
227	Bakul Rani Mitra
228	Mohammad Tawhidul Islam
229	Mehedi Masud
230	Md. Nasir Uddin Mahmud
231	Md. Abu Baker Siddique
232	Md. Junaid Mia
233	Jinat Pervin
234	Farhana Yusuf
235	Most. Nasrin Banu
236	Suravi Singha
237	Md. Aminur Rashid
238	Syed Shaheen Ahammad
239	Md.Ariful Islam
240	Shahina Begum
241	S.M.A. Sobahan
242	Mohammad Monsur Rahman
243	Md. Ruhul Amin Sarker
244	Jahangir Alam
245	Sadiqur Rahman

Serial	Name
246	F.M. Shoaib
247	Shuvashish Chakroborty
248	Md. Azim Uddin
249	Md.Mafidul Islam
250	Muhammad Shahidul Amin Shah
251	Tahmina Akhter
252	Wazi Ullah
253	Ruma Barua
254	Md. Mamunar Rashid
255	Mohammed Azizul Islam
256	Md. Shafiqul Islam Pramanik
257	Neaz Md. Boni Amin
258	Mohammad Arifur Rahman Ridoy
259	Mostafa Kamal
260	Salma Khanam
261	A. N. M. Nazmul Huq
262	Md. Tariqul Islam
263	Md.Jasim Uddin
264	Md. Rafiqul Islam
265	Md.Nazrul Islam
266	Md. Abdur Rahim Khan
267	A.S.M Mahfuzur Rahman
268	Md.Shazahan Miah
269	Md. Zafor Iqbal
270	Md.Shakhawat Hossain Siddique
271	Md. Abdullah
272	Md. Zillur Rahman
273	Mohammad Shahinur Alam Shahin
274	Mohammad Jahangir Alam
275	Md. Serajul Islam
276	Md. Abdul Ahad
277	Salah Uddin Sikder
278	Md.Nazmul Sharif
279	Mohammad Mizanur Rahman
280	Ananda Kumar Sen
281	Md. Anowar Hossain
282	Md. Abdullah Al-Kaber
283	Md. Sanzur Rahaman
284	Manjuara
285	Md. Abu Raihan
286	Tania Akter
287	Mohammad Mofizur Rahman
288	Mohammad Masud Karim
289	Jahiruddin Md. Babar
290	Muhammad Amir Sohel
291	Md. Atikur Rahman
292	Syed Baquee Billah
293	Mosammat Shakina Akhter
294	Md. Shamim Ahmed Bhuyan

Assiatant General Manager

Serial	Name
295	Khurshid Amin Hossain Tareque
296	Md. Noushad Ahmed
297	Mahfuzul Hoque
298	Pervin Sultana
299	Md. Alaul Karim
300	Rubana Sharmin
301	Sushanta Singha
302	Shamsun Nahar
303	Gazi Gulam Mostofa
304	Md. Arifur Rahaman
305	Mst. Masura Khatun
306	Md. Abdul Malek
307	Kazi Mohammad Mezbahuddin
308	Md. Anwarul Kadir
309	Nasreen Akter
310	Md. Abdur Raquib
311	Sk. Be-Nazir Ahammed
312	Farida Siddique
313	Mahbub Ara
314	Sharif Md.Ziaur Rahman
315	Md. Amzad Hossain
316	Ismot Ara
317	Shahana Yesmin
318	Md. Mizanur Rahman
319	Mohammad Habibur Rahman
320	Fahmida Aktar
321	Nupur Rani Mallick
322	Md. Nasiruddin
323	Mamunur Rashid Chowdhury
324	Mst.Iffat Ara Khan
325	Nirala Parveen
326	Partha Protim Shaha
327	Mushtari Umran Luna
328	Abul Monsur
329	Md. Moynuddin Helal
330	Md. Tariqul Islam
331	Md. Ashraful Huq

Serial	Name
332	Ummul Banim
333	S.M. Masud Alam
334	Md. Zainal Abedin
335	Samir Kumar Saha
336	Mohammad Saiful Alam Chowdhury
337	Md. Musharraf Hussain
338	Md. Mahbubur Rahman
339	Mohammad Boktiar Hossain
340	Jesmin Matin
341	Sumitra Saha
342	Md. Mafijul Islam
343	Md. Sarwar Hossain
344	Debabrata Das
345	Nihar Ranjan Kar
346	Imroz Ahmed Chowdhury
347	Mohammad Hannan
348	Faruqi Zahan Ratna
349	Nusrat Fatema
350	Asma Begum
351	Mohammad Shakhawat Hossain
352	Md. Toufique Uddin An Numan
353	Md. Nurujjaman Islam
354	Khondoker Kamruzzaman
355	S.M Monirul Huda
356	Kazi Rukshana Sultana
357	Israt Jahan
358	Rafiul Faruq
359	Al Mamun Siddique
360	Yousuf Hussain
361	Md. Abdul Hamid Shaikh
362	Md. Rakibul Islam
363	S.M Shameem Akter
364	Tanwir Ahmed Shakil
365	Md. Rejaul karim
366	Shovraj Chakrabortty
367	Asadullah Khan

M. FAZLUR RAHMAN CSP
Chairman



Chairman's Message

Bismillahir Rahmanir Rahim

Distinguished Shareholders,

Assalamu Alaikum.

I welcome you to the 19th Annual General Meeting of Janata Bank PLC. I thank our shareholders, clients, and well-wishers for their unshakeable confidence in us. I place before you the Annual Report 2025, the audited financial statements, and a review of the bank's performance for your scrutiny and approval.

We honor the heroic freedom fighters whose sacrifice in 1971 secured an independent Bangladesh. We solemnly remember those who lost their lives or suffered injuries in the mass uprising of July–August 2024. Their call for democracy, accountability, and social justice guides our work.

Formed in 1972 through the merger of United Bank Limited and Union Bank Limited, Janata Bank moved from nationalization to company status in 2007 and adopted its present identity in 2023. Over five decades, the bank has achieved the national growth through deposits, loans & advances, trade finance, and remittance services. Irregular practices across the sector, revealed after the July Movement, debilitated this record. A far-reaching reform agenda is underway, and we are confident that Janata Bank will regain its standing and lost glory.

Global economy remained fragile in 2025. The economic ramifications arisen from geopolitical unrest, and the ongoing violence in Palestine disrupted supply chains, lifted freight charges and pushed up funding costs. The IMF projects worldwide growth of 3.2 percent. According to the final estimate by Bangladesh Bureau of Statistics (BBS), Bangladesh's GDP growth stood at 3.49 percent in FY 2024-25, below the earlier estimate of 3.97 percent. Although some success was achieved in controlling inflation, it stood at 8.49 percent by the end of the year.

The local banking industry faced acute stress. After the July mass uprising, the true state of the banking sector began to emerge, reaching its full form in 2025. Liquidity tightened, and distressed assets rose sharply. Loans disbursed under political patronage have turned non-performing, causing classified loans to rise to more than 31 percent of the total loans in the banking sector. However, due to record growth in remittance income, there has been positive progress in foreign exchange reserves. In December 2025, the reserves stood at USD 3,319 crore, up from USD 2,621 crore at the end of the previous year.

During the tenure of the interim government, the restructured leadership of Bangladesh Bank initiated several reforms to restore discipline in the banking sector. As part of these efforts, the Bank Resolution Ordinance, 2025 was promulgated. The objective of this ordinance is to maintain financial stability, protect the interests of depositors, and rescue troubled banks without requiring the use of taxpayers' money. In addition, the Deposit Protection Ordinance, 2025 was issued to ensure the safety of funds held by ordinary depositors in banks and financial institutions across the country and to strengthen their confidence.

Despite various adversities, Janata Bank served clients across the country, often at minimal charges. At 31 December 2025 deposits stood at BDT 1,25,550 crore with a significant growth of 14.33 percent; loans and advances reached BDT 1,05,119 crore, a rise of 4.29 percent as a whole. Credit flowed to agriculture, SMEs, and priority infrastructures, and to sectors such as garments, steel, leather, jute, paper, housing, information technology, poultry, dairy, fisheries, and sugar. Support for women-owned enterprises also was on the rise.

The bank closed its accounts in 2025 with an operating loss of BDT 3,616 crore. Three factors proved decisive - a high concentration of large exposures to a few powerful conglomerates, linked to the former administration; prolonged rescheduling that delayed repayment with deluge that weakened the wider borrower base arrests and flight of key clients after July mass uprising rendered many facilities unrecoverable.

The remittance picture offered encouragement. Bangladesh received a record BDT 4,00,282 crore - an increase of 28.29 percent from BDT 3,12,018 crore of the previous year. Janata Bank also collected BDT 27,555.90 crore, an increase of 35.82 percent from BDT 20,288.57 crore of the previous year. We recovered BDT 566.21 crore in cash from classified loans and BDT 47.72 crore from write-off loans. Provisioning, capital adequacy, and adroit corporate governance remained under close attention; the Board, Audit and Risk Management Committees kept close monitoring.

Technological advancement continued. Core Banking Solution roll-out progressed across the branch network and the Automated Challan System improved government revenue collection. Customer-friendly modern banking services are being provided through the "e-Janata" internet platform, along with the continued delivery of mobile financial services.

Our four branches in the United Arab Emirates pursued automation, business development, tighter recovery, and strict compliance with NESA standards. Indefatigable efforts have been put to broaden the loan and deposit base. The Italian subsidiary starts the Agency Operation to enhance earnings. Domestically, Janata Capital and Investment Limited recorded profits even in a volatile market. Additionally, Janata Bank fulfilled its commitment to delivering banking services to people's doorsteps by launching sub-branches.

In 2025, the bank financed a total of BDT 10.98 crore in green projects under Bangladesh Bank directives, implemented its Sustainable Finance Policy, and ran resource-conservation programs. Corporate Social Responsibility activity focused on education, health, poverty reduction, and heritage projects. We facilitated Tk-10, Tk-50, and Tk-100 accounts for rural clients, disbursed social-safety-net allowances, and extended interest-free loans to farmers.

Sound governance underpins these activities. The Board sets policy, strategy, and key performance indicators, monitors asset quality, and oversees recovery and liquidity. The Executive, Audit, and Risk Management Committees support this framework. A Whistle-Blowing Policy

promotes early detection of wrongdoing. Janata Bank met the benchmarks of the Annual Performance Agreement (APA) with the Ministry of Finance and the Memorandum of Understanding (MoU) with Bangladesh Bank. Staff development remained a priority through structured training.

Prospects for 2026 remain challenging, as there is an escalation of global conflicts with the persistence of inflation. Despite numerous challenges, Janata Bank remains committed to implementing the government's reform initiatives in the financial sector. We are working tirelessly to ensure a transparent, accountable, and sustainable banking system. To this end, under the guidance of the Board of Directors, the bank's experienced and skilled workforce remains constantly active and dedicated.

Finally, I thank the Financial Institutions Division, Bangladesh Bank, and other public agencies for their guidance; with a recognition of our shareholders, customers, and partners for their loyalty; I also appreciate my fellow Directors for their insight, and commend our Managing Director and his team of DMDs, GMs and Officers of all levels who have put in good efforts in their job.

I look forward to your cooperation and understanding.

(M. Fazlur Rahman CSP)
Chairman
Board of Directors
Janata Bank PLC.

MD. MAZIBUR RAHMAN
Managing Director



Managing Director's Message

Bismillahir Rahmanir Rahim

Distinguished Shareholders,

Assalamu Alaikum.

I am honored to welcome you to the 19th Annual General Meeting of Janata Bank PLC. and present the Bank's financial and operational performance for the year ended 2025, along with a critical assessment of our strategic direction amid a complex and evolving economic setting.

At the outset, I solemnly acknowledge the sacrifices of the martyrs and freedom fighters of 1971, whose contributions made the emergence of Bangladesh possible. I also express deep reverence for all those who made sacrifices at different times, including the July mass uprising in 2024, with a view to establishing democracy, good governance, and social justice.

The global economic conditions remained volatile in 2025. Geopolitical unrest, and the resulting inflation exerted pressure on international markets. The global growth rate was estimated at 3.2 percent. Domestically, Bangladesh achieved GDP growth of 3.49 percent in FY 2024–25, with a little increase in per capita income to USD 2,769 (BBS). These macroeconomic factors had a cascading effect on the financial services industry, including our operations.

Janata Bank PLC has historically served as a catalyst for national development, supporting industrial growth, trade facilitation, and financial inclusion. However, after the July mass uprising, the true extent of the damage in the banking sector was fully revealed in 2025. Janata Bank experienced significant setbacks, primarily due to loan concentration and deteriorating asset quality linked to a few borrowers politically connected with the previous regime.

In 2025, Janata Bank recorded an operating loss of BDT 3,616.05 crore and a net loss after tax and provisions of BDT 3,917.71 crore. The main cause was a sharp rise in non-performing loans (NPLs), which undermined income generation despite increased deposit costs following the introduction of a market-driven interest rate system. This mismatch between interest earnings and expenses resulted in a negative Net Interest Margin (NIM) of BDT 5,903.38 crore.

Maintaining depositor trust remains a critical focus. As of 31 December 2025, the total deposit portfolio stood at BDT 1,25,549.85 crore, achieving 98.86 percent of the annual target and a growth of 14.33 percent from the previous year. The number of depositors increased by more than 1 million, reaching above 1.08 crore. Due to a somewhat unfavorable deposit composition, we have introduced incentives along with setting targets focused solely on opening low-cost deposit accounts. Janata Bank launched the sub-branch operation in 2025 to bring banking services within customers' reach. To manage the bank's extensive network in a more organized manner, two offices have been established: the Divisional Office in Bogura and the Area Office in Barishal.

In alignment with Bangladesh Bank's strategic guidance, Janata Bank introduced some retail deposit products in 2025 to diversify its funding base. To attract customers toward savings by offering appealing returns, several schemes have been introduced: the New Generation Double Benefit Scheme, the Janata Bank Deposit Pension Scheme, and the Janata Bank Kotipoti Scheme. Additionally, to assist people with limited income in fulfilling religious practices, the Janata Bank Umrah Deposit Scheme has been launched.

After assuming responsibility, I launched a 100-day special program for deposit mobilization and the recovery of classified loans to revitalize the operations of Janata Bank. With the spontaneous participation of officials at all levels, the program succeeded in collecting over BDT 16,000 crore in deposits. In addition, an Action Plan 2025 has been undertaken for the recovery of classified and written-off loans. This has resulted a significant progress in recovery of classified loans.

Due to a large portion of its assets becoming overdue or non-performing, Janata Bank has adopted a cautious stance in lending activities. Total loans and advances amounted to BDT 1,05,119.15 crore, reflecting a modest growth of 4.29 percent. Despite limited expansion, we prioritized short-term and low-risk lending and emphasized diversification to reduce portfolio concentration. Special consideration was given to SMEs, particularly women-led enterprises and rural ventures, in line with national development objectives. A policy has been introduced to financing in the start-up sector in order to support and advance the efforts of existing and new entrepreneurs.

On the investment front, the Bank redirected surplus liquidity towards relatively secure instruments. Total investment increased by BDT 5,094.00 crore year-on-year, reaching BDT 29,372.35 crore. Emphasis was placed on government securities to mitigate credit risk. Consequently, total assets grew by 9.30 percent to BDT 1,60,818.74 crore. During the year, loss-making branches decreased from 38 to 18.

Loan quality deterioration remained a serious concern. As of year-end, classified loans totaled BDT 72,538.96 crore, representing 69.01 percent of the loan book. Despite the Board's approval of the Action Plan 2025, limited cooperation from large borrowers, particularly after the political transition, hindered progress. Efforts to reduce NPLs included rescheduling, interest waivers, and exit policies in compliance with regulatory frameworks. Cash recoveries from classified loans and write-offs were Tk 566.21 crore and Tk 47.72 crore respectively.

Capital adequacy remains below the regulatory threshold. As of 31 December 2025, the Capital to Risk Weighted Asset Ratio (CRAR) stood at negative 2.76 percent against the minimum requirement of 10 percent. Measures undertaken include improving asset quality, curbing loan concentration, and initiating credit rating reviews. Despite the shortfall, Janata Bank contributed BDT 2,227.33 crore to the government exchequer in 2025 through taxes and levies, including BDT 723.82 crore in corporate tax.

In accordance with Bangladesh Bank directives, our three specialized units—Prompt Corrective Action, Write-off Loan Recovery, and Willful Defaulter Identification—are working to enhance internal accountability and credit discipline. These units are essential for structured remediation. Incentives have been introduced to motivate officials to recover written-off loans. Janata Bank also

upholds a strong Whistleblowing Policy, ensuring transparency in operations and enabling ethical reporting mechanisms.

In the remittance segment, the Bank achieved substantial progress, supported by targeted engagement with stakeholders, exchange houses, and the diaspora community. Foreign remittance inflow stood at BDT 27,555.90 crore, achieving 103.98 percent of the annual target and registering a year-on-year growth of 35.82 percent. Janata Bank was one of the highest remittance earners among state-owned banks and ranked fourth overall in the sector thanks to the remitters. Import and export financing reached BDT 29,751.90 crore and BDT 6,169.26 crore, achieving 114.43 percent and 88.13 percent of their respective targets.

Banking system digitization remained a strategic priority. The Bank expanded Core Banking Solutions (CBS) coverage and upgraded core software modules. To provide enhanced and modern services to the bank's corporate clients, a browser-based Corporate Banking Service has been introduced. Additionally, the Bangladesh Bank, introduced TakaPay debit card has been launched at Janata Bank against deposit accounts. The e-Janata mobile application continued gaining traction, providing essential digital banking services. Other initiatives like automated government challan collection and cash withdrawal services for unbanked beneficiaries via JB Pin Cash are running successfully.

Janata Bank remained committed to environmental, social, and governance (ESG) standards. Green finance and climate risk assessments were guided by the Bank's Environmental and Social Risk Assessment Manual. Anti-money laundering (AML) and counter-terrorist financing (CTF) measures were implemented under the directives of the Bangladesh Financial Intelligence Unit (BFIU).

Corporate governance was reinforced under the stewardship of the Board of Directors and the management. Oversight by the Audit and Risk Management Committees ensured prudent risk controls and operational discipline. The Bank continued supporting national development initiatives in education, healthcare, disaster relief, and cultural sectors as part of its corporate social responsibility.

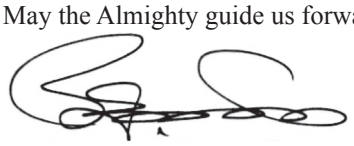
Performance indicators under the Annual Performance Agreement (APA) with the Financial Institutions Division (FID) and the Memorandum of Understanding (MoU) with Bangladesh Bank were largely implemented. However, structural reforms remain essential for sustainable recovery.

To strengthen the bank's capital base, an application for recapitalization has previously been submitted to the Financial Institutions Division (FID) of the Ministry of Finance. We believe the new government will consider it positively. We have also sought policy support, along with assistance from Bangladesh Bank, to recover loans from the Top-20 defaulters. If these loans can be recovered or regularized, Janata Bank's reputation can be restored. To mitigate concentration risk and improve credit quality, the Bank has suspended new large-scale lending to major corporate borrowers. Furthermore, the majority of previously outstanding liabilities under Letters of Credit have been settled, which has improved the Bank's external obligations profile.

The ongoing war tensions worldwide, economic disruptions, domestic political adjustments, climate-related adversities and the resulting inflation in fuel and essential commodities, have continued to make 2026 a challenging year for the banking and financial sector. However, through disciplined execution of action plan, combined with enhanced oversight, institutional transparency, and prudent risk management, Janata Bank is working to reestablish financial resilience and return to sustainable profitability.

Finally, I admit the contributions of our workforce, the leadership of the Board, and the support from stakeholders including the Ministry of Finance, Bangladesh Bank, and regulators. I express gratitude to our valued customers for their unwavering trust. With collective effort, we remain committed to repositioning Janata Bank PLC as a trusted, modern, and resilient financial institution.

May the Almighty guide us forward.



(Md. Mazibur Rahman)
Managing Director
Janata Bank PLC

Directors' Report



Directors' Report

This report assesses JBPLC's 2025 performance against 2024 benchmarks within the context of Bangladesh's challenging macroeconomic climate and global banking trends, with findings referenced against the bank's audited financial statements prepared under International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), and other applicable legal and regulatory obligations.

Dear Shareholders,

Assalamu Alaikum.

The Board of Directors of Janata Bank PLC (JBPLC) extends a warm welcome to all distinguished shareholders attending the 19th Annual General Meeting of the Bank. It is our privilege to present the Audited Financial Statements and the Directors' Report for the financial year ended 31 December 2025 for your review and adoption.

This report provides an assessment and analysis of JBPLC's operational performance in 2025 compared with 2024, within the context of the current national and global business climate. We believe a thorough and impartial assessment of this report will provide a clear view of the Bank's progress in key financial indicators, despite the challenges present in the national banking landscape. The Bank's performance during the reporting year reflects the effectiveness of the Board's strategic direction and the disciplined execution of those directives by the Management.

The findings and analyses should be considered alongside JBPLC's Audited Financial Statements, which have been prepared in compliance with International Accounting Standards (IAS), International Financial Reporting Standards (IFRS), and other applicable legal and regulatory obligations.

Global Economy

The global economy remained under sustained pressure in 2025, following successive disruptions from the COVID-19 pandemic, the Russia-Ukraine conflict, elevated inflation, tighter financial conditions, and continuing geopolitical tension. Although inflation eased in several economies, high price levels, borrowing costs, public debt pressure, exchange rate volatility, and shifts in trade and supply chains continued to affect output growth, trade flows, investment sentiment, and financial stability.

Under this operating environment, both international and domestic markets faced a cautious growth outlook during 2025. Financial institutions were required to apply prudent liquidity management, disciplined credit appraisal, sound capital planning, and close supervision of foreign exchange exposure, sectoral risk, and credit concentration. Policy authorities also continued to focus on price stability, fiscal discipline, and structural resilience to support sustainable economic growth.

The following is a snapshot of the World Economic Outlook growth projection (Real GDP, annual percentage change) (IMF, 2026).

Table-1: Annual Growth of Real GDP in %

Particulars	2024	2025	Projection
			2026
World Output	3.20	3.30	3.30
Advanced Economies	1.70	1.70	1.80
United States	2.80	2.10	2.40
Euro Area	0.80	1.40	1.30
Other Advanced Economies	2.00	1.80	2.00
Emerging Market & Developing Economies	4.20	4.40	4.20
China	4.80	5.00	4.50
India	6.50	7.30	6.40

(Source: International Monetary Fund, World Economic Outlook Update, Jan 2026)

The data presented in Table 1 indicates that the global economy recorded a stable but moderate growth pattern during the reporting period. World output increased from 3.20 percent in 2024 to 3.30 percent in 2025 and is projected to remain at 3.30 percent in 2026. This trend points to limited acceleration in global economic activity, while the outlook remains exposed to geopolitical tension, trade uncertainty, financing cost pressure, commodity price movements, and exchange rate volatility.

Advanced Economies recorded growth of 1.70 percent in both 2024 and 2025, with a slight increase projected to 1.80 percent in 2026. Within this group, the United States recorded lower growth of 2.10 percent in 2025 compared with 2.80 percent in 2024, while growth is projected to improve to 2.40 percent in 2026. The Euro Area registered a stronger growth trend in 2025, with real GDP growth rising from 0.80 percent in 2024 to 1.40 percent in 2025. The rate is projected to ease to 1.30 percent in 2026. Other Advanced Economies recorded growth of 1.80 percent in 2025, compared with 2.00 percent in 2024, with a projected return to 2.00 percent in 2026.

Emerging Market and Developing Economies continued to record higher growth than Advanced Economies. Growth increased from 4.20 percent in 2024 to 4.40 percent in 2025, before a projected moderation to 4.20 percent in 2026. This indicates continued expansion across emerging and developing markets, although external trade conditions, financing costs, and global market volatility may affect the pace of future growth.

Among the selected economies, China's growth increased from 4.80 percent in 2024 to 5.00 percent in 2025, with a projected moderation to 4.50 percent in 2026. India remained the fastest-growing economy in the table, with growth rising from 6.50 percent in 2024 to 7.30 percent in 2025, before a projected moderation to 6.40 percent in 2026. The data indicates that emerging Asia continued to provide material support to global growth, while the overall global outlook remained moderate.

Overview of Bangladesh Economy

Bangladesh's economy passed through a difficult adjustment phase in FY2024-25 amid elevated inflation, exchange rate pressure, subdued investment activity, and stress in the financial sector. After the political transition in 2024, policy attention shifted towards price stability, foreign exchange market reform, reserve rebuilding, banking sector governance, and restoration of confidence in formal financial intermediation.

Bangladesh Bank maintained a tight monetary policy stance during the year and kept the policy rate at 10.00 percent from October 2024. In May 2025, Bangladesh Bank allowed wider exchange rate flexibility to support better market functioning. These policy steps supported greater stability in the foreign exchange market and contributed to the rebuilding of external reserves. At the same time, high borrowing costs, tight liquidity, and slow private sector credit growth continued to limit business activity.

Economic Growth and Inflation Trends

According to the final estimate of the Bangladesh Bureau of Statistics (BBS), Bangladesh's real GDP growth stood at 3.49 percent in FY2024-25, compared with the earlier provisional estimate of 3.97 percent. The lower growth

outcome reflected the impact of subdued investment activity, weaker credit expansion, political and administrative uncertainty, and stress in the banking sector. Agriculture and services recorded weaker momentum, while industrial activity remained constrained by financing conditions and operating pressures.

Inflation showed signs of easing during the second half of FY2024-25, although price pressure remained high. Headline point-to-point inflation declined from 11.66 percent in July 2024 to 8.48 percent in June 2025. Food inflation declined from 14.10 percent to 7.39 percent during the same period, while non-food inflation stood at 9.37 percent in June 2025. The inflation level still required cautious monetary and fiscal management.

External Sector and Foreign Exchange Dynamics

The external sector improved in FY2024-25, supported by higher remittance inflows, export earnings, foreign assistance, and exchange rate flexibility. The overall balance of payments shifted to a surplus of USD 3.29 billion (US Dollars Three Billion Two Hundred Ninety Million Only) in FY2024-25, compared with a deficit of USD 4.30 billion (US Dollars Four Billion Three Hundred Million Only) in the previous fiscal year.

Exports increased by 8.60 percent to USD 48.30 billion (US Dollars Forty-Eight Billion Three Hundred Million Only) in FY2024-25, supported mainly by ready-made garments. Remittance inflow reached USD 30.33 billion (US Dollars Thirty Billion Three Hundred Thirty Million Only) and recorded 26.80 percent growth. Imports recovered moderately by 2.40 percent after a decline of 11.10 percent in FY2023-24. Gross international reserves under BPM6 increased to USD 26.70 billion (US Dollars Twenty-Six Billion Seven Hundred Million Only) at the end of June 2025 from USD 21.70 billion (US Dollars Twenty-One Billion Seven Hundred Million Only) at the end of the previous fiscal year.

Fiscal Position and Revenue Mobilization

Bangladesh's fiscal position remained constrained by weak revenue collection, subsidy pressure, and higher interest payments. Low tax collection capacity continued to limit the scope for public investment and increased reliance on domestic and external borrowing. The government continued to apply spending prioritization and fiscal restraint to support macroeconomic stability.

Over the medium term, stronger revenue administration, broader tax coverage, improved compliance, and rationalization of tax exemptions will be required to support development expenditure and reduce pressure on the banking system. These measures will also be relevant for managing public borrowing in a manner that does not crowd out private sector credit.

Private Investment and Financial Sector Health

Private investment remained subdued in FY2024-25. Private sector credit growth declined to 6.40 percent in June 2025, which reflected reduced credit demand, higher borrowing costs, tight liquidity, and uncertainty in the business environment. This credit trend indicated weaker investment momentum and lower risk appetite in the private sector.

The banking sector faced pressure from rising non-performing loans (NPLs), weak capitalization in several institutions, liquidity stress, and pressure on profitability. Bangladesh Bank initiated reform measures covering stricter loan classification, stronger supervision, asset quality review, and bank restructuring initiatives. These steps are expected to support better governance, improved risk control, and stronger financial discipline over time.

Capital Market Developments

The capital market remained under pressure during the second half of FY2024-25. The DSEX declined by 7.20 percent to 4,838 points at the end of June 2025 from 5,216 points at the end of December 2024. Average daily turnover declined by 31.00 percent to BDT 383 crore (Bangladeshi Taka Three Hundred Eighty-Three Crore Only) in H2FY2025 from BDT 559 crore (Bangladeshi Taka Five Hundred Fifty-Nine Crore Only) in H1FY2025.

High inflation, political uncertainty, and global geopolitical tension affected market sentiment. The Bangladesh Securities and Exchange Commission (BSEC), Bangladesh Bank, and the Ministry of Finance initiated reform measures to improve market governance, promote institutional investment, support bond market development, and diversify corporate financing sources. These measures are relevant for reducing overdependence on bank financing and broadening long-term funding options for the economy.

Foreign Exchange Reserve

Foreign exchange reserve is a key indicator of external sector stability. It supports import payments, exchange rate management, and market confidence. Bangladesh's reserve position declined after December 2021, while the latest data shows recovery in December 2025. The table below presents the foreign exchange reserve position over the last five years.

Table-4: Foreign Exchange Reserve in Bangladesh Bank (USD in Million)

Year	Amount
December-25	33,189.80
December-24	26,214.80
December-23	27,130.00
December-22	33,747.70
December-21	46,153.90

(Source: Bangladesh Bank website: www.bb.org.bd)

The data shows that Bangladesh's foreign exchange reserve declined from USD 46,153.90 million (US Dollars Forty-Six Billion One Hundred Fifty-Three Million Nine Hundred Thousand Only) in December 2021 to USD 26,214.80 million (US Dollars Twenty-Six Billion Two Hundred Fourteen Million Eight Hundred Thousand Only) in December 2024. This represented a cumulative reduction of USD 19,939.10 million (US Dollars Nineteen Billion Nine Hundred Thirty-Nine Million One Hundred Thousand Only), or 43.20 percent, over the three-year period. The largest year-on-year decline occurred between December 2021 and December 2022, when the reserve fell by USD 12,406.20 million (US Dollars Twelve Billion Four Hundred Six Million Two Hundred Thousand Only), or 26.88 percent. The downward trend continued in December 2023 and December 2024, reflecting pressure on the external sector.

In December 2025, the reserve increased to USD 33,189.80 million (US Dollars Thirty-Three Billion One Hundred Eighty-Nine Million Eight Hundred Thousand Only) from USD 26,214.80 million (US Dollars Twenty-Six Billion Two Hundred Fourteen Million Eight Hundred Thousand Only) in December 2024. This represented a year-on-year increase of USD 6,975.00 million (US Dollars Six Billion Nine Hundred Seventy-Five Million Only), or 26.61 percent. The recovery reflected improved external sector conditions compared with the previous year, supported by higher remittance inflows, export receipts, exchange rate flexibility, and reserve rebuilding measures. The December 2025 reserve position remained USD 12,964.10 million (US Dollars Twelve Billion Nine Hundred Sixty-Four Million One Hundred Thousand Only), or 28.09 percent, below the December 2021 level. This position indicates that prudent reserve management, stronger remittance mobilization, export diversification, and disciplined external payment planning remain necessary for macroeconomic stability.

Banking Sector of Bangladesh

The banking sector of Bangladesh remained institutionally diverse in 2025, comprising state-owned commercial banks (SOCBs), private commercial banks (PCBs), foreign commercial banks (FCBs), and specialized banks. These institutions differed in governance practices, capital strength, asset quality, liquidity position, operational efficiency, and risk management capacity.

During the year, the sector operated under a challenging environment marked by high non-performing loans, tight liquidity, slower private sector credit growth, pressure on profitability, and weaker confidence in some institutions. The sector continued to perform its core role in deposit mobilization, credit intermediation, trade finance, settlement services, and payment operations. At the same time, stronger governance, prudent lending, recovery of classified loans, capital planning, and disciplined liquidity management remained major priorities for long-term financial stability.

Regulatory Reform and Strategic Response

Following the political transition in 2024, Bangladesh Bank placed stronger policy attention on banking sector reform and macro-financial stability. Regulatory measures focused on asset quality review, stronger supervision, governance restructuring, bank resolution planning, liquidity support, and protection of depositors' interest.

Bangladesh Bank also initiated reform measures covering stricter loan classification, improved provisioning standards, capital adequacy, recovery of non-performing exposures, and bank restructuring. The Bank Resolution Ordinance, 2025 and the Deposit Protection Ordinance, 2025 formed part of the broader reform agenda. These actions reflected a stronger regulatory response to financial sector stress and aimed to restore stability, accountability, and public confidence in the banking system.

Liquidity Management and Deposit Trends

Liquidity conditions in the banking sector remained tight during FY2024-25. The pressure was linked with high non-performing loans in some banks, reduced depositor confidence in selected institutions, tight monetary conditions, and weaker loan recovery. Bangladesh Bank responded through liquidity support facilities, reduction of the cash reserve requirement (CRR), credit guarantee arrangements for interbank transactions, and close supervisory monitoring of stressed banks.

Private sector credit growth declined to 6.40 percent in June 2025, which was below the projected level and reflected weak credit demand, higher borrowing costs, and tight liquidity. Bangladesh Bank maintained the policy rate at 10.00 percent and continued a tight monetary policy stance to contain inflation and anchor expectations. These measures helped maintain operational continuity in the banking system, although sustained recovery will require stronger deposit mobilization, improved loan collection, and better governance in vulnerable institutions.

Credit Growth and Asset Quality

Credit growth remained subdued in FY2024-25 amid tight monetary conditions, weak investment demand, liquidity pressure, and asset quality concerns. Private sector credit growth stood at 6.40 percent in June 2025, which Bangladesh Bank identified as a historically low level and below the projected path. Public sector credit grew by 13.60 percent in June 2025, reflecting higher government credit demand from scheduled banks.

Domestic credit growth remained below the projected trajectory, with stronger public sector borrowing and lower private credit expansion affecting credit allocation. High non-performing loans, governance weaknesses, cautious lending standards, and repayment stress continued to affect asset quality. These conditions reinforced the need for prudent credit appraisal, stronger recovery action, close portfolio monitoring, and disciplined risk management across the banking sector.

Non-Performing Loans and Capital Adequacy

Asset quality in the banking sector weakened further in 2025. Classified loans rose to more than 31.00 percent of total loans in the banking sector, compared with 20.20 percent in December 2024 and 9.00 percent in December 2023. The increase reflected stricter loan classification rules, closer recognition of impaired assets, weak loan recovery, non-repayment of rescheduled loans, and governance gaps in selected institutions. Higher classified loans increased provisioning pressure, reduced earnings capacity, and weakened capital buffers across the sector. The capital adequacy position remained below the regulatory requirement, with higher pressure on state-owned commercial banks and weaker private commercial banks. Large classified loan portfolios, provisioning shortfalls, and limited internal capital generation remained major concerns. In this context, stronger recovery action, realistic provisioning, fresh capital planning, and stricter credit risk governance remained priorities for banking sector stability.

Liquidity Ratios and Compliance

The banking sector maintained regulatory liquidity compliance at the aggregate level at the end of December 2024, based on the latest verified liquidity ratio data available in the current source set. The liquidity coverage ratio (LCR) stood at 157.50 percent on a provisional basis, above the minimum requirement of 100.00 percent. The net stable funding ratio (NSFR) was 105.41 percent, which also met the required level. These ratios indicate that the sector, on an aggregate basis, held adequate high-quality liquid assets to meet short-term obligations and maintained a stable funding profile. At the same time, liquidity conditions remained uneven across institutions in 2025. Weaker banks continued to require close supervisory monitoring, prudent asset-liability management, stronger deposit mobilisation, and improved loan recovery.

Policy Measures and Regulatory Developments

Bangladesh Bank continued monetary, foreign exchange, and banking sector reform measures in 2025 to contain inflation, restore market confidence, and strengthen financial stability. Major measures included continuation of a tight monetary policy stance, retention of the policy repo rate at 10.00 percent, movement towards a flexible market-based exchange rate regime, and implementation of updated loan classification and provisioning guidelines from 1 April 2025. Bangladesh Bank also advanced asset quality review, bank restructuring, governance correction, liquidity support, interbank guarantee arrangements, and preparation for Expected Credit Loss (ECL)-based provisioning by 2027. The Asset Quality Review (AQR) Program covered selected stressed banks in phases, while the Bank Resolution Ordinance, 2025 provided a legal framework for dealing with non-viable banks. These measures aimed to improve transparency, strengthen credit discipline, protect depositors' interests, and support a more stable banking sector.

Economic and Banking Outlook for 2026

The economic outlook for 2026 indicates a gradual but cautious recovery from the weak 2025 base. Global growth is projected at 3.30 percent in 2026, while Bangladesh's growth is expected to improve moderately, with official and institutional forecasts indicating a slow recovery path. The pace of recovery will depend on inflation control, foreign exchange market stability, financial sector reform, export performance, remittance inflows, revenue mobilization,

and revival of private investment. Persistent inflation, high classified loans, weak credit demand, tight liquidity, and cautious consumer confidence may continue to limit near-term momentum. For banks, the operating environment in 2026 will require prudent liquidity planning, stronger recovery action, disciplined credit underwriting, and careful capital management.

External Sector Developments

The external sector is expected to remain more stable in 2026, based on the improvement recorded in 2025. Foreign exchange reserves increased to USD 33,189.80 million (US Dollars Thirty-Three Billion One Hundred Eighty-Nine Million Eight Hundred Thousand Only) in December 2025 from USD 26,214.80 million (US Dollars Twenty-Six Billion Two Hundred Fourteen Million Eight Hundred Thousand Only) in December 2024, while remittance inflows remained strong. A more flexible and market-based exchange rate framework may also reduce pressure on the foreign exchange market over time. Continued progress will depend on disciplined import management, export diversification, timely external financing, and higher remittance inflows through formal channels. A more predictable foreign exchange market and consistent trade-related policies will also help rebuild investor confidence and support foreign direct investment.

Fiscal and Tax Reform Imperatives

Bangladesh's fiscal position is likely to remain under pressure in 2026 from low revenue mobilization, subsidy obligations, and rising interest payments. The low tax-to-GDP ratio continues to limit development expenditure and increases reliance on domestic and external borrowing. Ongoing tax administration reforms, including wider use of online return filing and payment systems, may improve compliance over time. Major priorities include broadening the tax base, rationalizing exemptions, improving collection efficiency, and prioritizing public expenditure. These measures will be relevant for macroeconomic discipline, social and infrastructure spending, and reduced pressure on the banking system.

Sectoral Reforms and Governance

Banking sector reform will remain a major policy priority in 2026. The sector entered 2026 with high classified loans, weak capital positions in several institutions, governance deficiencies, liquidity pressure, and confidence challenges in selected banks. Bangladesh Bank's reform measures, including board restructuring, asset quality review, stricter loan classification, improved provisioning, bank resolution measures, and closer supervision, are expected to support gradual sectoral repair. Lasting improvement will require stronger loan recovery, credible capital planning, better internal control, transparent reporting, and consistent regulatory enforcement. For Janata Bank PLC, the priority areas include classified loan recovery, low-cost deposit mobilization, concentration risk reduction, prudent lending, recapitalization follow-up, and stronger governance oversight.

Overview of Janata Bank PLC.

Janata Bank PLC (JBPLC) is one of the largest state-owned commercial banks in Bangladesh, with institutional roots tracing back to the post-independence financial restructuring in 1972. The Government of Bangladesh merged United Bank Limited and Union Bank Limited to establish Janata Bank under the Bangladesh Bank (Nationalization) Order. On 15 May 2007, the institution was corporatized and rebranded as Janata Bank PLC in 2023 to strengthen governance and improve operational efficiency.

The Bank operates through an extensive network of branches across both urban and rural areas. It provides a wide range of banking services covering corporate, SME, and retail segments. Product development reflects shifts in customer demand, socio-economic trends, and technological advancement. JBPLC focuses on broadening access to financial services while maintaining service quality and regulatory compliance.

Governance is overseen by a ten-member Board comprising representatives from both the public and private sectors. This structure ensures strategic direction, risk oversight, and performance monitoring. The Board works closely with Management to align operational goals with national financial objectives.

JBPLC continues to play a significant role in supporting the financial system of Bangladesh. It contributes to monetary stability through responsible banking practices, diversified services, and a commitment to institutional integrity.

Vision

The Bank's Vision is to become an effective and the largest commercial bank in Bangladesh supporting socio-economic development of the country and to be a leading bank in South Asia.

Mission

The Bank's Mission is to be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every unit/ component of banking network.

Strategic Priority

Bank's strategic priorities are to:

- Enhance automation by implementing online banking in all branches to offer superior customer service.
- Fortify the capital base to enhance resilience capacity.
- Reinforce internal controls and compliance through well-defined policies, procedures, and processes.
- Achieve asset growth with high-quality assets.
- Undertake strong measures to recover classified and write-off loans.
- Optimize the funding mix to reduce the cost of funds.
- Incorporate green banking practices into banking activities.
- Ensure sustainability in the business strategy.
- Operate with improved risk management.
- Maximize efficiency by reducing operating expenses.

These strategic priorities demonstrate JBPLC's commitment to technological advancement, financial stability, risk management, compliance, and sustainable business practices, all while focusing on delivering superior customer service and optimizing operational efficiency.

Subsidiary Organizations of JBPLC

JBPLC has 02 (two) subsidiaries:

- Janata Capital and Investment Limited (JCIL);
- Janata Exchange Company Srl, Italy (JEC, Italy).

Janata Capital and Investment Limited

In accordance with regulatory directives issued by Bangladesh Bank, Janata Bank PLC restructured its merchant banking operations through the formation of a separate subsidiary named Janata Capital and Investment Limited (JCIL). This entity is responsible for conducting a broad spectrum of merchant banking

functions, including issue management, underwriting, and portfolio administration. The establishment of JCIL as a standalone institution has enabled Janata Bank PLC to expand its presence in the capital market while addressing the evolving financial requirements of its clients. JCIL operates with an authorized capital of BDT 5,000 million (Bangladeshi Taka Five Thousand Million Only) and a paid-up capital of BDT 4,274.00 million (Bangladeshi Taka Four Thousand Two Hundred Seventy-Four Million Only). The company formally commenced operations on 26 September 2010. The strategic segregation of merchant banking activities into a specialized subsidiary reflects Janata Bank PLC's focus on enhancing service efficiency, maintaining regulatory compliance, and strengthening its role in Bangladesh's financial services sector through targeted and structured investment services.

Janata Exchange Company SRL, Italy

Janata Exchange Company SRL, Italy, was incorporated on 18 January 2002 with an initial paid-up capital of 0.06 million Euros (Euros Sixty Thousand Only) as a fully owned subsidiary of Janata Bank PLC. The company commenced operations through its Rome branch and later expanded by opening an additional branch in Milan. This expansion enabled the institution to strengthen its service delivery and broaden its customer outreach. Janata Exchange Company SRL offers remittance and related financial services to the Bangladeshi diaspora and other clients in Italy. Its operations reflect compliance, service efficiency, and a focused approach to cross-border financial facilitation.

Branch Network

As of 31 December 2025, JBPLC operated 929 branches across local and overseas locations. These branches are organized by geographical category and serve clients in both urban and rural regions. The broad distribution supports efficient service provision and enhances financial inclusion. This extensive network reflects JBPLC's commitment to equitable banking access and contributes to balanced economic development across different population segments.

Table-6: Branches by Type/Grade in 2025

Type/Grade of Branch	Number
A. National	
Specialized Corporate	2
Corporate - 1	30
Corporate - 2	80
Grade - 1	277
Grade - 2	212
Grade - 3	259
Grade - 4	65
Sub - Total	**925**
B. Overseas	**4**
Total	**929**

Source: JBPLC Annual Report 2025

Janata Bank PLC manages its domestic operations through a structured administrative network comprising 12 Divisional Offices and 50 Area Offices. These supervisory units guide branch-level operations across the country and assist in operational control, service continuity, compliance follow-up, and customer access. In Dhaka, the Local Office and Janata Bhaban Corporate Branch operate as major service points for individual clients, business customers, and corporate institutions. This administrative structure helps the Bank monitor its national network and deliver banking services across different regions.

Overseas

Janata Bank PLC maintains its overseas presence through four branches in the United Arab Emirates, located in Abu Dhabi, Dubai, Sharjah, and Al-Ain. These branches provide banking and remittance-related services to expatriate Bangladeshis and other eligible customers. The Bank also maintains 376 active Relationship Management Application (RMA) services across 71 countries to support cross-border banking transactions. Its Overseas Banking Department coordinates Taka Drawing Arrangements with banks and exchange houses, while API agreements with eight international exchange houses help process remittance transactions through more integrated channels.

Contribution of JBPLC in the Banking Sector of the Country

The following table outlines the key financial and operational indicators of Janata Bank PLC for the year ended 2025, highlighting the Bank's asset position, core banking activities, and institutional capacity.

Table-7: Performance of JBPLC at a Glance (2025)

(BDT in Million unless stated otherwise)

Sl	Indicators	2025
1	Total Assets	1,608,943.58
2	Deposits	1,255,498.54
3	Loans and Advances	1,051,191.51
4	Import	297,519.00
5	Export	61,692.60
6	Foreign Remittance	275,559.00
7	Branches (number)	929
8	Manpower (number)	14,390

Source: JBPLC Audited Financial Statements 2025

At the end of 2025, Janata Bank PLC maintained total assets of BDT 1,608,943.58 million (Bangladeshi Taka One Thousand Six Hundred Eight Billion Nine Hundred Forty-Three Million Five Hundred Eighty Thousand Only). Deposits stood at BDT 1,255,498.54 million (Bangladeshi Taka One Thousand Two Hundred Fifty-Five Billion Four Hundred Ninety-Eight Million Five Hundred Forty Thousand Only), representing the Bank's principal funding base, while loans and advances reached BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only). Import business was reported at BDT 297,519.00 million (Bangladeshi Taka Two Hundred Ninety-Seven Billion Five Hundred Nineteen Million Only), export business at BDT 61,692.60 million (Bangladeshi Taka Sixty-One Billion Six Hundred Ninety-Two Million Six Hundred Thousand Only), and foreign remittance at BDT 275,559.00 million (Bangladeshi Taka Two Hundred Seventy-Five Billion Five Hundred Fifty-Nine Million Only). The Bank operated through 929 branches with 14,390 employees, which reflected its broad branch network and operational capacity across domestic and overseas locations.

BACH, BEFTN and RTGS

Janata Bank PLC maintained automated clearing and electronic fund transfer services through BACH, BACPS, BEFTN, and RTGS during 2025. The automated clearing centre at the Local Office supported Bangladesh Automated Clearing House operations through the Bangladesh Automated Cheque Processing System for structured cheque settlement. The Bank also used the Bangladesh Electronic Fund Transfer Network for batch-based electronic transactions and the Real Time Gross Settlement system for high-value payments. These platforms supported faster transaction processing, reduced settlement risk, and improved control over interbank payment operations. The continued use of these systems reflected the Bank's focus

on operational discipline, service reliability, and regulatory compliance.

ATM Facilities

Janata Bank PLC provides ATM and card-based payment services through Debit and Credit Cards to support customer access and transaction convenience. The Bank issues Q-Cash cards under the NPSB platform and remains connected with a large shared ATM network comprising 32 member banks. JBPLC cardholders have access to more than 13,973 ATMs, including 93 ATMs owned by the Bank, and more than 100,000 Point of Sale terminals for payment transactions. According to the latest card data found in the project source, the Bank recorded 143,600 active Debit Cards and 1,737 Credit Cards as of December 2025. In 2025, the Bank also launched the Bangladesh Bank-introduced Taka Pay debit card against deposit accounts. These facilities supported wider payment access, improved transaction convenience, and continued alignment with national payment system infrastructure.

Core Deposit Monitoring System (CDMS)

Janata Bank PLC uses the Core Deposit Monitoring System (CDMS), a web-based application, to monitor core deposit performance across branches. Core deposits represent a stable and low-cost funding source for the Bank. CDMS provides branch-wise data visibility, trend review, and compliance tracking, which assist management in deposit planning and performance review. The system also supports better control over deposit mobilization and helps align branch-level activities with the Bank's low-cost deposit mobilization priorities.

Personnel Management Information System (PMIS)

Janata Bank PLC operates a web-based Personnel Management Information System (PMIS) to manage employee information and related Human Resource functions through a central platform. The system stores key personnel records and provides more than fifty real-time reports under the General Module, covering organisational hierarchy, staffing data, and personnel metrics. PMIS supports timely access to HR information, improves administrative work, and assists management in workforce planning, deployment, and personnel review.

Management Information System (MIS)

Janata Bank PLC uses two web-based applications, namely Overview Management Information System (OMIS) and Litigation Management Information System (DLMIS), to support operational reporting and legal case monitoring. OMIS provides real-time access to operational data and reduces dependence on manual reporting, while DLMIS, developed for the Law Department, records and monitors court cases including Artha Rin Suit, Money Suit, Certificate (PDR) Case, Writ, Appeal, Revision, Review, AT, AAT, and other cases pending before courts across the country. These systems help management obtain summary reports, review case-level data, and monitor operational and litigation-related matters with better control.

Whistleblowing Policy

Janata Bank PLC follows the "Janata Bank PLC Whistle Blowing Policy 2022" in line with Bangladesh Bank's regulatory guidance to promote transparency, accountability, integrity, and ethical conduct within the organization.

The policy provides a formal channel for reporting irregularities and misconduct. Under the policy, the Bank is required to appoint an Ombudsman from among the Board members, preferably a retired judicial official, to protect confidentiality and safeguard whistleblowers from retaliation. Accordingly, the Bank nominated a former District and Sessions Judge, then serving on the Board, as Ombudsman. A Central Complaint Cell and a vigilance team have also been formed to identify and address potential fraud, control gaps, and operational lapses.

Website

Since 2000, Janata Bank PLC has used online platforms to improve public access to official information and internal communication. The Bank's official website, www.jb.com.bd, serves as a central information portal for circulars, tenders, auctions, career notices, and other official updates. The Bank also uses a secure web-based mailing system across departments, divisions, and branches to support internal correspondence and reduce dependence on manual communication. These facilities assist timely information sharing with stakeholders and improve coordination across the Bank's network.

Training and Development

Janata Bank PLC conducts structured training programs to improve institutional capability, technical knowledge, managerial skill, and regulatory awareness among officials. Major training courses include the Foundation Course, Managers' Induction Course, Credit Management Course, Documentary Credit Course, Capital Management Course, and Risk Management Course. In addition, human resource development remains part of the Bank's operational priorities, with focus on structured training, workshops, performance recognition, and Continuous Professional Development (CPD) to keep employees updated on banking regulations and operational requirements.

Financing Industrial Credit



Power Pack Motiara Jamalpur Ltd. that got Bank's Industrial Credit

Janata Bank PLC continued to finance industrial activities in 2025 through project finance, term finance, working capital facilities, and syndicated arrangements, subject to approved credit policy, borrower quality, repayment capacity, and risk appetite. The Bank's exposure to industry remained material, with financing to the manufacturing industry at BDT 604,571.10 million (Bangladeshi Taka Six Hundred Four Billion Five Hundred Seventy-One Million One Hundred Thousand Only) and financing to the service industry at BDT 96,095.20 million (Bangladeshi Taka Ninety-Six Billion Ninety-Five Million Two Hundred Thousand Only) in 2025. Credit also flowed to sectors such as garments, steel, leather, jute, paper, housing, information technology, poultry, dairy, fisheries, and sugar. The Bank also provided financing support to selected government entities, including Bangladesh Petroleum Corporation (BPC), Petrobangla, Bangladesh Chemical Industries Corporation (BCIC), and Bangladesh Agricultural Development Corporation (BADC). In view of the Bank's asset quality position and concentration risk, new large-scale lending to major corporate borrowers remained subject to stricter scrutiny, while priority was placed on recovery, portfolio diversification, and prudent credit risk management.

Sector-wise Financing

JBPLC is financing almost all potential sectors of the economy. The table below shows the comparative distribution of sector-wise financing:

Table-8: Loans Provided by Sectors

(BDT in Million)

Sectors	2025	2024	Change (%)
Agriculture	27,464.20	26,413.50	3.98%
Industry (Manufacturing)	604,571.10	602,305.90	0.38%
Industry (Service)	96,095.20	91,333.90	5.21%
Consumer Credit	20,612.40	19,915.80	3.50%
Trade & Commerce	122,092.70	109,334.80	11.67%
Loans to Capital Market	400.00	400.00	0.00%
Staff Loan	71,862.66	66,248.66	8.47%
Others	108,093.25	91,989.94	17.51%
Total	**1,051,191.51**	**1,007,942.50**	**4.29%**

Source: JBPLC Audited Financial Statements 2025

The sector-wise loan portfolio of Janata Bank PLC stood at BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) in 2025, compared with BDT 1,007,942.50 million (Bangladeshi Taka One Thousand Seven Billion Nine Hundred Forty-Two Million Five Hundred Thousand Only) in 2024, reflecting year-on-year growth of 4.29 percent. Manufacturing industry remained the largest sector, with outstanding loans of BDT 604,571.10 million (Bangladeshi Taka Six Hundred Four Billion Five Hundred Seventy-One Million One Hundred Thousand Only) in 2025, compared with BDT 602,305.90 million (Bangladeshi Taka Six Hundred Two Billion Three Hundred Five Million Nine Hundred Thousand Only) in 2024, registering growth of 0.38 percent. Trade and commerce recorded BDT 122,092.70 million (Bangladeshi Taka One Hundred Twenty-Two Billion Ninety-Two Million Seven Hundred Thousand Only), with growth of 11.67 percent, while industry service stood at BDT 96,095.20 million (Bangladeshi Taka Ninety-Six Billion Ninety-Five Million Two Hundred Thousand Only), up by 5.21 percent. Agriculture, consumer credit, staff loans, and the "Others" category also increased by 3.98 percent, 3.50 percent, 8.47 percent, and 17.51 percent, respectively. Loans to the capital market remained unchanged at BDT 400.00 million (Bangladeshi Taka Four Hundred Million Only). The data indicates that JBPLC maintained a diversified sector-wise credit portfolio in 2025, with the largest exposure remaining in manufacturing industry, while growth was also recorded across trade and commerce, service industry, staff loans, agriculture, consumer credit, and other segments.

Development of Women Entrepreneurs

Janata Bank PLC continued to support women entrepreneurs in 2025 through credit facilities for women-led enterprises. The Bank provided financing to 5,228 women entrepreneurs in 2025, compared with 2,301 in 2024, while the financed amount increased to BDT 395.64 million (Bangladeshi Taka Three Hundred Ninety-Five Million Six Hundred Forty Thousand Only) from BDT 153.61 million (Bangladeshi Taka One Hundred Fifty-Three Million Six Hundred Ten Thousand Only).

Table-9: Loan to Women Entrepreneurs

Year	Number	Amount
2025	5,228	395.64
2024	2,301	153.61
2023	2,406	166.80
2022	823	1,071.30
2021	607	370.10

Source: JBPLC Audited Financial Statements 2025

The 2025 data indicates wider borrower coverage and a higher credit volume than the preceding year. Over the five-year period, 2025 recorded the highest number of women borrowers, while 2022 recorded the highest financing amount at BDT 1,071.30 million (Bangladeshi Taka One Thousand Seventy-One Million Three Hundred Thousand Only) against 823 borrowers. This pattern shows that the Bank's women entrepreneur financing varied by year in both outreach and average loan size. The 2025 position reflects renewed growth in women-focused financing, while continued monitoring of loan size, borrower quality, repayment performance, and sector distribution will remain relevant for balanced and effective support to women-led enterprises.

Small and Medium Enterprises (SME)

Janata Bank PLC (JBPLC) continued financing the Cottage, Micro, Small, and Medium Enterprises (CMSME) sector in 2025 as part of its credit activities for smaller business segments. The following table presents JBPLC's sector-wise loan disbursement under CMSME for 2025 and 2024.

Table-10: Loan to Cottage Industry and Small and Medium Enterprises

(BDT in Million)

Type	Sector	2025	2024
Cottage	Service	-	-
	Trading	-	-
	Manufacturing	4.70	1.80
	Total	**4.70**	**1.80**
Micro	Service	273.90	79.00
	Trading	8,154.46	70.40
	Manufacturing	458.10	4,106.70
	Total	**8,886.46**	**5,290.00**
Small	Service	1,929.30	1,112.90
	Trading	16,976.96	46,707.20
	Manufacturing	946.50	5,821.60
	Total	**18,002.46**	**54,458.10**
Medium	Service	75.00	5,804.20
	Trading	50.00	-
	Manufacturing	918.40	49,368.70
	Total	**1,043.40**	**55,172.90**
	Grand Total	**27,937.02**	**114,922.80**

Source: JBPLC Audited Financial Statements 2025

JBPLC's total CMSME loan disbursement stood at BDT 27,937.02 million (Bangladeshi Taka Twenty-Seven Billion Nine Hundred Thirty-Seven Million Twenty Thousand Only) in 2025, compared with BDT 114,922.80 million (Bangladeshi Taka One Hundred Fourteen Billion

Nine Hundred Twenty-Two Million Eight Hundred Thousand Only) in 2024, reflecting a year-on-year decline of 75.69 percent. The decline was mainly linked with lower disbursement in small and medium enterprise segments.

Microenterprise financing increased to BDT 8,886.46 million (Bangladeshi Taka Eight Billion Eight Hundred Eighty-Six Million Four Hundred Sixty Thousand Only) in 2025 from BDT 5,290.00 million (Bangladeshi Taka Five Billion Two Hundred Ninety Million Only) in 2024, recording growth of 67.99 percent. The increase was supported by higher disbursement in trading and service segments, while manufacturing under this category declined. Cottage industry financing also increased to BDT 4.70 million (Bangladeshi Taka Four Million Seven Hundred Thousand Only) in 2025 from BDT 1.80 million (Bangladeshi Taka One Million Eight Hundred Thousand Only) in 2024, with disbursement limited to manufacturing.

Small enterprise financing remained the largest CMSME segment in 2025 at BDT 18,002.46 million (Bangladeshi Taka Eighteen Billion Two Million Four Hundred Sixty Thousand Only), though it declined by 66.94 percent from BDT 54,458.10 million (Bangladeshi Taka Fifty-Four Billion Four Hundred Fifty-Eight Million One Hundred Thousand Only) in 2024. Medium enterprise financing declined to BDT 1,043.40 million (Bangladeshi Taka One Billion Forty-Three Million Four Hundred Thousand Only) in 2025 from BDT 55,172.90 million (Bangladeshi Taka Fifty-Five Billion One Hundred Seventy-Two Million Nine Hundred Thousand Only) in 2024. The 2025 data indicates a lower aggregate CMSME disbursement, with financing concentrated mainly in small and micro enterprises. In view of the Bank's cautious lending stance and asset quality position, continued monitoring of CMSME borrower selection, repayment capacity, sector exposure, and portfolio quality will remain necessary.

Poverty Reduction

JBPLC plays a consistent role in supporting poverty alleviation through dedicated credit programs designed for financially underserved populations. The following table presents a five-year overview of loan disbursements made under this initiative, reflecting trends in coverage and credit volume.

Table-11: Loans Targeted at Poverty Alleviation

Year	Number	Amount (BDT in Million)
2025	11,695	960.57
2024	19,087	1,532.62
2023	15,851	2,167.93
2022	16,962	1,681.14
2021	19,175	873.27

Source: JBPLC Audited Financial Statements 2025

JBPLC's poverty alleviation loan data shows a lower level of financing in 2025 compared with 2024. The Bank disbursed BDT 960.57 million (Bangladeshi Taka Nine Hundred Sixty Million Five Hundred Seventy Thousand Only) among 11,695 beneficiaries in 2025, against BDT 1,532.62 million (Bangladeshi Taka One Billion Five Hundred Thirty-Two Million Six Hundred Twenty Thousand Only) among 19,087 beneficiaries in 2024. This reflected a year-on-year decline of 38.73 percent in the number of beneficiaries and 37.33 percent in disbursed amount.

Over the five-year period, the highest disbursed amount was recorded in 2023 at BDT 2,167.93 million (Bangladeshi Taka Two Billion One Hundred Sixty-Seven Million Nine Hundred Thirty Thousand Only) among 15,851 beneficiaries. In 2022, disbursement stood at BDT 1,681.14 million (Bangladeshi Taka One Billion Six Hundred Eighty-One Million One Hundred Forty Thousand Only) among 16,962 beneficiaries, while in 2021, the Bank disbursed BDT 873.27 million (Bangladeshi Taka Eight Hundred Seventy-Three Million Two Hundred Seventy Thousand Only) among 19,175 beneficiaries. The 2025 position remained below the disbursement levels of 2022, 2023, and 2024, although it was higher than the 2021 amount.

The data indicates that JBPLC continued its poverty-focused credit activities in 2025, but both coverage and disbursement volume declined from the previous year. Continued attention to beneficiary selection, recovery performance, loan size, and programme effectiveness will be relevant for maintaining the quality and reach of poverty alleviation financing.



An Instance of Poverty Reduction Loan by the Bank

Agriculture Loans

Janata Bank PLC (JBPLC) recognises the agricultural sector as a key driver of economic stability and food security in Bangladesh. Since 1974, the Bank has continued to provide structured financing support to farmers through agriculture-focused loan products. The following table outlines disbursement trends over the last four fiscal years.

Table-12: Agriculture Loan by JBPLC

Year	Number of Beneficiaries	Amount (BDT in Million)
2024-25	54,731	5,942.74
2023-24	32,691	5,349.41
2022-23	26,153	5,331.94
2021-22	23,563	5,268.00
2020-21	20,740	4,054.98

Source: JBPLC Audited Financial Statements 2025

JBPLC's agriculture loan data shows continued expansion in outreach during FY2024-25. The number of beneficiaries increased to 54,731 in FY2024-25 from 32,691 in FY2023-24, reflecting year-on-year growth of 67.42 percent. The disbursed amount also increased to BDT 5,942.74 million (Bangladeshi Taka Five Billion Nine Hundred Forty-Two Million Seven Hundred Forty Thousand Only) from BDT 5,349.41 million (Bangladeshi Taka Five Billion Three Hundred Forty-Nine Million Four Hundred Ten Thousand Only), recording growth of 11.09 percent.

Over the five-year period from FY2020-21 to FY2024-25, the number of beneficiaries increased from 20,740 to 54,731, while the disbursed amount rose from BDT 4,054.98 million (Bangladeshi Taka Four Billion Fifty-Four Million Nine Hundred Eighty Thousand Only) to BDT 5,942.74 million (Bangladeshi Taka Five Billion Nine Hundred Forty-Two Million Seven Hundred Forty Thousand Only). The data indicates that beneficiary

coverage expanded at a faster pace than the loan amount. This resulted in a lower average loan size in FY2024-25 compared with FY2023-24.

The 2025 position reflects wider agricultural credit coverage by JBPLC Continued monitoring of borrower selection, loan size, repayment behavior, crop and sector exposure, and regional distribution will remain relevant for maintaining portfolio quality and supporting rural credit access.

Investment Financing

JBPLC plays a significant role in the capital and money markets through active investment operations. As a designated primary dealer, the Bank contributes to financial market liquidity and government securities trading. The following table outlines the Bank's investment volume over the last five years.

Table-13: Janata Bank's Investment in Capital and Money Market

(BDT in Million)

Year	2025	2024	2023	2022	2021
Total Investment	293,723.47	242,783.51	190,475.09	198,808.48	367,680.58

Source: JBPLC Audited Financial Statements 2025

JBPLC's total investment in capital and money market instruments stood at BDT 293,723.47 million (Bangladeshi Taka Two Hundred Ninety-Three Billion Seven Hundred Twenty-Three Million Four Hundred Seventy Thousand Only) in 2025, compared with BDT 242,783.51 million (Bangladeshi Taka Two Hundred Forty-Two Billion Seven Hundred Eighty-Three Million Five Hundred Ten Thousand Only) in 2024, registering year-on-year growth of 20.98 percent. This increase followed the recovery recorded in 2024, when investment rose from BDT 190,475.09 million (Bangladeshi Taka One Hundred Ninety Billion Four Hundred Seventy-Five Million Ninety Thousand Only) in 2023. The 2025 position remained below the 2021 level of BDT 367,680.58 million (Bangladeshi Taka Three Hundred Sixty-Seven Billion Six Hundred Eighty Million Five Hundred Eighty Thousand Only), but it was the highest investment balance since 2021.

The five-year trend shows that the Bank's investment volume declined from BDT 367,680.58 million (Bangladeshi Taka Three Hundred Sixty-Seven Billion Six Hundred Eighty Million Five Hundred Eighty Thousand Only) in 2021 to BDT 198,808.48 million (Bangladeshi Taka One Hundred Ninety-Eight Billion Eight Hundred Eight Million Four Hundred Eighty Thousand Only) in 2022 and BDT 190,475.09 million (Bangladeshi Taka One Hundred Ninety Billion Four Hundred Seventy-Five Million Ninety Thousand Only) in 2023, before rising in 2024 and 2025. In 2025, the Bank redirected surplus liquidity towards relatively secure instruments, with emphasis on government securities to mitigate credit risk. This approach was relevant in view of the Bank's cautious lending stance, asset quality pressure, and the need for liquidity and risk management.

As a designated primary dealer, JBPLC maintained its role in government securities trading and related money market activities. The 2025 increase in investment indicates higher allocation to investment assets, while credit expansion remained moderate. Continued monitoring of interest rate risk, market risk, liquidity position, and investment concentration will remain relevant for maintaining a prudent investment portfolio.

Financial Inclusion

Janata Bank PLC continued to support financial inclusion in 2025 through its branch network, deposit services, sub-branch operation, low-cost account initiatives, and social benefit payment channels. As of 31 December 2025, the Bank operated 929 branches, comprising 925 domestic branches and 4 overseas branches, which allowed it to provide banking services across urban, semi-urban, and rural locations. During the year, the number of depositors increased by more than 1 million and reached above 1.08 crore. The Bank also launched sub-branch operation in 2025 to bring banking services closer to customers. In addition, JBPLC facilitated Tk. 10, Tk. 50 and Tk. 100 accounts for rural clients, disbursed social safety net allowances, and extended interest-free loans to farmers. These activities supported access to formal banking services for students, low-income customers, rural clients, beneficiaries of government programmes, and other financially underserved groups.

Details have been presented at page 196 under the title "Report on Financial Inclusion".

Human Capital

Janata Bank PLC (JBPLC) places high priority on developing and managing its workforce through structured human resource policies. The Bank focuses on performance, diversity, and professional development to ensure effective service delivery across all operational levels. The table below presents the composition of JBPLC's workforce in 2025.

Table-14: Number of Employees of Janata Bank PLC in 2025

Types	Male	Female	Total
Officers	11,461	2,103	13,564
Support staff	781	45	826
Total	**12,242**	**2,148**	**14,390**

Source: JBPLC Human Resources Division 2025

As of 2025, Janata Bank PLC employed 14,390 personnel, comprising 13,564 officers and 826 support staff. Male employees stood at 12,242, while female employees stood at 2,148. Within the officer cadre, female officers numbered 2,103, while female support staff numbered 45. These figures indicate that the Bank continued to operate with a sizable workforce across its branch and administrative network. JBPLC also continued structured staff development activities through training programmes and human resource policies to support operational capacity, service delivery, and workforce management.

Details have been presented at page 193 under the title "Report on Human Resources".

Credit Rating

Janata Bank PLC (JBPLC) complies with regulatory requirements set by Bangladesh Bank, which mandate periodic credit rating assessments for all commercial banks. The Bank has been consistently evaluated by the Credit Rating Agency of Bangladesh Limited (CRAB), providing an independent appraisal of its financial and operational soundness. The table below outlines the Bank's credit ratings over the past five years.

Table-15: Long and Short Term Credit Rating of Janata Bank PLC

Year	Entity Rating		As Govt. Owned Bank	
	Long Term	Short Term	Long Term	Short Term
2025	A3	ST-3	AAA	ST-1
2024	A3	ST-3	AAA	ST-1
2023	A1	ST-2	AAA	ST-1
2022	A1	ST-2	AAA	ST-1
2021	A+	ST-2	AAA	ST-1

Source: Credit Rating Agency of Bangladesh Limited (CRAB)

Janata Bank PLC was rated A3 for long term and ST-3 for short term in 2025, unchanged from 2024. The rating table shows that the Bank held A1 and ST-2 ratings in 2022 and 2023, while the rating in 2021 was A+ and ST-2. The 2025 rating position indicates that the Bank's entity rating remained at the same level as the preceding year.

As a government-owned bank, JBPLC was rated AAA for long term and ST-1 for short term in 2025, also unchanged from 2024. The table shows that the Bank maintained AAA and ST-1 ratings as a government-owned bank throughout 2021 to 2025. This separate rating category indicates the Bank's ownership status and the rating agency's assessment under that basis.

Corporate Governance

Corporate governance at Janata Bank PLC refers to the policy, oversight, control, and reporting structure through which the Board of Directors, Board Committees, and Management discharge their respective responsibilities. In 2025, the Board provided policy direction, strategy guidance, and performance oversight, with attention to asset quality, recovery, liquidity, capital position, and regulatory compliance. The Executive Committee, Audit Committee, and Risk Management Committee supported the governance structure through review and monitoring of relevant business, control, and risk matters.

The Bank's governance practices were also supported by internal control, compliance, risk management, and ethical reporting mechanisms. The Audit Committee maintained oversight of audit and compliance functions, while internal audit and inspection activities supported operational discipline across the branch and administrative network. The Bank also followed its Whistle-Blowing Policy to provide a formal channel for reporting misconduct and irregularities. In addition, performance under the Annual Performance Agreement with the Financial Institutions Division and the Memorandum of Understanding with Bangladesh Bank remained part of the governance and accountability structure during the reporting year.

Details about the above bodies have been presented at pages 77-87 under the title "Corporate Governance".

Protection of Minority Shareholders

The Bank maintains governance and disclosure practices intended to protect minority shareholders from abusive actions by, or in the interest of, controlling shareholders acting directly or indirectly. Shareholders have access to statutory rights, AGM participation, financial disclosures, regulatory complaint mechanisms, and legal remedies for redress under applicable laws.

Customer Care

Janata Bank PLC continued to provide customer services through branch-based delivery channels and ICT-supported banking platforms in 2025. The Bank used BACH, BACPS, BEFTN and RTGS for clearing and fund transfer operations, while ATM, POS, NPSB-linked card services, e-Janata, TakaPay debit card, browser-based Corporate Banking Service, automated government challan collection, and JB Pin Cash supported customer transactions through different channels. These facilities assisted customers in cheque clearing, electronic fund transfer, card-based payments, corporate banking, government payment processing, and cash withdrawal services for unbanked beneficiaries.

The Bank also maintained customer service arrangements through information disclosure and complaint handling mechanisms. In line with the Right to Information Act, 2009, JBPLC provides access to relevant service-related information through official channels. Complaint Cells and Help Desks at Head Office and branch level receive and address customer concerns, while citizen charters displayed at branches provide service information and guidance to clients. These arrangements supported service discipline, customer communication, and accountability across the Bank's delivery network during the reporting year.

Participation in Social Safety Net Programs

Janata Bank PLC (JBPLC) supports the Government's Social Safety Net Programs through its branch network and public service payment arrangements. Alongside its regular banking activities in industry, trade, foreign exchange, rural credit, and remittance, the Bank provides services linked with a range of welfare-oriented public programs.

Through its rural and urban branch network, JBPLC administers activities such as the Secondary Education Stipend Program (SESP) for girl students, army pension disbursement, food procurement payments, and savings certificate services. The Bank also processes allowances for senior citizens, widows, and destitute women, and manages salary and benefit payments for non-government educational institutions, including schools, colleges, madrasas, and registered primary schools.

JBPLC also provides utility bill collection services for telephone, gas, electricity, and water authorities, including DESA, DESCO, REB, and WASA. More than 5 percent of the Bank's operational time is allocated to these public service activities, which indicates its continued involvement in welfare payment delivery and financial access support.

Risk Management

Janata Bank PLC maintained a structured risk management arrangement in 2025 under Bangladesh Bank's regulatory instructions and the Bank's approved risk policies. The Risk Management Division monitored major risk areas, including credit risk, market and foreign exchange risk, asset-liability mismatch, operational risk, AML and CTF compliance risk, information system risk, and climate-related risk under relevant policy manuals. In view of the Bank's asset quality pressure, high classified loans, capital shortfall, liquidity needs, and concentration risk, management placed added attention on recovery of classified and written-off loans, credit discipline, portfolio diversification, and cautious lending.

The risk governance structure was supported by the Board of Directors, Board Risk Management Committee, Audit Committee, Asset and Liability Committee, Credit Committee, Central Anti-Money Laundering Compliance Officer, Special Asset Management Division, Internal Control and Compliance Division, and other relevant

control functions. In 2025, the Bank also operated specialized units for Prompt Corrective Action, Write-off Loan Recovery, and Willful Defaulter Identification under Bangladesh Bank directives. These arrangements supported risk identification, risk assessment, regulatory compliance, asset-liability management, classified loan recovery, ethical reporting, and oversight of key risk indicators across the Bank.

Details have been presented at page 154 under the title "Report on Risk Management and Control Environment".

Internal Control

Janata Bank PLC maintained internal control and compliance arrangements as part of its governance and risk management framework in 2025. The Bank's Monitoring and Compliance Division, headed by a General Manager, was responsible for improving internal control practices across the organization, while the Audit Committee of the Board of Directors provided oversight of audit and compliance functions. The Bank conducted regular internal audits and inspections across branches, supported by surprise audits, monitoring-based reviews, item-specific checks, ICT-related audits, cash management verification, unannounced physical cash checks, and scrutiny of loan documentation. These activities helped identify operational lapses, reduce Internal Control and Compliance (ICC) risks, and support accountability in branch and operational activities.

Directors' responsibility for internal control is spelled out at page 132 under the title "Directors' Responsibility for Financial Reporting, Internal Control and Corporate Governance".

Statement on Internal Control

The Board states that the system of internal control is sound in design and has been implemented and monitored through Board and Management oversight, internal audit, compliance review, inspection, surprise audit, ICT audit, cash verification, loan documentation review, and follow-up of control observations.

Management of Non-Performing Loans (NPL)

Janata Bank PLC recorded a further rise in classified

Potential Risks & JBPLC's Response to Address them

Table-16: Potential Risks and Addressing Mechanism

01	Risk	Under Basel - III conditions of capital requirement be increasingly higher to meet credit, market, operational and other residual risks
Addressing Mechanism		a. A portion of the profits generated from business operations will be retained to bolster the Bank's capital position. b. The Bank aims to expand credit rating coverage among corporate borrowers to reduce risk-weighted assets and capital requirements. c. Priority will be given to lending to small and retail customers with lower risk weights and capital requirements. d. The bank will enhance its overall risk management system under the Risk Management Division (RMD) to minimize combined risk exposure and improve the capital adequacy ratio. e. Efforts will be made to diversify the loan concentration by bringing in new borrowers. f. Emphasis will be placed on minimizing documentation errors to reduce residual risk.
02	Risk	Higher cost of funding and customers' pressure on yield may reduce the margin.
Addressing Mechanism		a. The bank is enhancing credit screening, recovery, and monitoring processes to minimize nonperforming loans, resulting in improved loan yields and overall profitability. b. JBPLC. will focus on expanding retail account openings and increasing stable and low-cost retail deposits to reduce funding costs. c. The bank will explore new mechanisms and adopt cost-effective measures to control operating expenses.
03	Risk	Quality of assets may decline for business or external reasons.
Addressing Mechanism		a. JBPLC. is actively diversifying its portfolio to mitigate risk concentration. b. The bank is committed to maintaining and enhancing the quality of its assets. c. Special emphasis will be placed on improving loan and advance recovery efforts. d. Strict adherence to Know Your Customer (KYC) protocols will be enforced to prevent fraudulent transactions.
04	Risk	Cost/income ratio may increase.
Addressing Mechanism		Operating costs are optimized through the utilization of advanced software, enhancing the effectiveness of budgetary control systems, maximizing resource productivity, and minimizing waste and pilferage.
05	Risk	Competition may reduce JBPLC.'s market share and growth potential.
Addressing Mechanism		a. JBPLC.'s longstanding reputation will undoubtedly be advantageous in its favor. b. The absence of competition can lead to inefficiency, posing potential risks to growth.
06	Risk	Volatile money market and foreign exchange market may increase risk and reduce profit.
Addressing Mechanism		Under the guidance of ALCO, JBPLC.'s proficient fund management team actively monitors the market conditions and operates within prudent limits, ensuring the avoidance of undue or disproportionate risks.
07	Risk	Current economic and liquidity condition may slowdown JBPLC.'s deposit and business growth.
Addressing Mechanism		Depositors are given better and comfortable access, product and services. JBPLC. has equipped itself with a wide range of Banking services.
08	Risk	The excessive burden on software system may disrupt or delay transaction resulting in information loss, disruption in business and financial transaction and customer dissatisfaction.
Addressing Mechanism		a. JBPLC. maintains a strong focus on software upgrades, ensuring the use of the latest technology. Additionally, the implementation of a synchronized Disaster Recovery Site (DRS) ensures uninterrupted and reliable banking services for customers. b. JBPLC. places great importance on preserving daily backups and has plans to further enhance the backup techniques with modernization efforts.

Source: JBPLC Risk Management Division 2025

loans in 2025, with total classified loans standing at BDT 728,042.44 million (Bangladeshi Taka Seven Hundred Twenty-Eight Billion Forty-Two Million Four Hundred Forty Thousand Only) compared with BDT 680,658.64 million (Bangladeshi Taka Six Hundred Eighty Billion Six Hundred Fifty-Eight Million Six Hundred Forty Thousand Only) in 2024. Classified loans accounted for 69.26 percent of total loans and advances in 2025, against 67.53 percent in 2024, while total loans and advances increased to BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) from BDT 1,007,942.50 million (Bangladeshi Taka One Thousand Seven Billion Nine Hundred Forty-Two Million Five Hundred Thousand Only). The increase reflected continued asset quality pressure and repayment weakness in parts of the credit portfolio. In response, the Bank placed added focus on recovery of classified and written-off loans, cautious lending, portfolio diversification, and credit discipline. During the year, total reduction of classified loans stood at BDT 9,153.40 million (Bangladeshi Taka Nine Billion One Hundred Fifty-Three Million Four Hundred Thousand Only), while cash recovery from classified loans was BDT 5,662.10 million (Bangladeshi Taka Five Billion Six Hundred Sixty-Two Million One Hundred Thousand Only) and cash recovery from written-off loans was BDT 477.60 million (Bangladeshi Taka Four Hundred Seventy-Seven Million Six Hundred Thousand Only). The comparative position of classified loans, reduction, and cash recovery from classified and written-off loans is presented below.

Table-17: Reduction and Recovery of Classified Loan

(BDT in Million)

Year	Total L&A	Total CL	% of CL	Total Reduction of CL	Cash Recovery from CL	Cash Recovery from Written off Loans
2025	1,051,191.51	728,042.44	69.26%	9,153.40	5,662.10	477.60
2024	1,007,942.50	680,658.64	67.53%	3,593.40	3,029.50	659.70
2023	983,889.95	250,088.86	25.42%	15,862.80	2,250.00	775.10
2022	852,086.77	151,975.16	17.84%	27,363.70	3,025.10	1,120.50
2021	699,656.76	123,199.93	17.61%	31,878.70	2,834.00	875.40

Source: JBPLC Audited Financial Statements 2025

Here is an analysis of the trends and insights observed:

Growth in Total Loans & Advances (L&A):

Janata Bank PLC's total loans and advances stood at BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) in 2025, compared with BDT 1,007,942.50 million (Bangladeshi Taka One Thousand Seven Billion Nine Hundred Forty-Two Million Five Hundred Thousand Only) in 2024, reflecting year-on-year growth of 4.29 percent. Over the five-year period, the loan portfolio increased from BDT 699,656.76 million (Bangladeshi Taka Six Hundred Ninety-Nine Billion Six Hundred Fifty-Six Million Seven Hundred Sixty Thousand Only) in 2021 to BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) in 2025. The 2025 increase indicates continued credit operations, although the Bank followed a cautious lending stance in view of its asset quality pressure, concentration risk, and recovery priorities.

Classified Loans (CL) Dynamics:

Classified loans increased to BDT 728,042.44 million (Bangladeshi Taka Seven Hundred Twenty-Eight Billion Forty-Two Million Four Hundred Forty Thousand Only) in 2025 from BDT 680,658.64 million (Bangladeshi Taka Six Hundred Eighty Billion Six Hundred Fifty-Eight Million Six Hundred Forty Thousand Only) in 2024. The classified loan ratio also rose to 69.26 percent in 2025 from 67.53 percent in 2024. The five-year trend shows that the classified loan ratio remained within 17.61 percent to 25.42 percent during 2021 to 2023, before increasing sharply in 2024 and rising further in 2025. This position reflected continued stress in the credit portfolio and reinforced the need for stronger recovery action, closer borrower monitoring, and stricter credit risk control.

Reduction and Recovery Trends:

Total reduction of classified loans stood at BDT 9,153.40 million (Bangladeshi Taka Nine Billion One Hundred Fifty-Three Million Four Hundred Thousand Only) in 2025, compared with BDT 3,593.40 million (Bangladeshi Taka Three Billion Five Hundred Ninety-Three Million Four Hundred Thousand Only) in 2024, showing a year-on-year increase of 154.72 percent. Cash recovery from classified loans also increased to BDT 5,662.10 million (Bangladeshi Taka Five Billion Six Hundred Sixty-Two Million One Hundred Thousand Only) in 2025 from BDT 3,029.50 million (Bangladeshi Taka Three Billion Twenty-Nine Million Five Hundred Thousand Only) in 2024, registering growth of 86.90 percent. This improvement indicates stronger recovery performance during the reporting year, although the volume of classified loans remained high and continued to require sustained recovery efforts.

Recovery from Written-off Loans:

Cash recovery from written-off loans stood at BDT 477.60 million (Bangladeshi Taka Four Hundred Seventy-Seven Million Six Hundred Thousand Only) in 2025, compared with BDT 659.70 million (Bangladeshi Taka Six Hundred Fifty-Nine Million Seven Hundred Thousand Only) in 2024, reflecting a decline of 27.60 percent. The lower recovery from written-off loans indicates continued difficulty in realising older defaulted exposures. This position supports the need for close litigation tracking, timely legal follow-up, collateral enforcement, and stronger monitoring of written-off loan accounts.

NPL Management Measures:

Janata Bank PLC continued several institutional measures to manage classified and written-off loans in 2025. At the central level, recovery activities were supervised through committees and dedicated monitoring arrangements, including a Monitoring Committee led by Deputy Managing Directors, a High-Level Committee chaired by the Managing Director and Chief Executive Officer, and a Task Force Committee for priority recovery operations. The MD's Recovery Cell tracked recovery efforts at major branches and maintained records of defaulted loans of BDT 10 million and above. The Bank also submitted regular updates on rescheduled loans and one-time exit facilities to the Financial Institutions Division of the Ministry of Finance and Bangladesh Bank, while the Law Department followed up legal actions against delinquent borrowers.

Overall Position

The 2025 data shows that JBPLC achieved improved reduction and cash recovery from classified loans compared with 2024, but the classified loan stock and classified

loan ratio remained at an elevated level. The Bank's NPL management priorities therefore remain focused on recovery from large defaulters, monitoring of rescheduled accounts, recovery from written-off loans, legal follow-up, collateral realisation, portfolio diversification, and disciplined credit appraisal.

Foreign Remittance, Import and Export

Janata Bank PLC (JBPLC) continues to play a vital role in facilitating international trade and foreign remittance services. The following table presents a comparative view of the Bank's performance in import financing, export transactions, and remittance inflow during 2025 and 2024.

Table-18: Comparative Position of Import, Export and Foreign Remittance

(BDT in Million)

Particulars	Position as of		Change (%)
	2025	2024	
Import	297,519.00	433,250.00	-31.33%
Export	61,692.60	81,552.90	-24.35%
Foreign Remit.	275,559.00	202,885.80	35.82%

Source: JBPLC Audited Financial Statements 2025

In 2025, import business of Janata Bank PLC stood at BDT 297,519.00 million (Bangladeshi Taka Two Hundred Ninety-Seven Billion Five Hundred Nineteen Million Only), compared with BDT 433,250.00 million (Bangladeshi Taka Four Hundred Thirty-Three Billion Two Hundred Fifty Million Only) in 2024, registering a year-on-year decline of 31.33 percent. Export business also declined to BDT 61,692.60 million (Bangladeshi Taka Sixty-One Billion Six Hundred Ninety-Two Million Six Hundred Thousand Only) in 2025 from BDT 81,552.90 million (Bangladeshi Taka Eighty-One Billion Five Hundred Fifty-Two Million Nine Hundred Thousand Only) in 2024, reflecting a decrease of 24.35 percent. The lower import and export volumes indicate reduced trade-related business during the reporting year.

Foreign remittance through the Bank increased to BDT 275,559.00 million (Bangladeshi Taka Two Hundred Seventy-Five Billion Five Hundred Fifty-Nine Million Only) in 2025 from BDT 202,885.80 million (Bangladeshi Taka Two Hundred Two Billion Eight Hundred Eighty-Five Million Eight Hundred Thousand Only) in 2024, recording year-on-year growth of 35.82 percent. The remittance performance remained a positive area of external business activity and partly offset the weaker trend in trade finance.

The 2025 data show a mixed external business position for JBPLC, with lower import and export volumes and higher remittance inflow. Continued focus on trade facilitation, remittance channel management, exchange house relationships, and customer service will remain relevant for sustaining foreign exchange-related business in future periods.

Contribution to National Exchequer

As a state-owned commercial bank, Janata Bank PLC (JBPLC) continued to perform government-related banking functions in 2025 in addition to its regular commercial activities. These functions included revenue collection, automated government challan collection, public payment services, social safety net allowance disbursement, and other government-linked transactions through its branch and service delivery channels. The Bank's 929-branch network also supported wider access to public financial services across domestic and overseas locations.

In 2025, JBPLC contributed BDT 22,273.30 million (Bangladeshi Taka Twenty-Two Billion Two Hundred Seventy-Three Million Three Hundred Thousand Only) to the Government exchequer through taxes and levies, including BDT 7,238.20 million (Bangladeshi Taka Seven Billion Two Hundred Thirty-Eight Million Two Hundred Thousand Only) in corporate tax. This contribution was recorded during a year when the Bank faced operating loss, asset quality pressure, and capital adequacy shortfall. The Bank also continued to assist government financial operations through revenue collection, payment processing, and welfare-related disbursement services, which remained part of its public service role as a state-owned commercial bank.

Details have been presented at page 181 under the title "Integrated Report on Sustainable Banking".

Green Banking

Janata Bank PLC continued Green Banking activities in 2025 through green finance, climate risk assessment, resource-conservation programmes, and environment-related credit support under Bangladesh Bank directives. The Bank's green finance and climate risk assessment activities were guided by its Environmental and Social Risk Assessment Manual. During the year, JBPLC financed BDT 10.98 crore (Bangladeshi Taka Ten Crore Ninety-Eight Lakh Only) in green projects and implemented its Sustainable Finance Policy. The Bank also continued resource-conservation practices and promoted lower paper usage through electronic transaction channels. These activities formed part of the Bank's environmental, social, and governance practices during the reporting year.

Details have been presented at page 188 under the title "Report on Environmental Initiatives".

Corporate Social Responsibility

Janata Bank PLC continued Corporate Social Responsibility (CSR) activities in 2025 within education, healthcare, poverty reduction, heritage, disaster relief, cultural sectors, and related community support areas. The Bank also continued selected welfare-linked activities through rural low-cost accounts, social safety net allowance disbursement, and interest-free loans to farmers. In view of the Bank's operating loss, asset quality pressure, and liquidity considerations during the year, CSR activities were carried out with a measured allocation approach. These activities formed part of the Bank's public service role as a state-owned commercial bank and supported selected social and community welfare initiatives during the reporting year.

Details have been presented at page 185 to 187 under the title "Report on Social Responsibility Initiatives".

Budget & Budget Variance

The annual performance of Janata Bank PLC in 2025 against budgeted financial and operational targets reflects

a mixed outcome, with notable variances across key indicators.

Table-19: Targets and Achievements of Janata Bank Against different indicators:

(BDT in Million)

Particulars	2025		Achievement
	Achievement	Target	
Operating profit	(36,160.48)	(38,000.00)	105.09%
Total deposit	1,255,498.54	1,270,000.00	98.86%
Total Loans & Advances	1,051,191.51	1,046,650.00	100.43%
Import	297,519.00	260,000.00	114.43%
Export	61,692.60	70,000.00	88.13%
Foreign Remittance	275,559.00	265,000.00	103.98%

Source: JBPLC Annual Budget and Performance Review 2025

In 2025, Janata Bank PLC recorded an operating loss before provision of BDT 36,160.48 million (Bangladeshi Taka Thirty-Six Billion One Hundred Sixty Million Four Hundred Eighty Thousand Only) against the budgeted loss of BDT 38,000.00 million (Bangladeshi Taka Thirty-Eight Billion Only), with achievement reported at 105.09 percent. Total deposits stood at BDT 1,255,498.54 million (Bangladeshi Taka One Thousand Two Hundred Fifty-Five Billion Four Hundred Ninety-Eight Million Five Hundred Forty Thousand Only) against the target of BDT 1,270,000.00 million (Bangladeshi Taka One Thousand Two Hundred Seventy Billion Only), reflecting achievement of 98.86 percent. Loans and advances reached BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) against the target of BDT 1,046,650.00 million (Bangladeshi Taka One Thousand Forty-Six Billion Six Hundred Fifty Million Only), recording achievement of 100.43 percent. Import business stood at BDT 297,519.00 million (Bangladeshi Taka Two Hundred Ninety-Seven Billion Five Hundred Nineteen Million Only) against the target of BDT 260,000.00 million (Bangladeshi Taka Two Hundred Sixty Billion Only), with achievement of 114.43 percent, while export business stood at BDT 61,692.60 million (Bangladeshi Taka Sixty-One Billion Six Hundred Ninety-Two Million Six Hundred Thousand Only) against the target of BDT 70,000.00 million (Bangladeshi Taka Seventy Billion Only), with achievement of 88.13 percent. Foreign remittance reached BDT 275,559.00 million (Bangladeshi Taka Two Hundred Seventy-Five Billion Five Hundred Fifty-Nine Million Only) against the target of BDT 265,000.00 million (Bangladeshi Taka Two Hundred Sixty-Five Billion Only), recording achievement of 103.98 percent. The 2025 target and achievement position indicates higher-than-target performance in loans and advances, import, and foreign remittance, while deposits and export remained below target.

Variance between Quarterly Financial Performance and Annual Financial Statements

The Board has reviewed the quarterly financial performance and the audited annual financial statements for 2025. Any significant variance between the quarterly financial performance and annual financial statements has been reviewed by Management and placed with the Board with relevant explanation, including the effect of provisioning, interest income, interest expenses, non-interest income, operating expenses, and year-end audit adjustments, where applicable.

Key Financial Information and Ratios for the last 5 Years

Key financial information and ratio for last 5 years have been given at page 142 to 144 of this Annual Report.

Key operating and financial data for the preceding five years have been summarised in the Annual Report on pages 142 to 144. The summary includes relevant financial indicators and ratios for shareholders' review.

Preparation and Presentation of Financial Statements

The Financial Statements of the Bank has been prepared by the Management evaluating Balance Sheet and Profit & Loss Account, Cash Flow Statement, Statement of Changes in Equities and Notes to the accounts in accordance with the Bank Companies Act, 1991 (amended up to 2023), Bangladesh Bank circulars and following the regulations of Financial Reporting Act 2015, International Financial Accounting Standards (IFRS) and also Bangladesh Securities and Exchange Commission (BSEC).

The Financial Statements have been reviewed by the Audit Committee and was approved by the Board of Directors. The external auditor Anil Salam Idris & Co. Chartered Accountants has certified the accuracy and transparency of the financial statements.

For preparation of a true, fair and accurate Financial Statements, the following two conditions were met:

Maintaining Proper Books of Account: Proper Books of Accounts as required by the law were maintained. The same were reviewed by the appointed external auditors.

Application of Appropriate Policies and Standards: In the preparation of Financial Statements appropriate accounting policies and standards have been followed. Reasonable cause of deviation from them have been disclosed in Notes.

Directors' Responsibility for Financial Reporting: The Board of Directors of JBPLC assumes full accountability for upholding the integrity and impartiality of the Financial Statements. They ensure that the estimates and judgments incorporated in the Financial Statements are based on a prudent and rational approach. The Board of Directors affirms their adherence to the International Financial Reporting Standard (IFRS) and International Accounting Standards (IAS) as adopted in Bangladesh by the Financial Reporting Council of Bangladesh. In the event of any material deviation, it is duly disclosed and elucidated in the accompanying notes to the accounts.

Details have been presented at page 132 under the title "Director's Responsibility for Financial Reporting, Internal Control and Corporate Governance".

Fair Presentation of Financial Statements

Management has prepared the financial statements to present fairly the Bank's state of affairs, results of operations, cash flows and changes in equity for the year ended 31 December 2025.

Proper Books of Account

Proper books of account of the Bank have been maintained

as required by applicable laws and regulations.

Accounting Policies and Estimates

Appropriate accounting policies have been applied consistently in preparation of the financial statements, and accounting estimates have been made on the basis of reasonable and prudent judgment.

Compliance with IAS and IFRS

International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements; any material departure therefrom has been adequately disclosed in the notes to the financial statements.

Going Concern

The financial statements have been prepared on a going concern basis. Based on Management's assessment, Board oversight, state ownership, recovery initiatives, deposit mobilisation measures, and the recapitalisation request submitted to the Financial Institutions Division of the Ministry of Finance, the Board is not aware of any significant doubt regarding the Bank's ability to continue as a going concern.

Review of JBPLC's Income Statement Performance

Significant Deviation from Last Year's Operating Results

The significant deviations from the previous year's operating results have been highlighted and explained in this section. The 2025 results mainly reflected higher interest expenses, lower interest income from the loan portfolio, negative net interest margin, continued classified loan pressure, and the impact of provisions and tax treatment.

Revenue Position of Janata Bank PLC.

The overall revenue performance of Janata Bank PLC in 2025 reflects divergent trends across its major income components. While investment returns and fee-based earnings showed improvement, the steep decline in interest income significantly affected the Bank's total revenue. The following table presents a year-on-year comparison of revenue elements for 2024 and 2025.

Table-20: Comparative Revenue Position of Janata Bank (2024-2025)

(BDT in Million)

Revenue	Year		Change	Change
	2025	2024	(Amount)	(%)
Interest income	29,034.57	41,713.93	-12,679.36	-30.40%
Investment income	36,553.21	21,681.88	14,871.33	68.59%
Commission, exchange and brokerage	4,330.79	3,245.52	1,085.27	33.44%
Other operating income	2,426.47	2,379.32	47.15	1.98%
Total	**72,345.04**	**69,020.65**	**3,324.39**	**4.82%**

Source: JBPLC Audited Financial Statements 2024-2025

▼ Operating Profit

In 2025, Janata Bank PLC recorded an operating loss before provision of BDT 36,160.48 million (Bangladeshi Taka Thirty-Six Billion One Hundred Sixty Million Four Hundred Eighty Thousand Only), compared with an operating loss of BDT 21,949.75 million (Bangladeshi Taka Twenty-One Billion Nine Hundred Forty-Nine Million Seven Hundred Fifty Thousand Only) in 2024. The loss increased by 64.74 percent during the reporting year. The main pressure came from a sharp rise in non-performing loans, lower income generation from the loan portfolio, and higher deposit costs under the market-driven interest rate structure. The resulting mismatch between interest earnings and interest expenses led to a negative net interest margin of BDT 59,033.78 million (Bangladeshi Taka Fifty-Nine Billion Thirty-Three Million Seven Hundred Eighty Thousand Only) in 2025. In response, the Bank placed added focus on classified loan recovery, deposit mobilisation, cautious lending, portfolio diversification, and cost control.

▼ Interest Income

Interest income declined to BDT 29,034.57 million (Bangladeshi Taka Twenty-Nine Billion Thirty-Four Million Five Hundred Seventy Thousand Only) in 2025 from BDT 41,713.93 million (Bangladeshi Taka Forty-One Billion Seven Hundred Thirteen Million Nine Hundred Thirty Thousand Only) in 2024, reflecting a decrease of 30.40 percent. The decline was linked with weaker income generation from the loan portfolio, as a large part of loans and advances became overdue or non-performing. This position reduced interest earnings from core lending activities and placed pressure on operating income. The 2025 result indicates the need for stronger loan recovery, close monitoring of borrower performance, and disciplined credit appraisal.

▲Investment Income

Investment income increased to BDT 36,553.21 million (Bangladeshi Taka Thirty-Six Billion Five Hundred Fifty-Three Million Two Hundred Ten Thousand Only) in 2025 from BDT 21,681.88 million (Bangladeshi Taka Twenty-One Billion Six Hundred Eighty-One Million Eight Hundred Eighty Thousand Only) in 2024, recording growth of 68.59 percent. During the year, the Bank redirected surplus liquidity towards relatively secure instruments, with emphasis on government securities to reduce credit risk. This higher investment income partly cushioned the fall in interest income and supported total revenue growth. The increase also reflected the Bank's larger investment portfolio, which reached BDT 293,723.47 million (Bangladeshi Taka Two Hundred Ninety-Three Billion Seven Hundred Twenty-Three Million Four Hundred Seventy Thousand Only) in 2025.

▲Non-interest Income

Income from commission, exchange and brokerage increased to BDT 4,330.79 million (Bangladeshi Taka Four Billion Three Hundred Thirty Million Seven Hundred Ninety Thousand Only) in 2025 from BDT 3,245.52 million (Bangladeshi Taka Three Billion Two Hundred Forty-Five Million Five Hundred Twenty Thousand Only) in 2024, registering growth of 33.44 percent. Non-interest income, including commission, exchange, brokerage and other operating income, stood at BDT 6,757.26 million (Bangladeshi Taka Six Billion Seven Hundred Fifty-Seven Million Two Hundred Sixty Thousand Only) in 2025,

compared with BDT 5,624.84 million (Bangladeshi Taka Five Billion Six Hundred Twenty-Four Million Eight Hundred Forty Thousand Only) in 2024. The growth was supported by the Bank's foreign exchange, remittance, trade-related, and service-based activities during the reporting year. This income line remained relevant for reducing dependence on interest income under a stressed credit environment.

▲ Other Operating Income

Other operating income stood at BDT 2,426.47 million (Bangladeshi Taka Two Billion Four Hundred Twenty-Six Million Four Hundred Seventy Thousand Only) in 2025, compared with BDT 2,379.32 million (Bangladeshi Taka Two Billion Three Hundred Seventy-Nine Million Three Hundred Twenty Thousand Only) in 2024, reflecting growth of 1.98 percent. The increase was modest compared with other revenue components, but it contributed to total operating revenue during the year. The movement indicates a stable trend in supplementary operating income, while greater attention to service efficiency and income diversification may support future revenue stability.

▲ Interest Expenses

Interest expenses increased to BDT 88,068.35 million (Bangladeshi Taka Eighty-Eight Billion Sixty-Eight Million Three Hundred Fifty Thousand Only) in 2025 from BDT 72,146.85 million (Bangladeshi Taka Seventy-Two Billion One Hundred Forty-Six Million Eight Hundred Fifty Thousand Only) in 2024, reflecting growth of 22.07 percent. The rise was mainly linked with higher deposit costs following the market-driven interest rate structure and the Bank's funding needs. Interest expenses remained well above interest income, which resulted in a negative net interest margin of BDT 59,033.78 million (Bangladeshi Taka Fifty-Nine Billion Thirty-Three Million Seven Hundred Eighty Thousand Only) in 2025. This position underlines the need for low-cost deposit mobilisation, better deposit mix management, and stronger earning asset quality.

▲ Operating Expenses

Total operating expenses stood at BDT 20,437.18 million (Bangladeshi Taka Twenty Billion Four Hundred Thirty-Seven Million One Hundred Eighty Thousand Only) in 2025, compared with BDT 18,823.55 million (Bangladeshi Taka Eighteen Billion Eight Hundred Twenty-Three Million Five Hundred Fifty Thousand Only) in 2024, reflecting an increase of 8.57 percent. Salary and allowances remained the largest cost component, rising to BDT 15,059.66 million (Bangladeshi Taka Fifteen Billion Fifty-Nine Million Six Hundred Sixty Thousand Only) from BDT 13,604.30 million (Bangladeshi Taka Thirteen Billion Six Hundred Four Million Three Hundred Thousand Only). Other increases were recorded in rent, taxes, insurance and electricity, legal expenses, postage and telecommunication, stationery and advertisement, directors' fees, auditors' fees, and other operating expenses. Depreciation and maintenance expenses declined to BDT 1,920.70 million (Bangladeshi Taka One Billion Nine Hundred Twenty Million Seven Hundred Thousand Only) from BDT 1,992.32 million (Bangladeshi Taka One Billion Nine Hundred Ninety-Two Million Three Hundred Twenty Thousand Only). The 2025 expense position indicates the need for continued cost monitoring, branch-level efficiency, and disciplined budget control.

Breakup of Operating Expenses:

Table-21: Operating Expenses of Janata Bank PLC (2024-2025)

(BDT in Million)

Operating expenses	Year		Change	
	2025	2024	(Amount)	(%)
Salary and allowances	15,059.66	13,604.30	1,455.36	10.70%
Rent, taxes, insurance & electricity etc.	1,604.21	1,593.05	11.16	0.70%
Legal expenses	32.85	25.05	7.80	31.14%
Postage, telecommunication etc.	249.11	239.02	10.09	4.22%
Stationery, advertisement etc.	276.89	265.72	11.17	4.20%
Chief Executive's Salary & allowances	6.68	4.72	1.96	41.53%
Director's fees	4.92	3.37	1.55	45.99%
Auditor's fees	45.49	14.00	31.49	224.93%
Depreciation, maintenance etc.	1,920.70	1,992.32	(71.62)	-3.59%
Other operating expenses	1,236.67	1,082.00	154.67	14.29%
Total	**20,437.18**	**18,823.55**	**1,613.63**	**8.57%**

Source: JBPLC Audited Financial Statements 2024-2025

Directors' Remuneration (Honorarium)

Remuneration (Honorarium) paid to Directors, including Independent Directors, has been disclosed under Directors' fees in the operating expenses statement. Directors' fees stood at BDT 4.92 million (Bangladeshi Taka Four Million Nine Hundred Twenty Thousand Only) in 2025, compared with BDT 3.37 million (Bangladeshi Taka Three Million Three Hundred Seventy Thousand Only) in 2024. Remuneration of the Chief Executive has been presented separately under Chief Executive's salary and allowances.

Total Provisions

Total provisions before taxation, comprising provision for loans and advances and other provisions, stood at BDT 2,039.25 million (Bangladeshi Taka Two Billion Thirty-Nine Million Two Hundred Fifty Thousand Only) in 2025, compared with BDT 6,634.00 million (Bangladeshi Taka Six Billion Six Hundred Thirty-Four Million Only) in 2024. The provision for diminution in value of investments remained nil in both years. Although the total provision charge declined in 2025, the Bank's asset quality position remained under pressure, with a high classified loan ratio and continued need for recovery, monitoring, and capital planning.

▼ Provision for Loans and Advances

Provision for loans and advances decreased to BDT 152.84 million (Bangladeshi Taka One Hundred Fifty-Two Million Eight Hundred Forty Thousand Only) in 2025 from BDT 562.92 million (Bangladeshi Taka Five Hundred Sixty-Two Million Nine Hundred Twenty Thousand Only) in 2024, reflecting a decline of 72.85 percent. The decrease in this line item should be viewed together with the Bank's classified loan position, recovery initiatives, and regulatory provisioning requirements applicable during the reporting year. The Bank continued to focus on recovery of classified and written-off loans, cautious lending, and credit discipline

to manage asset quality pressure.

▼ Provision for Income Tax

Provision for taxation, including current and deferred tax, stood at BDT 977.38 million (Bangladeshi Taka Nine Hundred Seventy-Seven Million Three Hundred Eighty Thousand Only) in 2025, compared with BDT 2,122.38 million (Bangladeshi Taka Two Billion One Hundred Twenty-Two Million Three Hundred Eighty Thousand Only) in 2024, reflecting a decline of 53.95 percent. The lower tax provision was recorded despite a higher loss before tax of BDT 38,199.74 million (Bangladeshi Taka Thirty-Eight Billion One Hundred Ninety-Nine Million Seven Hundred Forty Thousand Only) in 2025, compared with BDT 28,583.75 million (Bangladeshi Taka Twenty-Eight Billion Five Hundred Eighty-Three Million Seven Hundred Fifty Thousand Only) in 2024. The tax provision reflects the accounting and tax treatment applicable to the Bank during the reporting year.

▲ Other Provisions

Other provisions decreased to BDT 1,886.41 million (Bangladeshi Taka One Billion Eight Hundred Eighty-Six Million Four Hundred Ten Thousand Only) in 2025 from BDT 6,071.08 million (Bangladeshi Taka Six Billion Seventy-One Million Eighty Thousand Only) in 2024, reflecting a decline of 68.93 percent. The reduction lowered the total provision charge before taxation compared with the previous year. The Bank continued to monitor provisioning, contingent exposure, classified loans, capital adequacy, and risk control matters under the supervision of the Board, Audit Committee, Risk Management Committee, and Management.

▼ Profit after Tax

Janata Bank PLC recorded a net loss after tax of BDT 39,177.12 million (Bangladeshi Taka Thirty-Nine Billion One Hundred Seventy-Seven Million One Hundred Twenty Thousand Only) in 2025, compared with a net loss of BDT 30,706.13 million (Bangladeshi Taka Thirty Billion Seven Hundred Six Million One Hundred Thirty Thousand Only) in 2024. The loss increased by 27.59 percent during the reporting year. The result was mainly affected by negative net interest margin, higher interest expenses, weak income generation from the loan portfolio, and the continued pressure of classified loans. The Bank's priority remains focused on classified loan recovery, low-cost deposit mobilization, prudent lending, portfolio diversification, cost monitoring, and stronger internal control.

Summary

The table below shows operating income and expenditure in a summarized form:

Table-22: Derivation of Net Profit After Tax of Janata Bank PLC (2024-2025)

Particulars	Amount (BDT in Million)		Change (%)
	2025	2024	
Interest income	29,034.57	41,713.93	-30.40%
Interest expenses	88,068.35	72,146.85	22.07%
Net interest margin	(59,033.78)	(30,432.92)	93.98%
Investment income	36,553.21	21,681.88	68.59%
Non-interest income	6,757.26	5,624.84	20.13%
Total operating income	(15,723.31)	(3,126.20)	402.95%
Total operating expenses	20,437.17	18,823.55	8.57%
Profit before provision	(36,160.48)	(21,949.75)	64.74%
Provision for loans and advances	152.84	562.92	-72.85%
Provision for Diminution in Value of Investments	-	-	-
Other provisions	1,886.41	6,071.08	-68.93%
Profit before taxes	(38,199.74)	(28,583.75)	33.64%
Provision for taxation (current & deferred)	977.38	2,122.38	-53.95%
Net profit after tax	(39,177.12)	(30,706.13)	27.59%

Source: JBPLC Audited Financial Statements 2024-2025

Profitability Ratio

The key profitability performance indicators for the years 2025 and 2024 are furnished below:

Table-23: Profitability Indicators of Janata Bank PLC

Particulars	Year	
	2025	2024
Non-interest income to total income	9.34%	8.15%
Cost-income ratio	-129.98%	-602.12%
Profit after tax to total income	-54.15%	-44.49%
Return on average assets (ROA)	-2.43%	-2.09%
Return on average equity (ROE)	153.25%	-247.77%

Source: JBPLC Audited Financial Statements 2024-2025

Reviewing the Balance Sheet

Growth in Total Assets

In 2025, total assets of Janata Bank PLC stood at BDT 1,608,943.58 million (Bangladeshi Taka One Thousand Six Hundred Eight Billion Nine Hundred Forty-Three Million Five Hundred Eighty Thousand Only), compared with BDT 1,471,372.43 million (Bangladeshi Taka One Thousand Four Hundred Seventy-One Billion Three Hundred Seventy-Two Million Four Hundred Thirty Thousand Only) in 2024, recording year-on-year growth of 9.35 percent. The increase was supported mainly by higher balances with Bangladesh Bank, balances with other banks, investment, loans and advances, and other assets.

Loans and advances remained the largest asset component at BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only), representing 65.33 percent of total assets, while investment increased to BDT 293,723.47 million (Bangladeshi Taka Two Hundred Ninety-Three Billion Seven Hundred Twenty-Three Million Four Hundred Seventy Thousand Only) and accounted for 18.26 percent of the asset base. The 2025 asset position indicates balance sheet growth under a cautious operating approach, with attention to liquidity placement, investment allocation, credit portfolio quality, and risk management.

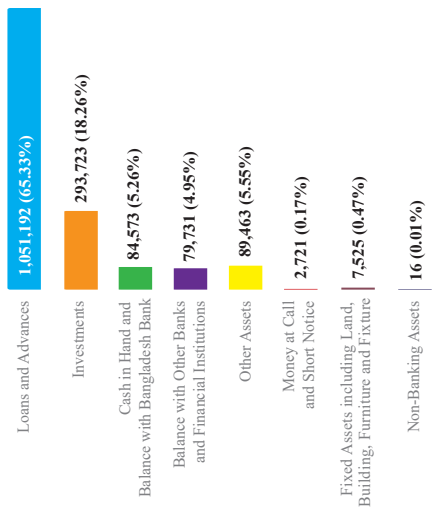
Asset Mix in Summary Form

The composition of Assets vis-à-vis the Assets-mix and growth rates are presented below:

Table-24: Asset Mix of Janata Bank PLC

Assets	Balance (BDT in Million)			Mix (%)	
	2025	2024	Growth (%)	2025	2024
Cash in hand	9,348.96	9,974.62	-6.27%	0.58%	0.68%
Balance with Bangladesh Bank	75,223.96	51,739.82	45.39%	4.68%	3.52%
Balance with other Banks	79,730.67	71,698.83	11.20%	4.96%	4.87%
Money at call and short notice	2,720.55	2,725.06	-0.17%	0.17%	0.19%
Investment	293,723.47	242,783.51	20.98%	18.26%	16.50%
Loans and advances	1,051,191.51	1,007,942.50	4.29%	65.33%	68.50%
Fixed assets	7,525.27	8,142.50	-7.58%	0.47%	0.55%
Other assets	89,462.99	76,349.38	17.18%	5.56%	5.19%
Non-Banking Assets	16.20	16.20	0.00%	0.001%	0.001%
Total Asset	1,608,943.58	1,471,372.43	9.35%	100.00%	100.00%

Source: JBPLC Audited Financial Statements 2024-2025



PROPERTY AND ASSETS
December-2025

Composition of Earning Assets

In 2025, earning assets, comprising loans and advances, investment, and money at call and short notice, remained the major part of Janata Bank PLC's asset structure. These items together stood at BDT 1,347,635.53 million (Bangladeshi Taka One Thousand Three Hundred Forty-Seven Billion Six Hundred Thirty-Five Million Five Hundred Thirty Thousand Only) and accounted for about 83.76 percent of total assets, compared with about 85.19 percent in 2024. Loans and advances remained the largest asset component at BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only), although their share declined to 65.33 percent from 68.50 percent in 2024. Investment increased to BDT 293,723.47 million (Bangladeshi Taka Two Hundred Ninety-Three Billion Seven Hundred Twenty-Three Million Four Hundred Seventy Thousand Only) from BDT 242,783.51 million (Bangladeshi Taka Two Hundred Forty-Two Billion Seven Hundred Eighty-Three Million Five Hundred Ten Thousand Only), raising its share of total assets to 18.26 percent from 16.50 percent. This movement indicates higher allocation to investment assets, while credit growth remained moderate under the Bank's cautious lending stance.

Cash and Liquidity Position

The Bank's cash and liquidity-related balances showed a mixed position in 2025. Cash in hand declined by 6.27 percent to BDT 9,348.96 million (Bangladeshi Taka Nine Billion Three Hundred Forty-Eight Million Nine Hundred Sixty Thousand Only), while balances with Bangladesh Bank increased by 45.39 percent to BDT 75,223.96 million (Bangladeshi Taka Seventy-Five Billion Two Hundred Twenty-Three Million Nine Hundred Sixty Thousand Only). Balances with other banks increased by 11.20 percent to BDT 79,730.67 million (Bangladeshi Taka Seventy-Nine Billion Seven Hundred Thirty Million Six Hundred Seventy Thousand Only), while money at call and short notice remained almost unchanged at BDT 2,720.55 million (Bangladeshi Taka Two Billion Seven Hundred Twenty Million Five Hundred Fifty Thousand Only), reflecting a marginal decline of 0.17 percent. These movements indicate higher placement in regulatory and banking balances, while immediate cash holding and call money exposure remained limited within the asset mix.

Investment Portfolio Dynamics

The investment portfolio increased by 20.98 percent in 2025, rising to BDT 293,723.47 million (Bangladeshi Taka Two Hundred Ninety-Three Billion Seven Hundred Twenty-Three Million Four Hundred Seventy Thousand Only) from BDT 242,783.51 million (Bangladeshi Taka Two Hundred Forty-Two Billion Seven Hundred Eighty-Three Million Five Hundred Ten Thousand Only) in 2024. As a share of total assets, investment increased to 18.26 percent from 16.50 percent. The source files state that the Bank redirected surplus liquidity towards relatively secure instruments, with emphasis on government securities to reduce credit risk. The increase in investment assets was relevant in the context of asset quality pressure, cautious lending, and the need for balanced liquidity and income management.

Loan Portfolio Share

Loans and advances stood at BDT 1,051,191.51 million (Bangladeshi Taka One Thousand Fifty-One Billion One Hundred Ninety-One Million Five Hundred Ten Thousand Only) in 2025, compared with BDT 1,007,942.50 million (Bangladeshi Taka One Thousand Seven Billion Nine Hundred Forty-Two Million Five Hundred Thousand Only) in 2024, recording growth of 4.29 percent. Loans and advances remained the largest asset component, although their share of total assets declined to 65.33 percent from 68.50 percent in the previous year. The lower share of loans within total assets reflected moderate credit expansion, while the Bank placed priority on short-term and lower-risk lending, portfolio diversification, and reduction of concentration risk under its cautious credit approach.

Other and Fixed Assets

Fixed assets declined by 7.58 percent to BDT 7,525.27 million (Bangladeshi Taka Seven Billion Five Hundred Twenty-Five Million Two Hundred Seventy Thousand Only) in 2025 from BDT 8,142.50 million (Bangladeshi Taka Eight Billion One Hundred Forty-Two Million Five Hundred Thousand Only) in 2024. Other assets increased by 17.18 percent to BDT 89,462.99 million (Bangladeshi Taka Eighty-Nine Billion Four Hundred Sixty-Two Million Nine Hundred Ninety Thousand Only) from BDT

76,349.38 million (Bangladeshi Taka Seventy-Six Billion Three Hundred Forty-Nine Million Three Hundred Eighty Thousand Only). Non-banking assets remained unchanged at BDT 16.20 million (Bangladeshi Taka Sixteen Million Two Hundred Thousand Only). The share of fixed assets declined to 0.47 percent of total assets, while other assets increased to 5.56 percent. The table supports a limited movement in fixed assets and a higher balance in other assets, but it does not provide the detailed causes behind these changes.

Total Liabilities and Shareholders' Equities

Total liabilities and shareholders' equity stood at BDT 1,608,943.58 million (Bangladeshi Taka One Thousand Six Hundred Eight Billion Nine Hundred Forty-Three Million Five Hundred Eighty Thousand Only) in 2025, compared with BDT 1,471,372.42 million (Bangladeshi Taka One Thousand Four Hundred Seventy-One Billion Three Hundred Seventy-Two Million Four Hundred Twenty Thousand Only) in 2024, recording growth of 9.35 percent. Deposits increased by 14.33 percent to BDT 1,255,498.54 million (Bangladeshi Taka One Thousand Two Hundred Fifty-Five Billion Four Hundred Ninety-Eight Million Five Hundred Forty Thousand Only), while other liabilities increased by 14.65 percent to BDT 299,682.77 million (Bangladeshi Taka Two Hundred Ninety-Nine Billion Six Hundred Eighty-Two Million Seven Hundred Seventy Thousand Only). Borrowings declined by 20.26 percent to BDT 79,326.58 million (Bangladeshi Taka Seventy-Nine Billion Three Hundred Twenty-Six Million Five Hundred Eighty Thousand Only). Shareholders' equity turned negative at BDT 25,564.31 million (Bangladeshi Taka Twenty-Five Billion Five Hundred Sixty-Four Million Three Hundred Ten Thousand Only) in 2025, compared with positive equity of BDT 12,392.93 million (Bangladeshi Taka Twelve Billion Three Hundred Ninety-Two Million Nine Hundred Thirty Thousand Only) in 2024. The negative equity position reflected accumulated losses and pressure on the Bank's capital base, which made recapitalisation, recovery of classified loans, and capital planning key priorities.

Summary of Liabilities

Summary of Liabilities along the growth:



LIABILITIES AND SHAREHOLDERS' EQUITY
December-2025

Table-25: Liabilities of Janata Bank PLC

(BDT in Million)

Types of Liability	Position as of		Variance (%)
	2025	2024	
Borrowings	79,326.58	99,486.02	-20.26%
Deposit	1,255,498.54	1,098,095.07	14.33%
Other Liabilities	299,682.77	261,398.40	14.65%
Shareholders' Equity	(25,564.31)	12,392.93	-306.28%
Total Liabilities	1,608,943.58	1,471,372.42	9.35%

Source: JBPLC Audited Financial Statements 2024-2025

Deposits

In 2025, the total deposit base of Janata Bank PLC stood at BDT 1,255,498.54 million (Bangladeshi Taka One Thousand Two Hundred Fifty-Five Billion Four Hundred Ninety-Eight Million Five Hundred Forty Thousand Only), compared with BDT 1,098,095.07 million (Bangladeshi Taka One Thousand Ninety-Eight Billion Ninety-Five Million Seventy Thousand Only) in 2024, reflecting year-on-year growth of 14.33 percent. Fixed deposits remained the largest component, increasing by 28.41 percent to BDT 691,178.67 million (Bangladeshi Taka Six Hundred Ninety-One Billion One Hundred Seventy-Eight Million Six Hundred Seventy Thousand Only) and accounting for 55.05 percent of total deposits. Savings bank deposits increased by 2.33 percent to BDT 431,448.08 million (Bangladeshi Taka Four Hundred Thirty-One Billion Four Hundred Forty-Eight Million Eighty Thousand Only), though their share declined to 34.36 percent from 38.40 percent in 2024. CD and other accounts declined by 2.32 percent to BDT 127,593.78 million (Bangladeshi Taka One Hundred Twenty-Seven Billion Five Hundred Ninety-Three Million Seven Hundred Eighty Thousand Only), while bills payable decreased by 30.61 percent to BDT 5,278.01 million (Bangladeshi Taka Five Billion Two Hundred Seventy-Eight Million Ten Thousand Only). The 2025 deposit mix indicates higher dependence on fixed deposits, while low-cost deposits require continued attention. During the year, the Bank also introduced incentives and set targets for low-cost deposit account opening, while launching retail deposit products to diversify its funding base.

Deposit Growth and Mix

Table-26: Deposit Mix of Janata Bank PLC

(BDT in Million)

Particulars	Balance		Growth	Deposit mix (%)	
	2025	2024	(%)	2025	2024
CD and other accounts	127,593.78	130,620.71	-2.32%	10.16%	11.90%
Bills Payable	5,278.01	7,606.65	-30.61%	0.42%	0.69%
Savings Bank Deposit	431,448.08	421,617.13	2.33%	34.36%	38.40%
Fixed Deposit	691,178.67	538,250.58	28.41%	55.05%	49.02%
Total	1,255,498.54	1,098,095.07	14.33%	100.00%	100.00%

Source: JBPLC Audited Financial Statements 2024-2025

Borrowings

In 2025, Janata Bank PLC's borrowings stood at BDT

79,326.58 million (Bangladeshi Taka Seventy-Nine Billion Three Hundred Twenty-Six Million Five Hundred Eighty Thousand Only), compared with BDT 99,486.02 million (Bangladeshi Taka Ninety-Nine Billion Four Hundred Eighty-Six Million Twenty Thousand Only) in 2024, reflecting a decline of 20.26 percent. The reduction indicates lower reliance on borrowings in the reporting year, while deposits increased by 14.33 percent and remained the principal funding source of the Bank. Borrowings continued to form part of the liability structure, but the 2025 position shows that funding growth was supported mainly by deposit mobilisation and other liabilities. Prudent liquidity planning, cost of fund control, and liability mix monitoring will remain relevant for maintaining a stable funding profile.

Shareholders' Equity

Shareholders' equity stood at negative BDT 25,564.31 million (Bangladeshi Taka Twenty-Five Billion Five Hundred Sixty-Four Million Three Hundred Ten Thousand Only) in 2025, compared with positive BDT 12,392.93 million (Bangladeshi Taka Twelve Billion Three Hundred Ninety-Two Million Nine Hundred Thirty Thousand Only) in 2024, reflecting a decline of 306.28 percent. Paid-up capital remained unchanged at BDT 23,140.00 million (Bangladeshi Taka Twenty-Three Billion One Hundred Forty Million Only) and statutory reserve remained unchanged at BDT 13,871.51 million (Bangladeshi Taka Thirteen Billion Eight Hundred Seventy-One Million Five Hundred Ten Thousand Only). Other reserve increased to BDT 7,361.71 million (Bangladeshi Taka Seven Billion Three Hundred Sixty-One Million Seven Hundred Ten Thousand Only) from BDT 5,222.02 million (Bangladeshi Taka Five Billion Two Hundred Twenty-Two Million Twenty Thousand Only), while retained earnings deteriorated to negative BDT 69,937.53 million (Bangladeshi Taka Sixty-Nine Billion Nine Hundred Thirty-Seven Million Five Hundred Thirty Thousand Only) from negative BDT 29,840.60 million (Bangladeshi Taka Twenty-Nine Billion Eight Hundred Forty Million Six Hundred Thousand Only). The negative equity position reflected accumulated losses and pressure on the Bank's capital base. The Bank has submitted an application for recapitalization to the Financial Institutions Division of the Ministry of Finance, while recovery of classified loans, capital planning, and improvement of asset quality remain key priorities.

Table-27: Shareholders' Equity of Janata Bank PLC

(BDT in Million)

Types of Equity	Position as of		Change (%)
	2025	2024	
Paid up Capital	23,140.00	23,140.00	0.00%
Statutory Reserve	13,871.51	13,871.51	0.00%
Other Reserve	7,361.71	5,222.02	40.97%
Retained earnings	(69,937.53)	(29,840.60)	134.37%
Total	**(25,564.31)**	**12,392.93**	**-306.28%**

Source: JBPLC Audited Financial Statements 2024-2025

Capital Management and Capital Adequacy Ratio

Table-28: Risk Weighted Assets of Janata Bank PLC

(BDT in Million)

Types of RWA	Position as of		Change (%)
	2025	2024	
Total RWA	1,291,857.91	1,185,572.95	8.96%
Tier-1 Capital	-42,568.11	-983.98	4226.12%
Tier-2 Capital	6,915.50	11,971.00	-42.23%
Total Capital	-35,652.61	10,987.02	-424.50%
MCR	129,185.79	118,557.29	8.96%
Tier-1 capital adequacy ratio	-3.30%	-0.08%	4025.00%
Tier-2 capital adequacy ratio	0.54%	1.01%	-46.53%
Capital to risk-weighted asset ratio	-2.76%	0.93%	-396.77%

Source: JBPLC Audited Financial Statements 2024-2025

As of 31 December 2025, Janata Bank PLC reported total Risk Weighted Assets of BDT 1,291,857.91 million (Bangladeshi Taka One Thousand Two Hundred Ninety-One Billion Eight Hundred Fifty-Seven Million Nine Hundred Ten Thousand Only), compared with BDT 1,185,572.95 million (Bangladeshi Taka One Thousand One Hundred Eighty-Five Billion Five Hundred Seventy-Two Million Nine Hundred Fifty Thousand Only) in 2024, registering growth of 8.96 percent. Tier-1 capital stood at negative BDT 42,568.11 million (Bangladeshi Taka Forty-Two Billion Five Hundred Sixty-Eight Million One Hundred Ten Thousand Only) in 2025, against negative BDT 983.98 million (Bangladeshi Taka Nine Hundred Eighty-Three Million Nine Hundred Eighty Thousand Only) in 2024, while Tier-2 capital declined to BDT 6,915.50 million (Bangladeshi Taka Six Billion Nine Hundred Fifteen Million Five Hundred Thousand Only) from BDT 11,971.00 million (Bangladeshi Taka Eleven Billion Nine Hundred Seventy-One Million Only). Total capital stood at negative BDT 35,652.61 million (Bangladeshi Taka Thirty-Five Billion Six Hundred Fifty-Two Million Six Hundred Ten Thousand Only) in 2025, compared with BDT 10,987.02 million (Bangladeshi Taka Ten Billion Nine Hundred Eighty-Seven Million Twenty Thousand Only) in 2024. The Tier-1 capital adequacy ratio was negative 3.30 percent, while the Tier-2 capital adequacy ratio stood at 0.54 percent. The Capital to Risk Weighted Asset Ratio was reported at negative 2.76 percent in 2025, against 0.93 percent in 2024. The position remained below the regulatory minimum capital requirement and reflected pressure from accumulated losses, high classified loans, negative retained earnings, and weak internal capital formation. The Bank has submitted a recapitalisation request to the Financial Institutions Division of the Ministry of Finance, while asset quality improvement, recovery of classified loans, portfolio diversification, and capital planning remained key priorities.

Dividend

For the year 2025, Janata Bank PLC did not declare any cash dividend. The decision was consistent with the Bank's loss position, negative shareholders' equity, and capital adequacy shortfall during the reporting year. In this

context, preservation of capital and strengthening of the Bank's financial base remained necessary.

Off-Balance Sheet Exposures

Total off-balance sheet exposures of Janata Bank PLC stood at BDT 190,580.87 million (Bangladeshi Taka One Hundred Ninety Billion Five Hundred Eighty Million Eight Hundred Seventy Thousand Only) in 2025, compared with BDT 174,057.68 million (Bangladeshi Taka One Hundred Seventy-Four Billion Fifty-Seven Million Six Hundred Eighty Thousand Only) in 2024, reflecting year-on-year growth of 9.49 percent. Acceptances and Endorsements increased by 1.96 percent to BDT 18,171.67 million (Bangladeshi Taka Eighteen Billion One Hundred Seventy-One Million Six Hundred Seventy Thousand Only), while Irrevocable Letters of Credit increased by 23.16 percent to BDT 135,679.05 million (Bangladeshi Taka One Hundred Thirty-Five Billion Six Hundred Seventy-Nine Million Fifty Thousand Only). Letter of Guarantee declined by 26.68 percent to BDT 23,048.65 million (Bangladeshi Taka Twenty-Three Billion Forty-Eight Million Six Hundred Fifty Thousand Only), and Bills for Collection decreased by 6.49 percent to BDT 13,681.50 million (Bangladeshi Taka Thirteen Billion Six Hundred Eighty-One Million Five Hundred Thousand Only). No amount was reported under Other Contingent Liabilities. The 2025 position indicates higher aggregate contingent exposure, mainly from Letters of Credit, while guarantee and bills collection exposures declined. Continued monitoring of trade-related commitments, counterparty risk, liquidity impact, and contingent liability exposure remains necessary under the Bank's risk management framework.

Table-29: Off Balance Sheet Exposure of Janata Bank PLC

Types of Off –Balance Sheet Exposures	Amount (BDT in Million)		Change (%)
	2025	2024	
Acceptances and Endorsements	18,171.67	17,823.15	1.96%
Letter of Guarantee	23,048.65	31,437.16	-26.68%
Irrecoverable Letter of Credit	135,679.05	110,165.74	23.16%
Bills for Collection	13,681.50	14,631.63	-6.49%
Other Contingent Liabilities	-	-	-
Total	**190,580.87**	**174,057.68**	**9.49%**

Source: JBPLC Audited Financial Statements 2024-2025

Outlook – 2026

Bangladesh's economy remains closely linked with the performance and stability of the banking sector. After the political transition in 2024, the interim government and Bangladesh Bank initiated reform measures to address governance gaps, asset quality deterioration, liquidity stress, and depositor confidence issues in the banking system. Janata Bank PLC also continued its own recovery and reform measures during 2025. The Bank submitted a formal recapitalisation request to the Financial Institutions Division of the Ministry of Finance to rebuild its capital base. Separate applications were also submitted to Bangladesh Bank for special borrowing facilities to meet immediate liquidity needs and for regulatory support to recover non-performing exposures from the Bank's Top-20 defaulters. To reduce concentration risk and improve credit quality, the Bank suspended new large-scale lending to major corporate borrowers. The Bank also introduced long-term deposit products and other deposit mobilisation measures to improve liquidity. Against this background, the Bank has identified the following priority areas for 2026:

Enhancing Asset Quality and Recovery

Janata Bank PLC will continue focused recovery action for classified and written-off loans in 2026. The Bank will pursue recovery from both large and small defaulting borrowers through structured monitoring, task force-based recovery arrangements, support from regulators and relevant authorities, and closer follow-up by responsible branches and divisions. Recovery initiatives will include review of collateral value, cautious assessment of restructuring and renewal proposals, attachment of unencumbered assets where legally permissible, appointment of suitable lawyers for quick disposal of loan cases, and auction of mortgaged properties where required. The Bank will also continue special recovery programmes, including short-term recovery campaigns, to accelerate recovery from defaulted accounts.

Strengthening Liquidity Management

Liquidity management will remain a major priority in 2026. The Bank will focus on deposit mobilisation, improvement of deposit mix, and wider collection of stable and low-cost deposits. Competitive deposit schemes and periodic deposit mobilisation programmes will be used to broaden the funding base. The Bank will also maintain caution in foreign trade exposure. Except for government letters of credit within sanctioned credit limits, new letters of credit may be subject to full margin requirements, while large loan-linked LC exposure will remain discouraged until liquidity conditions improve. Funding diversification across customer segments and deposit products will remain part of the Bank's liquidity strategy.

Good Governance and Internal Control

The Bank will continue to improve governance, internal control, audit, compliance, and ethical reporting practices in 2026. Priority areas include independent internal audit, restructuring of relevant control functions, appointment of competent officers in audit and compliance roles, proper compliance in lending, foreign trade and treasury activities, and application of the Code of Conduct for executives and officers. The Bank will also continue the Whistle-Blowing Policy, governance-related training, transparent financial reporting, and disciplinary action for violation of rules. These measures are intended to improve accountability, control culture, and regulatory compliance across the Bank.

Human Resource Development

Human resource development will remain a key area of management attention in 2026. The Bank will review and update service-related regulations and policies covering promotion, posting, transfer, and workforce deployment. Training, workshops, and Continuous Professional Development programmes will be arranged to improve technical knowledge, regulatory awareness, and job-related skill. The Bank will also focus on performance recognition and appropriate deployment of employees based on skill, experience, and functional needs.

Improving Risk Management

Janata Bank PLC will continue to improve its risk management framework in 2026 through early risk

identification, periodic risk assessment, regular reporting, and close oversight of key risk indicators. Priority will be given to credit risk, liquidity risk, market risk, operational risk, information system risk, AML and CTF risk, climate-related risk, and concentration risk. Risk control measures will include stronger borrower assessment, recovery monitoring, portfolio diversification, documentation review, and regular reporting to relevant committees and management forums.

Technological Advancement

The Bank will continue to modernise service delivery and operational processes through technology-based banking services. The priority areas include expansion of internet and mobile banking, development of technology-based banking products, improvement of ICT security, wider use of electronic transaction channels, and continued Core Banking System implementation under the relevant agreement. The Bank will also continue to use technology to improve reporting, monitoring, customer service, and operational control.

Quality and Sustainable Lending, including CMSME

In 2026, the Bank will give priority to quality lending with proper borrower selection, repayment capacity assessment, collateral coverage, legal documentation, and post-disbursement monitoring. Green and energy-efficient projects, new entrepreneurs, start-up financing, guarantee-backed schemes, and CMSME lending will remain relevant within the Bank's risk appetite and regulatory framework. Divisional lending programmes may be used to support CMSME outreach, subject to portfolio quality, borrower viability, and recovery performance.

Cost Minimization

Cost control will remain part of the Bank's operational priorities in 2026. The Bank will review loss-incurring branches, promote automation of routine activities, apply energy-efficient practices, train employees on core banking features, and move gradually towards lower-paper transaction processing. These measures are expected to support budgetary control, resource use, operating efficiency, and cost discipline.

Corporate Social Responsibility (CSR)

Janata Bank PLC will continue CSR activities in 2026 in selected areas such as education, healthcare, poverty reduction, environmental sustainability, disaster support, and community welfare. CSR activities will be carried out within the Bank's financial capacity and policy framework, with focus on public welfare and national development priorities.

Through these measures, Janata Bank PLC aims to improve asset quality, rebuild liquidity, restore capital strength, improve governance, control risk, widen customer service channels, and move towards financial recovery in 2026.

On behalf of the Board of Directors,

M. Fazlur Rahman
Chairman
Janata Bank PLC.

MD. KAUSAR ALAM
Chairman, Audit Committee



Report of the Audit Committee

Effective governance and accountability are fundamental to the financial integrity of Janata Bank PLC. In line with this principle, the Board of Directors reconstituted the Audit Committee, with the latest reconstitution taking place on 02 December 2025. The Committee serves as a key governance body responsible for oversight of financial reporting, administrative controls, audit functions, and risk management practices.

During 2025, the Audit Committee focused on addressing significant provision shortfalls, strengthening recovery initiatives for classified assets through specialized task forces, and enhancing the Bank's ICT security infrastructure. It also reviewed the integrity of financial disclosures and monitored audit-related matters to ensure compliance with applicable statutory and regulatory requirements.

Through these activities, the Audit Committee contributed to the Bank's corporate governance framework, supported financial discipline, and reinforced operational resilience amid a challenging banking environment.

Composition of the Audit Committee

The Audit Committee comprises members with distinguished expertise in accounting, finance, and central banking regulations. The Committee consists of one Chairman and four members (as on 31/12/2025).

SL	Name	Board Position	Committee Role
1	Mr. Md. Kausar Alam ACA (England & Wales), FCS, FCCA, FCMA	Director	Chairman
2	Dr. Md. Abdus Sabur	Director	Member
3	Mr. Abdul Majid Sheikh	Director	Member
4	Mr. Abdul Awal Sarker	Director	Member
5	Dr. Md. Shahadat Hossain	Director	Member

The Company Secretary acts as the Committee Secretary. The Head of ICC reports directly to the Committee Chair to ensure the independence of the audit function.

Committee Access Protocol

Direct access to the Audit Committee extends to the Head of Internal Control & Compliance (ICC) and the Head of Audit for all matters within the Committee's scope. To align with Bangladesh Bank guidelines, the reporting line was restructured in 2025 to ensure the Head of ICC reports directly to the Audit Committee of the Board (ACB), removing management influence over audit findings.

Roles & Responsibilities

The Audit Committee executes its mandate across multiple domains to assure strong governance and sound financial management.

a) Internal Control Assessment

- Assesses management's compliance culture and enforces the segregation of duties, particularly in ICT file uploads.
- Reviews digitalization initiatives and enforces "system-based" limit controls to prevent unauthorized credit approvals.
- Analyzes fraud reports (e.g., Bairampur Branch and JECI USA) and confirms corrective actions.
- Collaborates with the Board to establish risk identification frameworks, focusing on top defaulting borrowers.

b) Financial Reporting Oversight

- Confirms accuracy of financial statements against IFRS 9, IFRS 16, and local requirements.
- Scrutinizes the provision shortfall (Tk. 47,000 crore) and supervises coordination with Bangladesh Bank for Forbearance/Deferral facilities.
- Scrutinizes quarterly statements and monitors the Net Interest Margin (NIM) and high-cost borrowing.

c) Oversight of Internal Audit Activities

- Verifies internal audit autonomy through the newly approved ICCD organogram.
- Reviews the annual audit plan for the Audit & Inspection Division, including IT and Foreign Exchange departments.
- Appraises internal audit benchmarking against other state-owned banks (Sonali, Agrani, Rupali).

d) External Audit Oversight

- Recommends external auditor appointment (Anil Salam Idris & Co. for 2025).
- Evaluates and resolves "adverse opinions" proposed by statutory auditors to ensure fair disclosure.
- Conducts oversight on specialized audits, including export subsidies and UAE operations.

e) Adherence to Prevailing Laws and Regulations

- Reviews compliance with directives from Bangladesh Bank, BSEC, and the Bank Company Act, 1991.
- Monitored the transfer of dormant account deposits (older than 10 years) to Bangladesh Bank under Section 35 of the Act.

f) ICT Governance & Cybersecurity

- Oversaw the migration to T24 Release 22 (R-22) and the implementation of SIEM/XDR protocols.
- Established a 24/7 Information Security Operation Center (ISOC) and updated the Bank's password policy to 11 characters.

Reporting to the Board

After each meeting, the Committee submits a detailed report to the Board. Immediate notification follows the discovery of significant control deficiencies (such as the T24 input/authorization gap), suspected fraud, or legal breaches regarding single borrower exposure limits (e.g., Beximco Group).

Notification to Regulatory Entities

The Committee ensures timely disclosure of material matters, including the status of the Memorandum of Understanding (MOU) with Bangladesh Bank and the progress of the Overseas Stolen Asset Recovery Strategy.

Meetings of the Audit Committee

During 2025, the Committee convened regularly (with a major reformation on 02 December 2025) to review critical

matters within its limit. The frequency of meetings was increased to address the emergency financial reporting issues and the Tk. 47,000 crore provision shortfall. During 2025, the Committee convened the following 15 meetings to review critical matters within its limit.

No.	Meeting Number	Date
1	282nd	14 January 2025
2	283rd	20 February 2025
3	284th	16 March 2025
4	285th	16 April 2025
5	286th	27 April 2025
6	287th	30 April 2025
7	288th	27 May 2025
8	289th	29 May 202529
9	290th	26 June 202522
10	291st	11 August 2025
11	292nd	08 September 2025
12	293rd	08 October 2025
13	294th	30 October 2025
14	295th	11 November 2025
15	296th	10 December 2025

Major Issues Reviewed and Actions Taken during 2025

- Provision Shortfall Management: Formulated a time-bound action plan to fulfill the Tk. 47,000 crore deficit through recovered earnings.
- Asset Recovery Strategy: Supervised five specialized task forces to monitor the top 20 defaulting borrowers (94% of total classified loans).
- Overseas Asset Recovery: Approved the strategy for civil proceedings to recover diverted funds in foreign jurisdictions via forensic auditors.
- IFRS Implementation: Appointed specialized firms to validate IFRS 9 and IFRS 16 implementation in UAE operations.
- Nostro Reconciliation: Monitored the adjustment of Tk. 4,973 crore related to foreign currency clearing losses and shadow ledgers.
- ICT Security: Enforced encryption upgrades (HTTPS) and mandated the segregation of duties in the Core Banking System.
- Beximco Overexposure: Directed management to strictly enforce the Single Borrower Exposure Limit and investigate in-house back-to-back LCs.

Summary of Audit and Inspection Reports

The Committee reviewed a range of audit and inspection outputs, including:

- Audit plans for 60 high-risk branches focusing on loan concentration and trade finance.
- Investigations into the Tk. 5.81 crore fraud at Bairampur Branch and the Susmita Tabassum/JECI USA embezzlement.
- Inspection of UAE operations identifying a discrepancy of AED 22.77 million in Trans-guard cash holdings.
- Rectification of 1,863 serious irregularities identified through the Loan Documentation Check List (LDCL).
- Progress on the VISA Card project and compliance with Anti-Money Laundering (AML/CFT) training.

Key Confirmations for 2025

- Full compliance with Bangladesh Bank guidelines, BSEC regulations, and the revised ICCD reporting lines.
- Strengthened ICT security through SIEM/XDR deployment and T24 R-22 migration.
- Preparation of financial statements in accordance with IAS and IFRS, with successful transition of audit opinions through transparent disclosure.
- Proactive recovery measures against major defaulting groups to protect the Bank's interests.

Expression of Appreciation

The Committee expresses gratitude to the Board of Directors, Management team, Head of ICC, and external auditors for their cooperation. It acknowledges the vital guidance from Bangladesh Bank and the Ministry of Finance, which enabled the Committee to navigate the Bank's significant financial and operational challenges during 2025.

On behalf of the Audit Committee,



Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA)
Chairman, Audit Committee
Janata Bank PLC

ABDUL MAJID SHEIKH
Chairman
Board Risk Management Committee



Report on the Board Risk Management Committee

With technological advancements, globalization, and evolving market dynamics, the importance of effective risk management is increasing in today's fast-paced and often volatile banking and finance industry.

Moreover, regulatory requirements are becoming increasingly stringent, placing greater emphasis on effective risk management practices. Non-compliance can lead to severe penalties, legal liabilities, and reputational damage, highlighting the importance of robust risk management frameworks. Along with recently introduced 'Risk Based Supervision' approach Janata Bank PLC. is being prepared for embracing robust proactive risk management strategies and plans to safeguard the financial future and overcome the on-going challenges

To ensure effective risk management, the Board Risk Management Committee (BRMC), comprising Directors of the Board, has been formed with the approval of the Board of Directors in compliance with the Bank Company Act, 1991 (as amended up to 2023) and BRPD Circular No. 11 dated October 27, 2013, and BRPD Circular Letter No. 02 dated February 7, 2018.

Main Objectives of Board Risk Management Committee

- To play active role in making strategies, policies, plans for effective risk management;
- To monitor implementation of strategies, policies and plans approved by the Board ;
- To monitor risk management activities of the bank;
- To review risks arising from banking operations;
- To review maintaining adequate capital and provision to cover the risks incurred from business activities.
- To develop a sound risk management culture in the bank;
- To update all the risk management policies, manuals, standard operating procedures, and internal control frameworks.

A. Board Risk Management Committee (BRMC) (01 January, 2025 to till now)

Name	Status in Bank	Status in the Committee
Mr. Abdul Majid Sheikh	Director	Chairman
Mr. Badre Munir Firdaus	Director	Member
Dr. Md. Abdus Sabur	Director	Member
Professor Dr. A. A Mahboob Uddin Chowdhury	Director	Member
Mr. A. T. M Mobarak Hossain Majumder	Company Secretary	Secretary

B. Roles and Responsibilities of the Committee

Roles and responsibilities of BRMC are set as per BRPD circular no. 11 dated 27 October 2013 and Risk Management Guidelines for Banks issued vide DOS Circular no. 04, dated 08 October 2018.The committee disseminates its roles and responsibilities mainly:

- Ensuring establishment of adequate risk management structure;
- Identifying and developing Risk management strategies, formulating/reviewing risk management policies, plans and monitoring its implementation;
- Ensuring compliance of regulatory instructions regarding implementation of risk management including core risks;
- Analyzing the existing and probable risks, taking appropriate decisions for risk mitigation;
- Assessing overall effectiveness of the risk management functions on yearly basis;
- Supervising the activities of the Executive Risk Management Committee (ERMC);
- Monitoring Risk Reporting;
- Supervising implementation of laws and regulations and regulatory instructions;

C. Activities of the Committee

Board Risk Management Committee Meeting

As per Bangladesh Bank instruction, BRMC has to hold at least 4 (four) meetings every year. There were 5 (Five) BRMC meetings in 2025. Committee members attended the meetings and took active participation in discussion and made decision as required. In those meetings several risk management issues and newly introduced "Risk Based Supervision (RBS)" approaches had been discussed and number of decisions/recommendations had been made. The observations/decisions of the BRMC Meetings were disseminated to the concerns for implementation as well as presented before Board of Directors as and when necessary.

D. Key issues of the meeting:

- Reviewed monthly Risk Management Reports, Comprehensive Risk Management Reports and recommendations of ERMC;
- Risk Appetite Statement for the year 2025;
- Implementation of Basel-III and planning for maintaining required Capital under Basel-III;
- Money Laundering and Terrorists Financing Prevention related issues like implementation of KYC policies, monitoring unusual/suspicious/ cash transaction report etc.;
- Monitoring compliance of conditions imposed in Memorandum of Understanding (MoU);
- Implementation of Risk Based Supervision (RBS) ;
- Gap Analysis and self-assessment Report of Janata Bank PLC. in view of RBS;
- Recommendation for preparing ToR (Term of Reference) for the Focal & Deputy Focal Point of RBS.
- Stress Testing Reports to assess the shock absorbing capacity i.e. resilience capacity of the bank;
- Analyzing ICAAP and risks covered under SRP;
- Directing the management to improve the comprehensive risk management rating (CRMR), CAMELS rating, Core Risk rating, banks own credit rating etc;

- Review on implementation and progress of decisions taken in BRMC meeting;

E. Aims:

Through enhanced risk management, proactive supervisory engagement, and timely interventions we will ensure overall financial stability of our Bank. As newly Risk Based Supervision (RBS), in contrast to the traditional compliance-based supervision, adopts a forward-looking and process-based approach for enabling early identification and mitigation of key risks, under RBS framework, we will establish sound risk management and governance capabilities in major risk areas and meet key supervisory expectations.

Before conclusion, I would like to extend my heartiest thanks to all the members of the Risk Management Committee for their contribution and cooperation. I am also grateful to the management, executives and officers of risk management related divisions/departments for their all along support to carry forward the initiatives of risk management activities.

I would like to thank our honorable Chairman and the members of the Board of Directors for their guidance and support in discharging the role of BRMC.

On behalf of the Risk Management Committee



(Abdul Majid Sheikh)
Chairman
Board Risk Management Committee



CORPORATE GOVERNANCE REPORT

2025



Transparency • Accountability • Integrity

Report on Corporate Governance

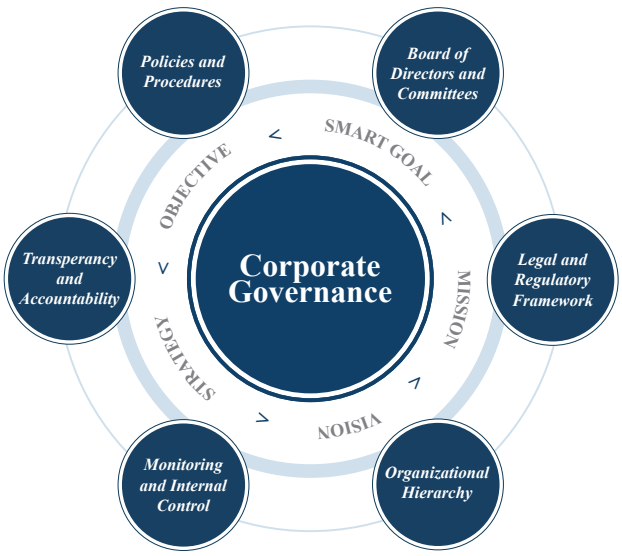
Corporate governance is the cornerstone of a responsible and thriving corporate culture which guide a company's management and control with a focus on ethical behavior and sustainable value creation. Aiming to build trust, enhance reputation, and drive success for both the company and its stakeholders, it establishes the principles and rules that shape a company's governance structure.

At its core, corporate governance distinguishes the roles and responsibilities of a company's Board of Directors from those of its full-time executives. While the Board sets the values and strategic direction of the company, day-to-day operations are managed by the executive team. A streamlined corporate governance framework ensures that a company operates transparently and ethically, aligning its goals with stakeholder interests and fostering long-term success.

A well-designed corporate governance framework encompasses a range of elements which include Independent Board Members, regular Board evaluations, clear reporting and disclosure requirements, and effective systems for shareholder engagement and communication.

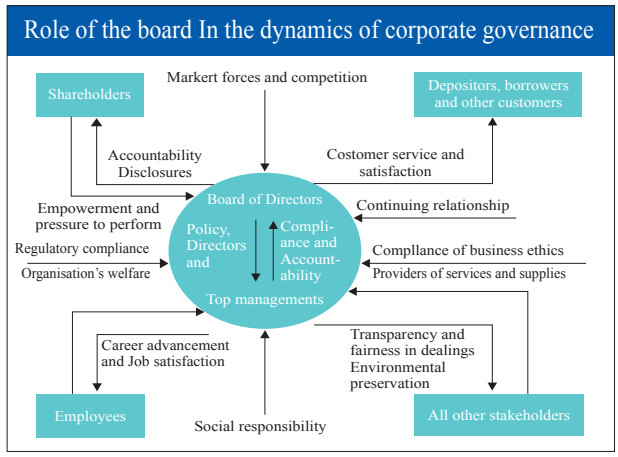
The specific design of this framework varies based on a company's size, structure, ownership, and local regulations. However, the overarching goal remains the same: to ensure that the company operates with integrity, prioritizes the long-term interests of all stakeholders, and maintains the trust and confidence of investors and the wider community.

The following circular flowchart generates a clear idea regarding corporate governance:



The Bank's structure and development conform to the prevailing corporate governance practices and guidelines outlined by Bangladesh Bank (BB), the Financial Institutions Division of Ministry of Finance, the Bangladesh Securities and Exchange Commission (BSEC), and the Registrar of Joint Stock Companies and Firms (RJSC). This commitment to upholding the most elevated standards of corporate governance underpins the Banks unwavering devotion to responsible and transparent management.

By adhering to the best corporate governance practices, the Bank reaffirms its accountability to stakeholders and its dedication to meeting their needs. It also demonstrates the Bank's ongoing commitment to achieving excellence in all areas of its operations, and reinforces its position as a responsible corporate citizen. With this steadfast commitment to corporate governance, the Bank is well-positioned to gain the trust of customers, investors, and the wider community, while delivering sustained value to its stakeholders.



Source: Tricker, B. Corporate Governance: Principles, Policies, and Practices (Third Edition). Pearson Press.

1.0 BOARD OF DIRECTORS, CHAIRMAN AND MANAGING DIRECTOR



A meeting of the Board of Directors

1.1 Appointment of Chairman/Director

1.1.1 Guidelines for Appointing a Chairman/Director

(a) To ensure the appointment of qualified professionals with opinion of the Government, the following knowledge and experience criteria should be considered:

- Knowledge in economics, banking, financial markets, monetary policy, and financial management;
- Business education and administration expertise;
- Experience and proven skills in the fields of agriculture, industry, law, and information technology.

(b) To ensure efficient execution of accounts, audits, and legal affairs of banks and financial institutions, at least one Chartered Accountant (CA), one legal practitioner (retired District Judge/Deputy Attorney General), and one banker should be appointed to the Board.

(c) To prioritize selecting one-third female representatives in the appointment of Directors to the Board of Directors.

(d) For the appointment of Chairman/Director the Financial Institutions Department shall have a Selection Committee as follows:

Secretary, Financial Institutions Department	President
Additional Secretary/Joint Secretary, Financial Institutions Department	Member
Joint Secretary, Finance Department	Member
Executive Director, Bangladesh Bank	Member
Deputy Secretary (Central Bank), Financial Institutions Department	Member Secretary

(e) The Government may appoint individuals who are not Ministry/Department representatives, provided that they meet the requirements specified in subsection 2(a) of notification letter number 53.00.0000.311.11.002.20-406, dated 22/12/2023.

(f) The number of Directors in the Board of Directors shall be decided based on the Memorandum or Association Rules of the Bank and Financial Institutions Association, while still adhering to the Bank Company Act of 1991 and the Financial Institutions Act of 1993.

(g) Currently, no active Secretary or any officer in the aggregate shall be considered for appointment to the post of Chairman/Director unless otherwise specified by any Act/ Ordinance/Order/Rule in force;

(h) Where applicable, an Independent Director may be appointed to the Board, subject to obtaining approval from the Bangladesh Securities and Exchange Commission. An "Independent Director" is defined as an individual who is not affiliated with the management or shareholders of a banking company or financial institution and who provides opinion solely in the interest of the bank or financial institution. He must not have any actual or apparent interest in the matter at hand, nor have any connections with any person involved with the bank.

1.1.2. Eligibility and Suitability for Appointment of Chairman/Director

The post of Chairman/Director shall not be open to any person who meets the following criteria:

(a) He is not a citizen of Bangladesh or holds citizenship of any other country or pledges allegiance to any other country;

(b) He lacks a minimum of ten years of administrative, management, or professional experience;

(c) He has been or is involved in a criminal offense or forgery, financial crime or any other illegal activity;

(d) He contains any adverse observation or comment in the judgment of a court in any civil or criminal case against him;

(e) He is convicted for violating the rules, regulations or rules of any regulatory body related to the financial sector;

(f) He is listed in the Credit Information Bureau (CIB) as a defaulter on account of a loan taken from a bank or financial institution in his name or in the name of an organization concerned;

(g) He fails to submit up-to-date tax payment proofs of himself or of the organization concerned;

(h) He is declared unsound by a competent court;

(i) He is declared bankrupt by a competent court or is not discharged from the liability of being declared bankrupt; and

(j) He is not considered eligible by the Government for any other good reason.

1.1.3. Restrictions on Appointment of Chairman/ Director

Notwithstanding anything contained in the Memorandum of Association or Rules of the concerned Banking Company or Financial Institution:

(a) If a person is a Director of any bank company or financial institution or insurance institution, he cannot be appointed as a Director of any other bank company at the same time;

(b) There shall be no Chairman/Director in the Bank Company or Financial Institution, who-

(i) is or has been in charge of the Managing Director, External Auditor, Legal Advisor, Consultant, Salaried Employee or any other post of the said Bank Company or Financial Institution within five years;

(ii) acts as an Adviser or Consultant to any other banking company or financial institution;

(iii) is Director of several companies which together are entitled to vote more than 20 percent of the total votes against the total number of shares held by the shareholders of the said banking company or financial institution.

1.1.4. Required Information and Declaration for Appointment of Director/Chairman

(a) Before appointment to the post of Chairman/Director, the following particulars of the concerned person shall be attached with the recommendation of the Selection Committee constituted for seeking approval of the Government:

(i) Information as per Form-A;

(ii) Declaration as per Form-B;

(iii) Privacy Declaration in Form-C;

(iv) In case of Independent Director, declaration of his interests as per Form-A and Form-D;

(v) No objection letter from Bangladesh Securities & Exchange Commission in case of the candidate nominated as an Independent Director;

(vi) Opinions received from relevant Regulatory Agencies;

(vii) Certificate of Physical and Mental Health;

(viii) Intelligence Agency Reports where applicable.

(b) The proposed Chairman/Director shall attach a declaration to the Selection Committee that he meets the qualifications and suitability criteria outlined in paragraph 3 of notification letter number-53.00.0000.311.11.002.20-406, dated-22/12/2023 circulated by the FID of Ministry of Finance, and is not unfit to be appointed to the post of Chairman/Director;

(c) Upon selection of a Chairman/Director in accordance with the regulations set forth in the Bank Companies Act 1991, the Financial Institutions Department shall

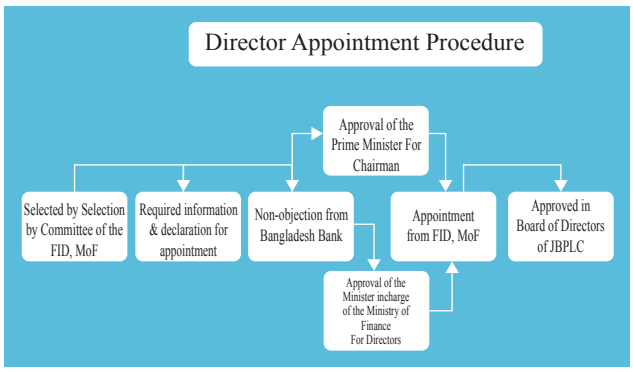
request Bangladesh Bank to undertake appropriate actions, including providing no-objection, as required.

1.1.5. Procedures to be followed for Appointment of Chairman/ Director & Tenure for Janata Bank PLC.

(a) Before appointing any person to the position of Chairman/Director, the government shall take the opinion of the relevant regulatory body and take appropriate measures based on the opinion received;

(b) In the case of appointment/reappointment of Chairman, the approval of the Hon'ble Prime Minister and in the case of appointment/ reappointment of Directors, the approval of the Minister in charge of the Ministry of Finance is to be taken.

On receiving the appointment letter from the Financial Institutions Division of the Ministry of Finance, the Board appoints the nominated person as the Chairman/Director. Rules and Regulations in connection with the appointment of Chairman/Directors are to comply fully. Chairman/ Director Appointment related returns are regularly filed with the RJSC. Certified copies of the forms are submitted to BSEC. Detail of the appointed Directors are sent to BB through their web portal on quarterly basis. Particulars of the Directors are sent to all bank companies and financial institutions and published in the website of the bank. Here is a flowchart how Chairman/ Directors is/are appointed:



(c) The term of Directorship shall not exceed three years. Besides, no Director can hold the said position for more than three consecutive terms. He shall be eligible for re-election as a Director after the expiry of three years from the date of expiry of the 3rd terms;

(d) The position of Chairman/Director of a Financial Institution shall automatically vacate upon transfer, discharge or retirement of the person who has been to the post of Chairman/Director ex-officio or as a representative of any Ministry/Department/ Organization.

1.1.6. Retirement and Re-election of Directors

As per Companies Act, 1991 and Articles of Association of the Bank, each year one-third of the Directors retire from office at the AGM and if eligible, may offer themselves for re-election by shareholders at the Annual General Meeting. As per the Bank Company (Amended) Act, 2023, no Director should serve more than 03 (three) years without seeking re-election. Thus the Directors of Janata Bank PLC, who were to retire at the 18th AGM:

(1) Mr. M. Fazlur Rahman, Director and Chairman,

(2) Mr. Badre Munir Firdaus, Director and

(3) Dr. Md. Abdus Sabur, Director.

1.2 Procedure to be followed for Appointment to the post of Managing Director of Janata Bank PLC.

(a) The Financial Institutions Division shall be responsible for the contractual recruitment and posting of the Managing Director in Janata Bank PLC.;

(b) The Managing Director of Janata Bank PLC. shall be appointed through selection from among the Managing Directors working in State-owned Commercial Banks, Specialized Banks and Financial Institutions or through promotion from among the Deputy Managing Directors for a maximum period of 03 (three) years;

(c) The selection committee, headed by the Hon'ble Finance Minister, shall formulate recommendations for the appointment on a contractual basis, taking into account seniority, experience, reports from the National Security Intelligence and Anti-Corruption Commission, and circulars issued by Bangladesh Bank from time to time;

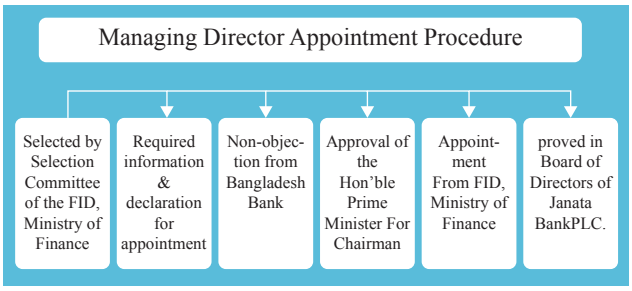
(d) The contractual appointment process for the post of Managing Director will be completed with the recommendation of the selection committee headed by the Hon'ble Finance Minister and with the approval of the Hon'ble Prime Minister;

(e) Selection Committee for Promotion: Committees shall be formed as follows to select suitable candidates for promotion to the post of Managing Director of State-owned Commercial Banks:

Finance Minister	Chairman
Principal Secretary to the Prime Minister, Prime Minister's Office	Member
Governor, Bangladesh Bank	Member
Senior Secretary/Secretary, Finance Department	Member
Senior Secretary/Secretary, Financial Institutions	Member
Additional Secretary (Bank Administration)/ Joint Secretary (Commercial Bank), Financial Institutions Department	Member-Secretary

On receiving the appointment letter from the Financial Institutions Division of the Ministry of Finance, the Board proceeds to appoint the selected individual as the Managing Director of the company, with strict adherence to all relevant laws, regulations, BSEC notifications, and Bangladesh Bank circulars pertaining to the appointment of Managing Director. Furthermore, the company diligently files Managing Director appointment related returns with the Registrar of Joint Stock Companies and Firms (RJSC) and provides certified copies of the forms to the Bangladesh Securities and Exchange Commission (BSEC).

Additionally, the details of the appointed Managing Director are regularly submitted to Bangladesh Bank via their web portal on a quarterly basis, and disseminated to all Bank Companies and Financial Institutions, as well as published on the company's website for public access. The flowchart regarding the appointment of Managing Director is as follows:



a. Statue of Directors

JBPLC's Board of Directors, including the Chairman, are all non-executive Directors except the Managing Director. They adhere to all the requirements specified in sections 01(02) and 01(03) of the Corporate Governance Code gazette

notification issued on June 03, 2018, in order to qualify as Independent Directors.

As on 31 December, 2025, the Bank's Board consists of 11 (eleven) members, including the Managing Director. All Directors, except the Managing Director, are non-executive in nature. The Managing Director acts as the Chief Executive Officer of the Bank.

The Directors are not supposed to interfere in the Bank's administrative, operational, or routine affairs. They would only attend Board and Committee Meetings to deal with items on the agenda reserved for them. All Directors are appointed complying relevant laws, regulations, BSEC notifications, and BB circulars, and related returns are filed regularly with the RJSC.

b. Independent Director

In compliance with Bank Company (Amended) Act, 2023 when numbers of total directors are 20, at least 03 (three) of them should be independent but when the number of directors are less than 20, at least 02 (two) of them should be independent. On the other hand, according to Corporate Governance Guidelines issued by Bangladesh Bank and notification issued by BSEC at least one-fifth (1/5) of the total Directors should be Independent Directors in its Board and one of whom is the Chairman of the Board's Audit Committee. All the Members of the Board of JBPLC are nominated by the Government and they are eminently experienced in corporate management/ professional work. As per notification of BSEC, all of them are considered as Independent Directors. Brief profiles of the Independent Directors are given in pages 20-32.

c. Independence of the Chairman

At JBPLC, the positions of Chairman of the Board and Managing Director are held by separate individuals. The Chairman is appointed by the Government and ratified by the Board, while the Managing Director is appointed by the Government and confirmed by Bangladesh Bank. The responsibilities and powers of both positions are explicitly outlined in the Bank's Articles of Association and BRPD Circular in accordance with the BSEC's Corporate Governance Guidelines.

d. Responsibilities of the Board, the Chairman and the Managing Director



1.5.1 Responsibilities of the Board

The Board of JBPLC holds the responsibility of regularly reviewing and approving the Bank's overall strategies, business operations, and significant policies. The Board establishes the Bank's core values and implements appropriate standards to ensure that the Bank operates with integrity and in compliance with relevant rules and regulations. The Board's broad range of responsibilities includes, but not limited to:

- Reviewing and approving important strategies and business plans, as well as the annual budget and business targets;
- Recommending minimum standards and policies for credit risk management and other critical areas of the Bank's operations;
- Ensuring the Bank's infrastructure, control systems, risk management, and financial and operational controls are effectively in place and implemented; operational controls are effectively in place and implemented;
- Reviewing the suitability and integrity of the Bank's internal control systems;
- Supervising and evaluating the performance of the Bank's businesses;
- Reviewing succession planning and talent management plans for the Bank and approving the appointment and compensation of senior management from General Manager and above;
- Approving and establishing the corporate organization structure and culture;
- Approving policies relating to business development, branding, public relations, investor relations and stakeholder communication program;
- Complying with the Bank Company (Amended) Act, 2023, Company Act 1994, guidelines issued by Bangladesh Bank and BSEC regarding the responsibility and accountability of the Board, its Chairman and Managing Director.

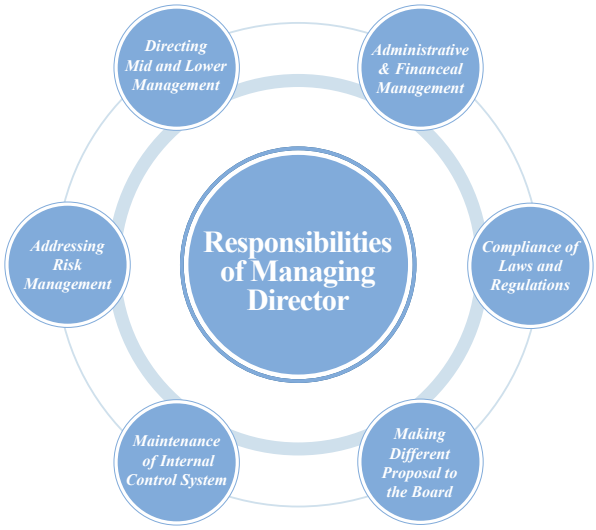
1.5.2 Responsibilities of the Chairman of the Board

The duties and responsibilities of the Chairman encompass the following, but are not limited to:

- Assessing the Bank's progress towards achieving its stated objectives;
- Ensuring compliance with a variety of controls;
- Reviewing policies, procedures, and processes related to the handling and resolution of non-compliance issues;
- Developing, approving, and authorizing a system of standards to guarantee accountability to the appropriate management level;
- Ensuring that the Bank has effective internal practices in place to control credit, market, and operational risks;
- Monitoring adherence to assigned credit and risk limits or thresholds;
- Supervising the safeguarding of the Bank's assets and records;
- Ensuring that the top-level management has the necessary expertise and training;
- Reviewing accounts and risk management culture on a regular basis.

1.5.3 Duties and Responsibilities of Managing Director

As the top executive of JBPLC, the Managing Director holds a wide range of responsibilities, including:



- Adhering to the financial, business, and administrative authorities approved by the Board, and ensuring that financial and business targets are met through prudent management and implementation of approved plans;
- Ensuring that the Bank complies with the Bank Company (Amended) Act, 2023, and other relevant laws and regulations in its day-to-day operations;
- Identifying any deviations from the Bank Company (Amended) Act, 2023 or other applicable laws and regulations during Board or committee meetings;
- Reporting any violations of the Bank Company (Amended) Act, 2023 or other laws and regulations to Bangladesh Bank;
- Overseeing recruitment and promotion of all bank staff, except for those in the two tiers below the Managing Director, in accordance with approved service rules and the human resources policy;
- Holding the authority to transfer and discipline staff, except for those in the two tiers below the Managing Director, and nominating officers for training and development under the approved human resources policy.

1.5.4 Independence of the Board Members

The Board members possess the freedom to express their opinions, perspectives and viewpoints with full independence. They are not supposed to have any connections or engagement with the Bank's management. They would actively participate in the discussions during Board Meetings. If a Director holds a different opinion on any agenda or issue, he has the right to document it in the minutes of the Board meeting and/or bring it to the attention of Bangladesh Bank.

1.6 Annual Appraisal of the Board's Performance

JBPLC's Board signed an Annual Performance Agreement (APA) with FID of the Ministry of Finance through MOU by Bangladesh Bank. At the end of every year the annual performance will be evaluated by the FID to appraise the Board. The performance of the Board is also appraised in various ways like submission of the performance of the Bank in the Board meeting periodically, preparation and monitoring of budget, following up implementation status of the Board's decisions, transacting business issues which are within its power and placing implementation status of Bangladesh Bank's observations on various issues. Furthermore, the activities of the committees are to be presented in the Board Meetings on quarterly basis.

1.7 Evaluation of the Managing Director by the Board.

The Board has a policy for the annual evaluation of the performance of the MD. JBPLC's Board has set the Key Performance Indicators (KPIs) for the MD and evaluates these on quarterly basis. Additionally, the performance evaluation of the MD is conducted by the Board through various reports like fund position as well as Key Performance Indicators reviewed in every alternative Board Meeting, judging status of various assignments given by the Board to the MD and the management, looking into implementation status of budget, operational performance results etc.

1.8 Policy on Training of Directors

Laws/Rules/Regulations/Circulars/Notifications/ Guidelines of BB, BSEC, RJSC and FID, Ministry of Finance are placed to the Board meeting immediately after circulation. All important rules, regulations, circulars, notifications and guidelines are collected and supplied to the Directors on a yearly basis by the Company Affairs Department. All important news and articles related to Bank's business are placed in the Board Meeting immediately after publication. Whenever opportunities arise, Bank utilizes the same to train and orient its members.

1.9 Qualification & Eligibility Analysis of the Board

Mr. M. Fazlur Rahman, the Chairman, is a distinguished public servant with an illustrious career spanning over three decades in the highest echelons of the Bangladesh government and significant contributions to banking, education, and social development. His extensive administrative experience is complemented by prestigious international training, including studies at Harvard University, and recognition as a Hubert H. Humphrey Fellow. A former Secretary to the Government of Bangladesh, Mr. Rahman's leadership was pivotal in several key ministries, where he served as Secretary in the Ministry of Science & Technology, the Ministry of Health, and the Planning Division. His profound experience in the financial sector includes his tenure as the Chairman of the Board of Directors of Agrani Bank from 2003 to 2006. He also held numerous other senior positions throughout his government service, including Additional Secretary in the Cabinet Division and Director General of the President Secretariat. Early in his career, he served as the Private Secretary to the Shaheed Hon'ble President Ziaur Rahman. Mr. Rahman holds a Master of Science (M.Sc.) and a Bachelor of Science (B.Sc.) in Physics from the University of Dhaka. Beyond his government and banking career, he has demonstrated a continued commitment to national development through various leadership roles. He is the Vice Chairman of the Trustee Board of Pundra University of Science & Technology and served as the Chief National Commissioner of the Bangladesh Scouts for eight years. His contributions also extend to healthcare leadership as the former Managing Director of the Ahsania Mission Cancer & Hospital.

Brief profiles of the Directors are cited in the earlier part of the Annual Report (Pages 20-32).

1.10 Number of Board Meetings



A Meeting of the Board of Directors of JBPLC

JBPLC's Board conducted 37 (Thirty Seven) meetings in 2025. A detailed statement showing number of Board meetings and status of participation of the Directors is given at Page 91 to 92.

1.11 Directors' Report on Compliance with Best Practice on Corporate Governance

Status of compliance of corporate governance checklist is included in the Directors' Report which is reviewed by Basu Banerjee Nath & Co. Chartered Accountants (Pages 93-107).

1.12 Fitness and Proper Test Criteria of Chief Financial Officer and Chief Information Technology Officer

1.12.1 Fitness and Proper Test Criteria of Chief Financial Officer (DMD Status)

The incumbent CFO was appointed adhering to the guidelines established by BRPD Circular no. 03, issued on 25 March 2018. This accomplished banking professional carries with him over two decades of experience, with a significant segment in various positions in the industry, including Accounts, Treasury Management, Capital Management, Risk Management, Budgetary Control, Management Information Systems, and Tax-related activities.

Before joining JBPLC, the incumbent CFO had the distinction of serving at Bangladesh Bank, prior to which he played the role of CFO (GM) for Janata Bank PLC and Rupali Bank PLC. During his career, he played a pivotal role in the expansion of the bank financed enterprises and fostering the growth of several critical business units.

The CFO has completed both a B.Com (Hons) and M.Com with distinction in Accounting from the University of Dhaka. In addition, he was a Fellow Member of the Institute of Chartered Accountants of Bangladesh (ICAB) and the Institute of Cost and Management Accountants of Bangladesh (ICMAB). Furthermore, he is recognized as a Diplomaed Associate of the Institute of Bankers Bangladesh (DAIBB).

The distinguished track record of the CFO was rewarded with a Gold Medal and Letter of Appreciation from the Governor, Bangladesh Bank. Over the course of his illustrious career, the CFO has undergone extensive training and professional development opportunities, attending various seminars, symposiums, and courses both in country and abroad. He has visited many countries including Singapore, Malaysia, Sri Lanka, and Thailand.

1.12.2 Fitness and Proper Test Criteria of Chief Information Technology Officer

The Chief Information Technology Officer (CITO) of the Bank has over 30 years of experience and was selected based on his proven competencies outlined in Bank's guidelines. He has served in various IT roles in government, non-government, and banking sectors. The CITO has been with JBPLC for 20 years, including policy formulation, MIS, CBS implementation, business development, cyber security, management, and Innovation. He holds a B.Sc (Hons), M.Sc in Statistics, Post Graduate Diploma in Computer Science, and is a DAIBB Fellow, and Vice President (Finance) of Bangladesh Computer Society. The CITO has completed several ICT-related training courses and received Letters of Appreciation from JBPLC and Bangladesh Bank, and a Civil Service Innovation 2016 Certificate from the Ministry of Finance.

2.0 VISION, MISSION AND STRATEGY

JBPLC's vision statement focuses on the position that it intends to attain and mission statement focuses on how to reach the vision. JBPLC's vision and mission statements are:

Vision of JBPLC

To become an effective and the largest commercial bank in Bangladesh with the ability to support socio-economic development of the country and to be a leading bank in South Asia.

Mission of JBPLC

Janata Bank PLC will be an effective commercial bank by maintaining a stable growth strategy, delivering high quality financial products, providing excellent customer service through an experienced management team and ensuring good corporate governance in every unit/component of banking network. The vision and mission of the Bank are approved by the Board. These are disclosed in the Annual Report and on Janata Bank's website and publications. The business objectives, areas of business focus and the strategies to achieve the business objectives are clearly set out and disclosed on Page 9.

3.0 COMMITTEES OF THE BOARD OF DIRECTORS

3.1 Executive Committee (EC)



EC members of JBPLC

The Executive Committee of Janata Bank PLC is formed with members of the Board of Directors in accordance with applicable laws, Bangladesh Bank guidelines and the Terms of Reference approved by the Board.

3.1.1 The JBPLC Executive Committee consists of 04 (Four) members from the Board of Directors, with the Chairman of JBPLC serving as the Committee's Chairman and the Company Secretary serving as its Secretary. The Committee members are highly experienced, ethical, and accountable professionals with substantial knowledge in banking, trade, and commerce.

3.1.2 Roles and Responsibilities of Executive Committee

The Executive Committee (EC) of Janata Bank PLC carries out its duties in accordance with the Terms of Reference (TOR) set by the Board of Directors, while exercising all the relevant powers under the Bank Company (Amended) Act, 2023 and other banking laws and regulations. Empowered by the Board, the Executive Committee makes decisions on various matters, including but not limited to:

- Reviewing policies and guidelines issued by Bangladesh Bank regarding credit and other banking operations, and ensuring their implementation through management;
- Discussing instructions from the Financial Institutions

Division, Ministry of Finance to expedite decision-making;

- Approving matters such as Power of Attorney, official foreign tours for education and training, special increments for experienced and exceptionally talented officers, and reviewing appeals by executives/officers/staff on disciplinary actions taken against them;
- Renewing loan limits for good borrowers, unrealized loans, and exempting interest charged for delayed payments;
- Reviewing and deciding on changes in rent for branch offices and ATM booths, as well as their redecoration; and
- Allowing for emergency opening of Letter of Credit or Letter of Guarantee.

All proceedings of the Executive CommitteeMeetings are presented to the Board for ratification and necessary decisions if needed.

3.1.3 Number of Meeting of Executive Committee

Executive Committee conducted 10 (Ten) meetings in 2025. Attendances of the Executive Committee members are given on Page 92.

The JBPLC's Executive Committee played its assigned responsibilities with due diligence during the reporting year.



A Meeting of the Executive Committee

Audit Committee

The Board approves the objectives, strategies and overall business plans of the Bank and the Audit Committee assists the Board in fulfilling its oversight responsibilities.

Meeting of JBPLC Audit Committee.

The Board approves the objectives, strategies and overall business plans of the Bank and the Audit Committee assists the Board in fulfilling its oversight responsibilities. The Committee reviews the financial reporting process, the system of internal control and management of financial risks, the audit process, and the Bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

3.2.1 Terms of Reference the Audit Committee

The Audit Committee conducted its meeting as per terms of reference approved by the Board in the light of BRPD circular.

3.2.2 Appointment and Composition

- The Audit Committee comprises 05 (Five) members of the Board of Directors.
- No member of the Audit Committee is a member of the Executive Committee.
- The Company Secretary acts as the Secretary of the Committee.
- The quorum of the Audit Committee meeting is presence of at least 2 (two) members.

3.2.3 Chairman of the Audit Committee

The Audit Committee of the Board is chaired by Mr. Md. Kausar Alam, ACA (ICAEW), FCS, FCCA, FCMA, who has been nominated by the Board. The Chairman is well-versed in the areas of auditing, accounting, finance and corporate governance, and possesses extensive professional experience in financial management, corporate secretarial functions and audit committee leadership. He holds an MBA from the Institute of Business Administration (IBA), University of Dhaka, and a Master's degree in Accounting from the University of Dhaka. He is a Fellow Member of the Institute of Cost and Management Accountants of Bangladesh, the Institute of Chartered Secretaries of Bangladesh and the Association of Chartered Certified Accountants, UK, and is also an Associate Member of the Institute of Chartered Accountants in England and Wales.

3.2.4 Eligibilities of the Committee Members

The members need to be honest, competent and highly professional. They are supposed to be well aware of the roles and responsibilities of the Committee. They should be experienced in finance and banking business, different risks involved in this business and relevant rules and regulations.

3.2.5 Head of Internal Audit

The Head of Internal Control and Compliance has direct access to the Audit Committee and he attends the Audit Committee meetings regularly.

3.2.6 Meetings of the Committee

Audit Committee of the Board conducted 15 (Fifteen) meetings during the year 2025. Attendance by individual member is stated on Page 92. All recommendations and observations of the committee are recorded and placed to the Board.

3.2.7 Roles and Responsibilities of the Audit Committee

Activities Related to Internal Control

The committee

- reviews compliance status of the commercial audit report, comprehensive inspection report conducted by Bangladesh Bank and advised the management to ensure full compliance on quarterly rest;
- discusses and reviewed the compliance report based on internal audit conducted on difference branches on quarterly basis; and
- reviews the activities of overseeing internal control activities done by the Monitoring Department of the Bank.

Activities Related to Financial Reporting

The committee

- reviews the annual financial statements and examines whether these were complete and consistent with applicable accounting and reporting standards (BASs & BFRSs) set by respective governing bodies and regulatory authorities; and
- holds meetings with the management and statutory auditors to review annual financial statements before finalization.

Activities Related to Internal Audit

The committee

- reviews the activities of the Internal Audit and the organizational structure to ensure that there were no

unjustified restrictions or limitation that could hinder the Internal Audit Process;

- examines the efficiency and effectiveness of Internal Audit function;
- examines whether the findings and recommendations made by the internal auditors were duly considered by the management; and
- reviews and approved the Annual Audit plan of the bank.

Activities Related to External Audit

The committee

- addresses the issues mentioned in the Management Letter for taking appropriate action by the management;
- examines whether the findings and recommendations made by the external audi-tors were duly considered by the management on quarterly basis; and
- reviews the performance of the external auditors and their audit reports.
- Activities Related to Compliance with Existing Laws and Regulations.
- JBPLC Audit Committee reviews whether the laws and regulations introduced by the regulatory authorities (Central Bank and other bodies) and Internal Circu-lars/ Instructions/Policies regulations are approved by the board and management being complied with or not.

Major activities of the Audit Committee in 2025

- reviewing the provision shortfall position and formulating a time-bound action plan to address the Tk. 47,000 crore deficit through recovered earnings;
- supervising five specialized task forces formed to monitor the top 20 defaulting borrowers, representing approximately 94% of total classified loans;
- reviewing and approving the strategy for overseas asset recovery, including civil proceedings in foreign jurisdictions through forensic auditors;
- reviewing implementation of IFRS 9 and IFRS 16 in UAE operations and appointment of specialized firms for validation;
- monitoring the adjustment of Tk. 4,973 crore relating to foreign currency clearing losses and shadow ledgers;
- reviewing ICT security measures, including encryption upgrades through HTTPS and segregation of duties in the Core Banking System;
- directing management to strictly enforce Single Borrower Exposure Limit in respect of overexposure issues and to investigate in-house back-to-back LCs;
- reviewing internal audit reports, Bangladesh Bank inspection observations, commercial audit observations and compliance status;

3.2.8 Reporting of the Audit Committee

The Audit Committee timely reports to the Board the cases on conflicts of interests, suspected or presumed fraud or irregularities or material faults in the internal control system, suspected infringement of laws, including securities related laws, rules and regulations.

The JBPLC's Audit Committee played its assigned responsibilities with due diligence during the reporting year.

3.3 Risk Management Committee (RMC)

The RMC of the Bank is formed by the Board of Directors comprising members of the Board as per the Bank Company (Amended) Act, 2023 and BRPD circular. Risk Management Committee related disclosure is cited on Page 75-76.



A meeting of the Risk Management Committee.

Objectives of Risk Management Committee

The RMC plays an effective role in mitigating impending risks emanating from strategies and policies and carries out the responsibilities.

RMC works for identifying and assessing several risk factors like credit risks, foreign exchange risks, internal control and compliance risks, money laundering risks, information & communication risks, management risks, interest risks, liquidity risks etc. It also scrutinizes whether appropriate risk management measures are being put in place and applied and whether adequate capital and provision has been maintained against the risks identified.

Composition

Risk Management Committee comprises 05 (five) Directors. ThRisk Management Committee comprises 05 (five) Directors. The members are very competent and have adequate knowledge in banking business and different risks involved in this business. The Company Secretary of JBPLC acted as the secretary of the Committee.

3.3.1 Roles and Responsibilities of the Risk Management Committeea

The committee

a) establishes organizational structure within the bank for enterprise risk management and ensuring that top management and the staffs responsible for risk management possess sound expertise and knowledge to properly accomplish the risk management function;

b) assigns sufficient authority and responsibility to risk management related officials;

c) ensures uninterrupted information flow to RMD for sound risk management;

d) continuously monitors the bank's performance and overall risk profile through reviewing various reports;

e) ensures the formulation, review (at least once in a year) and implementation of appropriate policies, plans and procedures for risk management;

f) defines and reviews the risk appetite, risk tolerance, limit etc. in line with strategic planning;

g) ensures maintenance of adequate capital and provision to absorb losses resulting from risk;

h) ensures that internal audit reviews the credit operations, foreign exchange operations and securities portfolio management functions etc. to assess the effectiveness of internal control system;

i) supervises the activities of Executive Risk Management Committee (ERMC);

j) holds at least 4 (four) meetings in a year (preferably one meeting in every quarter) and more if deemed necessary.

Development of Organizational Structure for Risk Management

- The responsibility of RMC is to ensure an appropriate organizational structure with a view to managing risk within the bank.
- The RMC supervises formation of separate management level committees and monitors their activities for compliance of instructions of lending risk, foreign exchange transaction risk, internal control & compliance risk, money laundering risk, information & communication risk and formulation of risk related guidelines.

Analysis and Approval of Risk Management Policy

- Risk management policies and guidelines of the Bank are reviewed annually by the Committee.
- The Committee proposes amendments, if necessary and forwards it to the Board of Directors for its approval.
- Besides, the Committee reviews other limits including lending limit at least once in a year and makes amendment, where necessary.

Storage of Data and the Reporting System

- The Risk Management Committee prepares appropriate record keeping and reporting system and recommends measures to ensure proper use of the system.
- The Committee prepares specific proposal and suggestions and the summary for information of the Board of Directors.

Monitoring the Implementation of Overall Risk Management Policy

- RMC monitors proper implementation of overall risk management policies.
- RMC members also monitors whether proper steps are taken to mitigate all risks including lending risk, market risk, and management risk.

Other Responsibilities

- Committee's decisions and suggestions are submitted in short form to the Board of Directors quarterly;
- Ensures compliance of instructions issued time totime by the controlling body;
- Reviews and evaluated report of internal and external auditor whenever required by the committee.

Meeting of the Committee

RMC conducted 05 (Five) meetings in 2025. A statement on Risk Management Committee is given on Page 92. All recommendations and observations of the committee had been recorded in minutes.

4.0 INTERNAL CONTROL AND RISK MANAGEMENT

4.1 Internal Control

Internal Control system in JBPLC is functioning as instructed in Internal Control and Compliance Policy formulated as per Bangladesh Bank Guidelines. To ensure appropriate level of internal control, a good number of manuals and guidelines have been introduced in line with international best practices and regulatory guidelines. Delegation of power in various businesses, administrative and financial areas have also been approved by the Board. Internal Control system of JBPLC comprises Audit & Inspection Division and Monitoring & Compliance Division. Also necessary steps are taken to rectify the deviations as and when required. As per Bangladesh Bank guidelines and to strengthen the control and compliance mechanism, the Bank has established internal control and compliance system consisting of two divisions:

- Internal Audit and Inspection Division and
- Monitoring and Compliance Division.

These two Divisions are headed by two General Managers.

4.1.1 Audit & Inspection Division (AID)

This Division has 4 Departments: AID-Corporate, AID-General, Foreign Exchange Audit & Inspection and IT Audit & Inspection. The departments have a set of Board approved terms of reference. AID undertakes the audit and inspection of all operating units of the Bank including Head Office, based on an approved audit plan, which is approved by the Audit Committee of the Bank. Any deviation or infringement of rules and regulations are detected by this Division is reported to Audit Committee through the Head of ICC.

4.1.2 Monitoring and Compliance Division (MCD)

This Division is made up of 03 Departments: Monitoring Department, Compliance Department (Internal), and Compliance Department (External). Each department has a set of Board approved terms of reference. A major function of Compliance Department (External) is to deal with the objections raised in the Audit Report of Bangladesh Bank, Commercial Audit of the People's Republic of Bangladesh and Statutory Auditors. While Compliance Department (Internal) deals with the objection raised in the audit report of JBPLC Audit and Inspection Division. Compliance Division submits status of compliance of objections quarterly to the Audit Committee. The Monitoring Department ensures internal scrutiny and checks at the time of performing certain functional areas through different tools like Departmental Control Functions Checklist (DCFCL), Quarterly Operation Report (QOR) and Loan Documentation (LDC) following Bangladesh Bank guidelines. All the issues are periodically reviewed by the Audit Committee.

4.1.3 Review of Adequacy of Internal Control System

The Board reviews the internal control system from time to time and directs necessary modification to improve the system as well as to incorporate latest changes in the area.

4.1.4 Inspection by Bangladesh Bank

Bangladesh Bank conducted comprehensive inspection

on JBPLC Head Office and its selected branches in 2025 based on the position as on 31 December 2025. Major risk areas including consumer financing and small enterprise financing were inspected by the inspection team.

4.1.5 Statutory Audit

Anil Salam Idris & Co. (ASICO), Chartered Accountants was appointed to audit the financial statements of the Bank for the year 2025. Statutory auditors audited 60 (sixty) selected branches and Head Office as a part of the annual audit program which covered at least 85 percent of the risk-weighted assets.

4.1.6 Commercial Audit

Commercial Audit of the People's Republic of Bangladesh also audits Head Office and all branches in every alternative year. They look for infringement of rules and regulations in routine work of the Bank and also the best use of the national property and check the misuse of the same.

4.2 Risk Management

4.2.1 Executive Risk Management Committee (ERMC)

The ERMC is composed of CRO (as the Chairman), Head of ICC, CRM/ CAD, Treasury, AML, ICT, ID, Operation, Business, Finance, Recovery and Head of any other department related to risk if deemed necessary. RMD acts as secretariat of the Committee. The ERMC, from time to time, may invite top management (CEO, AMD, DMD, Country Heads or senior most executives), to attend the meetings so that they are well aware of risk management process.

4.2.2 Chief Risk Officer (CRO)

In a banking institution, the Chief Risk Officer (CRO) is responsible for ensuring intense and effective risk management across the organization. The CRO works to ensure that the Bank is compliant with rules and regulations and reviews factors that could affect the Bank's objectives. According to the Basel Committee on Banking Supervision, CRO has been referred as an independent senior executive with distinct responsibility for the risk management function and the institution's comprehensive risk management framework across the entire organization. Detail on it appears in the section titled Risk Management and Control Environment on Pages 154-161.

4.2.2.1 Appointment of Chief Risk Officer (CRO)

The Bank is supposed to appoint (has already appointed in Janata Bank PLC by this time) a Chief Risk Officer (CRO) who will act as the Head of Risk Management Department. Appointment, dismissal and other changes to the CRO position should be approved by the Board or its risk management committee. If the CRO is removed from his/her position, this should be disclosed publicly. The Bank should also discuss the reasons for such removal with its supervisor. CRO's performance and compensation should be reviewed and approved by the Board or its risk management committee.

The Bank shall consider the following criteria as a minimum for appointing CRO:

1) Senior executive having mainstream banking experience preferably covering:
   (i) Core risk management,
   (ii) Internal Control and Compliance,
   (iii) Capital management,
   (iv) Branch banking,
   (v) Core banking system,
   (vi) Risk based certification;
2) Minimum 03 (three) years hands on working experience in risk management;

4.2.2.2 Role of Chief Risk Officer (CRO)

The Chief Risk Officer (CRO) plays a critical role in ensuring transparency, synergy, and prudence in risk management structures in banks. The CRO must have sufficient authority and seniority, report directly to the Board or its Risk Management Committee, and have no reporting relationship with business verticals or business targets. The CRO's responsibilities include overseeing the development and implementation of risk management functions, managing risk limits and policies, identifying and managing risks, communicating views to senior management, monitoring portfolio health, and ensuring compliance with regulatory recommendations. The CRO must also organize regular meetings, provide training on risk management issues, and stay informed about global economic and financial positions. It is to be mentioned that CRO should not be given concurrent responsibility, more specifically the responsibility of Chief Operating Officer, Chief Financial Officer, Chief of the Internal Audit function or any other function.

4.2.3 Identification of the Risks

As per guidelines of Bangladesh Bank, the Risk Management Department (RMD) has been established in JBPLC. RMD is primarily responsible for identification and management of risks faced by the Bank. Six core risks are being monitored and managed by different Departments. AML & TF Prevention Department works to manage ML risks. The details of internal and external risk management mechanism have been included in a separate section titled Risk Management and Control Environment on Page 154-161, and Directors' Report on Page 48-70 of JBPLC.

4.2.4 Strategies Adopted to Manage and Mitigate Risk

A wide array of steps including stress testing, Risk Appetite Statement (RAS), Recovery Plan, CRMR etc. have been introduced to manage and mitigate risk. Detail of it appears in the section titled Risk Management and Control Environment on Page 154-161, and Directors' Report of JBPLC on Page 48-70.

5.0 ETHICS AND COMPLIANCE

JBPLC places great emphasis on moral considerations to ensure that ethical decisions are made on a daily basis, in addition to complying with legal requirements. The Bank believes that prioritizing the interests of its customers, employees, and regulators is a crucial factor in creating a secure, reliable, and efficient banking system. This, in turn, establishes the Bank as a trustworthy and secure financial institution, contributing to the overall stability of the financial system, particularly the banking system of the country. In order to maintain high ethical standards, a corporate code of ethics is enforced, which requires the understanding and active participation of all bank personnel. The code outlines the expected standards of behavior and sets the principles to be followed. The Bank motivates all of its officials to uphold these standards and has implemented internal control measures to prevent unethical practices and irregularities.

5.1 Certificate of compliance with the ethics and Business Code of Conduct

The commitment to ethical conduct ensures that Janata Bank PLC's employees act with transparency, respect, and responsibility. This dedication has earned the bank a Certificate of Compliance with the Corporate Governance Code from Basu Banerjee Nath & Co. Chartered Accountants, with more details provided on pages 95 to 109 of the report. Conversely, by rigorously adhering to the Business Code of Conduct, the bank ensures operational excellence, mitigates risks, and reinforces its dedication to sustainable and responsible business practices. Detailed information on the Business Code of Conduct can be found on page 10.

5.2 Statement of Ethics and Values

JBPLC has adopted core values, commitments and conduct/ ethical principles which are strictly observed. These are included in the earlier section of the report on Page 10.

Conflict of Interest: The Chairman, MD & CEO, CFO, CRO and Company Secretary have not attended in such part of a meeting of the Board of Directors taking the point of conflict of interest and therefore, ensuring that the agenda are not discussed in presence of people whose personal interests may create unethical interference which is considered as an agenda item related to their personal interest.

5.3 Communication of Statement of Ethics

The statement of ethics and business practices is approved by the Board of Directors and is circulated to all the Directors and employees for their perusal and application. As a state owned bank, JBPLC also implements the "National Integrity Strategy of Bangladesh-2012".

5.4 Effective Anti-Corruption and Anti-Fraud Program

JBPLC follows anti-corruption and anti-fraud program as per the guidelines of the regulatory authorities to prevent fraud and corruption. All tiers of employees are trained on these issues.

5.5 Whistle Blowing Policy

Janata Bank PLC has implemented a whistle blowing policy to detect any potential or existing wrong doing within the Bank, which serves as a channel of corporate fraud risk management and promotes transparency. This policy provides an early warning system to any staff member who has a genuine concern regarding any person within the Bank who may be engaged in wrong doing. To prevent fraud and error, the Bank has established a Central Complaint Cell and formed a vigilance team. Moreover, the bank ensures effective protection for whistle blowers.

This policy is in place to ensure that all staff members understand their obligation to report any genuine concerns related to wrong doing, and that the Bank takes appropriate steps to address such concerns. The whistle blowing policy is an important tool to maintain the integrity of the bank's operations and to safeguard the interests of its stakeholders.

5.6 Hot Line Reporting Policy

The Head of Internal Audit can report any irregularity or violation of banking laws and regulations directly to the Audit Committee. The Head of Vigilance Department reports any irregularity in following banking laws and regulations directly to the Managing Director.

6.0 REMUNERATION COMMITTEE

Separate committee of Board on remuneration has not been formed in JBPLC according to the directive of Bangladesh Bank. But there is an Executives Remuneration Committee headed by the DMD of HRD. In keeping with the norms of government entity the remunerations paid to all level of employees are determined by the national pay scales. Human Resources Department with approval of the Committee fixed salaries and remunerations to the employees as per the national pay scales.

6.1 Remuneration of Directors, Chairman, Managing Director and Senior Executives

The Directors receive BDT 10,000/- (Ten Thousand only) for attending each Board Meeting or a Committee meeting as per BRPD circular # 02, dated 11 February 2024 of Bangladesh Bank, which has been approved by the shareholders in General Meeting. A statement of Directors' fee is disclosed at pages on 91-92. Managing Director and contractual employees receive a negotiated remuneration and other senior executives receive remuneration as per national pay scales.

7.0 HUMAN CAPITAL

JBPLC views its employees as the most valuable capital of the organization with the potential to bring better results. JBPLC regularly works out and looks into important areas of Human Resources Accounting for mathematical and co-relational understanding on the main business factors.

7.1 Human Resources Development and Management

In order to keep pace with the additional human resources requirement and to enhance the employment opportunity in the country, periodic recruitment is done as per need of the Bank. Total number of employees of the Bank now stands at 14,390 (as on 31 December 2025). Detail statement on human resources appears on Pages 192-195. JBPLC's human resources management always focuses on the man behind the machine policy being, it needs no exaggeration, fully aware that only an educated, talented and skilled employee is fit for doing the needful for the Bank to materialize the highest possible per-person return.

Succession Planning

JBPLC has taken initiatives to develop succession planning for its Senior Management positions as it recognizes that with a good succession plan, it can uphold its traditions, promote image, build new values and ensure that the Bank is prepared for future challenges as well as sustain the operational results of the Bank.

Merit Based Recruitment

To achieve the long cherished objectives by following the principle of merit based recruitment with this end in view, FID, Ministry of Finance has formulated Bankers' Selection Committee Secretariat (BSCS) in which Governor of BB is the Chairman, all MDs are members and GM of HR division of BB is the Secretary to the committee. JBPLC gives necessary requisition of manpower to the BSCS and the Committee follows all procedures for selection of manpower. This is a very transparent process to ensure right manpower in the right position.

Performance Appraisal System

Each and every employee has to fulfill their annual target on deposit, loan, advance, remittance, etc. Besides, overall performance is also evaluated annually by their Controlling Authority. The performance appraisal statement of JBPLC

is known as Annual Confidential Report (ACR).

Promotion, Reward & Motivation

JBPLC follows structured human resources manual while considering promotion, reward and motivation for its staff. Following the procedures and criteria according to approved guidelines, JBPLC awarded promotion and reward to the staffs during the year 2025.

Segregation of Duties

Duties of Deputy Managing Directors and General Managers are assigned by the Managing Director. Duties of Deputy General Managers are assigned by the General Managers. Duties of other employees are assigned by respective controlling authorities.

Training and Development

JBPLC is committed to maintaining high ethical and professional standards among its employees and regularly reviews its efforts to improve these standards. The Bank provides training for its employees throughout the year in its own training institute and encourages participation in various training programs organized by other institutes at home and abroad. By investing in the continuous development of its employees, JBPLC aims to achieve excellence and to ensure that its workforce is equipped with the knowledge and skills necessary to meet the evolving needs of the banking industry.

Grievance Management and Counseling

All employees have the right to lodge any complaint both internally and externally to the HR Department which ensures full confidentiality of those complaints. For the customers, a complaint handling procedure has been developed and put in place by the Complaint Cell in charge of handling complaints. In addition, a 12-hour Hotline number is available to which complaints can be lodged on any irregularity at any time. Complaints are redirected to concerned departments and HR for resolution immediately.

Bank's Contribution towards the Staffs' Health and Safety

Janata Bank PLC., with its 14,390 employees, demonstrates a strong commitment to staff welfare, health, and safety through various initiatives. The Bank ensures equal remuneration for male and female employees and provides uniform salary structures across all branches for beginner-level positions. Employees benefit from loan facilities, including house building, computer, executive car, and motorcycle loans. In 2025, JBPLC allocated BDT 40.00 million for employee medical purposes and distributed BDT 31 million as medical assistance from the welfare fund. Additionally, the Human Resource Department disbursed BDT 111.36 million to 815 employees for marriage grants, scholarships, retirement benefits, and death-related expenses, underscoring the bank's dedication to its employees' health, safety, and overall well-being. (More information in the Pages 193-195).

Employee Welfare

A number of programs look after employee-welfare, healthcare, safety standards and working environment which are financial grants from employees' benevolent fund and the Bank's other special funds, staff house building loan facilities, staff motorcycle loan, staff computer loan, donation to cover burial expenses, financial assistance for recreation program, honorarium for passing banking diploma examination, award in cash, medal and certificate of merit to the meritorious children of the employees, physician for health care and Day Care Center.

7.2 Janata Bank Corporate Structure

Janata Bank has a business friendly as well as risk controlling Corporate Structure which is formulated with the guidelines of Bangladesh Bank and the structure is shown on Pages 110.

8.0 COMMUNICATION WITH SHAREHOLDERS & STAKEHOLDER

8.1 Policy on Communication with Shareholders

JBPLC follows specific policy to facilitate effective communication with the shareholders. JBPLC has an exclusive department named Company Affairs Department which is assigned with the task of communicating with the shareholders. Shareholders may contact this department any time for any type of information. JBPLC provides updated information on its banking fundamentals in website www.jb.com.bd for all the shareholders as well as stakeholders of the Bank.

8.2 Policy on Ensuring Participation of Shareholders at Annual General Meeting (AGM)

In order to make the AGM more participatory, JBPLC declares date of AGM well ahead of schedule and circulates annual reports and other documents in time, arranges AGM in a suitably-located place and allows shareholders to speak in the AGM freely and give their valued proposals and suggestions.

9.0 ENVIRONMENTAL AND SOCIAL OBLIGATIONS

Climate change is a global issue of utmost importance, and Bangladesh remains particularly vulnerable to natural disasters and environmental risks. JBPLC recognizes the adverse impact of environmental degradation and natural calamities and continues to support green and sustainable financing within its capacity. In 2025, JBPLC disbursed green financing in different sectors, including BDT 25.59 million in Renewable Energy, BDT 32.70 million in Circular Economy and Eco Projects Financing, BDT 8.90 million in Environment Friendly Brick Production, BDT 33.55 million in Green Agriculture, and BDT 8.07 million in Green SRF (Socially Responsible Financing). During the year, the Bank also improved its in-house environmental management by adopting more environmentally friendly practices such as Green Banking Guidelines, virtual meetings/video conferences, digital communication channels, Personnel Management Information System (PMIS), and efficient use of resources. The chapter on Green Banking on page no. 186 provides a detailed discussion of JBPLC's green finance initiatives. Corporate Social Responsibility (CSR) is JBPLC's moral and social obligation, and the Bank believes that CSR involves managing business processes in a way that creates a positive impact on society as a whole. However, due to an operating loss of BDT 3,616.05 million in 2025, it was not possible for JBPLC to allocate any budget for CSR activities during the year. A detailed discussion on CSR of JBPLC appears in the Corporate Social Responsibilities chapter on Page No.

10.0 MANAGEMENT REVIEW & RESPONSIBILITY

The Managing Director (MD) is the Chief Executive Officer

(CEO) of the Bank. The Bank has approved organizational structure with clear functional separation and segregation of functioning authorities. This ensures core risk management practice and compliance across the bank.

10.1 Management Committees

The management committees are formed with senior executives. These are Asset Liability Committee (ALCO), Management Committee (MANCOM), Disciplinary Action Committee, Credit Committee, Standing Committee, Interest Waiver Committee, Executive Risk Management Committee (ERMC), and Research & Planning Committee etc. Generally, each committee is headed by a DMD. In addition to the above, some other committees, such as Investment Committee, Share Sale-purchase Committee, Service Rule Review Committee, and Online Activities Implementation Committee have been set up for smooth functioning of the Bank.

10.1.1 Asset Liability Management Committee (ALCO)

ALCO has been formed with 13 members including MD & CEO as the Head and Head of Treasury Department, as the member secretary. Its functions are to receive and review reports on Liquidity Risk, Market Risk and Capital Management and identify Balance Sheet under performance. According to BB guideline, a meeting of ALCO is held in every month.

10.1.2 Management Committee (MANCOM)

MANCOM comprises all DMDs, three GMs (ICCD, HRD and Audit) with a senior DMD chairing it. Head of Monitoring Department acts as the member secretary of the committee. At least one meeting is held in every three months or earlier as necessary. Important decisions related to bank management are taken in the meetings.

10.1.3 Credit Committee

The senior most DMD is the Head and all other DMDs and GMs of Credit Departments are the members of the Committee. Head of Retail Customer Department-1 acts as the member secretary of the Committee. It assesses the ability of prospective borrowers, ability to repay debt, determining the instructions and merit of the loan proposals under credit policy, spotting potential risks of various transactions.

10.1.4 Standing Committee

Standing committee, chaired by a DMD and other DMDs, GMs, DGMs of the head office are members of the Committee. Head of HR Department acts as the member secretary of the Committee. It analyzes and recommends on various important issues for approval of Board or other Committees of the Board.

10.1.5. Disciplinary Action Committee

Disciplinary Action Committee comprises two DMDs, three GMs (HRD, RCD and Audit) and the Chief Law Officer. Head of Disciplinary Department acts as the member secretary of the committee. Decisions about and on disciplinary matters are taken by the Committee.

10.1.6 Interest Waiver Committee

Interest waiver committee comprises all DMDs, GMs and is headed by a DMD. Head of End Use General Department acts as the member secretary of the Committee. Various litigation of the bank and interest waiver are placed before this committee. Recommendations are given on interest waiver observing all related Acts/Rules/Notification/ Regulations etc. It also supervises the classified loan recovery planning and actions of area offices and divisional offices.

10.1.7 Research and Planning Committee (RPC)

A Research and Planning Committee is formed in order to liaise and supervise activities of MIS Department and Research Planning and Statistic Department. This committee consists of senior executives and is chaired by a DMD of the Bank. The Head of Research and Planning Division acts as the member secretary of the Committee. The Committee formulates, plans for research and recommends them to the Board. It also carries out research in specific issues that are vital to the bank's prosperity.

10.2 Regulatory Compliance

JBPLC is regulated by Bangladesh Bank, FID of the Ministry of Finance, and other major regulatory bodies such as BSEC, RJSC, National Board of Revenue, etc. The Bank strictly adheres to all relevant regulatory requirements, including the submission of quarterly, half-yearly, and yearly financial statements, as well as other statutory reports. Additionally, the Bank ensures timely submission of returns to regulatory bodies, while also making appropriate disclosures to ensure transparency, accountability, and accuracy. The Board of Directors plays an active role in ensuring adequate disclosures for shareholders through the Annual Report or other specific disclosures, if necessary. By complying with regulatory requirements and making appropriate disclosures, JBPLC demonstrates its commitment to upholding high standards of corporate governance and transparency in its operations.

10.3 Delegation of Power

The Board of Directors of JBPLC has delegated Financial Administrative and Business powers to its management. The Board has authorized the Executive Committee of the Board to approve proposals within certain limits and make necessary decisions. This delegation of authority helps facilitate the bank's operations in a constructive manner.

11.0 ADDITIONAL INFORMATION FOR STAKEHOLDERS

11.1 Awards and Recognition

JBPLC is pleased to inform its esteemed shareholders that in 2025 it received 02 (two) prestigious National awards and recognitions. A summary of the awards is presented on Pages 206-208.

Corporate governance is central to the integrity, accountability and sustainable development of Janata Bank PLC. The Bank remains committed to strengthening governance practices through effective Board oversight, responsible management, transparent disclosure, regulatory compliance, internal control, risk management, ethical conduct and stakeholder engagement.

During 2025, the Board of Directors, Board committees and management continued to discharge their respective responsibilities in accordance with applicable laws, regulatory guidelines and approved policies.

Janata Bank PLC. will continue its efforts to enhance institutional discipline, improve governance standards and protect the interests of shareholders, depositors, customers, employees and all other stakeholders.

Directors' Attendance in the Board Meeting in 2025

SN	Name and Address	Position	Meeting Held	Attended	Remuneration (Tk.)	Remark
1	Mr. M. Fazlur Rahman	Chairman	37	37	3,70,000/-	
2	Mr. Badre Munir Firdaus	Director	37	35	3,50,000/-	
3	Dr. Md. Abdus Sabur	Director	37	34	3,40,000/-	
4	Mr. Abdul Majid Sheikh	Director	37	36	3,60,000/-	
5	Mr. Abdul Awal Sarker	Director	37	24	2,40,000/-	
6	Dr. Md. Shahadat Hossain	Director	37	36	3,60,000/-	
7	Mr. Md. Ahsan Kabir	Director	35	35	3,50,000/-	
8	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Director	34	27	2,70,000/-	
9	Mr. Md. Obaidul Hoque	Director	25	24	2,40,000/-	
10	Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	11	11	1,10,000/-	
11	Mr. Md. Mazibur Rahman	Managing Director	37	34	--	
12	Md. Golam Mortuza	Managing Director (Current Charge)	03	03	--	The senior Deputy Managing Director of this bank was in current charge of the Managing Director in addition to his own duties.
Retired Members						
1	Mr. K. M. Shamsul Alam	Director	02	02	20,000/-	Relieved from his position as per letter from the Ministry of Finance, letter from Bangladesh Bank, in the 836th Board meeting held on 04/02/2025.
2	Mr. A. K. M. Khabir Uddin Chowdhury	Director	27	19	1,90,000/-	Resigns office by notice in writing and released by the board of directors in the 861st board meeting held on 14/10/2025.
Total					**=32,00,000/-**	

Directors' Attendance in the Committee Meeting in 2025

Directors' Attendance in the Executive Committee Meeting in 2025

SN	Name	Position	Meeting Held	Attended	Remuneration (Tk.)	Remark
1	Mr. M. Fazlur Rahman	Chairman	10	10	1,00,000/-	Last reformation date of the committee as on 02/12/2025.
2	Mr. Badre Munir Firdaus	Member	10	09	90,000/-	
3	Mr. Md. Ahsan Kabir	Member	09	09	90,000/-	
4	Mr. Md. Obaidul Hoque	Member	04	04	40,000/-	
				Total	**=3,20,000/-**	

Directors' Attendance in the Audit Committee Meeting in 2025

SN	Name	Position	Meeting Held	Attended	Remuneration (Tk.)	Remark
1	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Chairman	14	13	1,30,000/-	Appointed as the Chairman in the 854th board meeting held on 06/08/2025. Before that period he was a member of the committee.
2	Mr. Abdul Majid Sheikh	Member	15	15	1,40,000/-	Last reformation date of the committee as on 02/12/2025.
3	Mr. Abdul Awal Sarker	Member	15	10	90,000/-	
4	Dr. Md. Shahadat Hossain	Member	15	15	1,40,000/-	No remuneration has been given for the 287th Meeting held on 30 April 2025.
5	Dr. Md. Abdus Sabur	Member	01	01	--	
Retired Chairman						
1	Dr. Md. Abdus Sabur	Former Chairman	09	09	90,000/-	He was the Chairman from 29/12/2024 to 26/06/2025.
				Total	**=5,90,000/-**	

Directors' Attendance in the Risk Management Committee Meeting in 2025

SN	Name	Position	Meeting Held	Attended	Remuneration (Tk.)	Remark
1	Mr. Abdul Majid Sheikh	Chairman	05	05	50,000/-	Last reformation date of the committee as on 02/12/2025.
2	Mr. Badre Munir Firdaus	Member	05	05	50,000/-	
3	Dr. Md. Abdus Sabur	Member	04	04	40,000/-	
4	Professor Dr. A. A. Mahboob Uddin Chowdhury	Member	02	02	20,000/-	
Retired Members						
1	Mr. A. K. M. Khabir Uddin Chowdhury	Member	03	03	30,000/-	
2	Mr. Md. Obaidul Hoque	Member	02	02	20,000/-	
				Total	**=2,10,000/-**	

Monthly Honorarium for Chairman in 2025

SN	Name	Position	Monthly Honorarium	Total Amount (Tk.)	Remark
1	Mr. M. Fazlur Rahman	Chairman	=50,000/-	=6,00,000/-	

Shareholding Disclosure (as on 31 December, 2025)

Sl. No.	Name	Position	Date of first Appointment	Date of last Appointment/ Reappointment	Number of
(A) Shareholding Directors					
01.	**Mr. M. Fazlur Rahman** জনাব মুহঃ ফজলুর রহমান Present Address: Plot # 10, Gausul Azam Avenue Sector-13, Uttara West Uttara, Dhaka-1230	Chairman	18/09/2024	18/09/2024	01
02.	**Mr. Badre Munir Firdaus** জনাব বদরে মুনির ফেরদৌস Present Address: Flat # 2/A, House # 59 Gausul Azam Avenue Sector # 14, Uttara, Dhaka-1230	Director	30/04/2024	30/04/2024	01
03.	**Dr. Md. Abdus Sabur** ড. মোঃ আব্দুস সবুর Present Address: Apt # 3C, House # 179 Road # 02 (Old-5) Mirpur DOHS, Dhaka-116	Director	27/10/2024	27/10/2024	01
04.	**Mr. Abdul Majid Sheikh** জনাব আব্দুল মজিদ শেখ Present Address: 41/Cha Hatkhola Road Tikatuly, Dhaka	Director	03/12/2024	03/12/2024	01
05.	**Mr. Abdul Awal Sarker** জনাব আব্দুল আউয়াল সরকার Present Address: Heritage Anjuber Monjil, Level 4 Flat # 4-C, 1, Momenbag Dhaka-1217	Director	29/12/2024	29/12/2024	01
06.	**Dr. Md. Shahadat Hossain** ড. মোঃ শাহাদাৎ হোসেন Present Address: House # SW(I)-3/A Apartment # A5, Road # 02 Gulshan-1, Dhaka-1212	Director	29/12/2024	29/12/2024	01
07.	**Mr. Md. Ahsan Kabir** জনাব মোঃ আহসান কবীর Present Address: Flat # 05, Building # Isamoti Bhaban House # 6/12, Block # E, Lalmatia, Daka-1217	Director	04/02/2025	04/02/2025	01
08.	**Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA** জনাব মোঃ কাউসার আলম, এসিএ (ইংল্যান্ড অ্যান্ড ওয়েল্‌স), এফসিএস, এফসিসিএ, এফসিএমএ Present Address: House # 13, Road # 128 Gulshan-1, Dhaka-1212	Director	18/02/2025	18/02/2025	01
09.	**Mr. Md. Obaidul Hoque** জনাব মোঃ ওবায়দুল হক Present Address: House # 44, Road # 02, Aftabnagar, Badda, Dhaka	Director	12/05/2025	12/05/2025	01

10.	**Professor Dr. A. A. Mahboob Uddin Chowdhury** প্রফেসর ড. এ. এ মাহবুব উদ্দিন চৌধুরী Present Address: Oasis, Ispahani Colony, Tower # 8, Flat # 807/C, Lift # 15/16, (Level # 7), 39, Boro Mogbazar, Dhaka-1217	Director	30/09/2025	30/09/2025	01
11.	**Mr. Md. Mazibur Rahman** জনাব মোঃ মজিবর রহমান Present Address: House # 36/01, (3rd Floor) 3rd Lane Gopibag, Motijheel, Dhaka	Managing Director	07/11/2024	07/11/2024	Nil

Shareholding Disclosure (as on 31 December, 2025)

(B) Shareholding of MD, CFO, Company Secretary (CS) and Head of Internal Audit (HIA)

Sl. No.	Particulars	Position	Date of Appointment	Number of Shares
1	CEO and his spouse as well as minor children	-	-	Nil
2	CFO and his spouse as well as minor children	-	-	Nil
3	Company Secretary and his spouse as well as minor children	-	-	Nil
4	Head of Internal Audit and his spouse as well as minor children	-	-	Nil

(C) Shareholding of top 5(five) Salaried Executives other than MD, CFO, CS and HIA

Sl. No.	Particulars	Position	Date of Appointment	Number of Shares
1	Mr. Kazi Abdur Rahman	DMD	-	Nil
2	Mr. Md. Fayaz Alam	DMD	-	Nil
3	Mr. Md. Ashraful Alam	DMD	-	Nil
4	Mr. Md. Abdul Matin	GM	-	Nil
5	Mr. Md. Akramul Haque Akon	GM	-	Nil

(D) Shareholding ten percent (10%) or more voting interest in the company (name wise details)

1	Government of the People's Republic of Bangladesh (Represented by Finance Secretary)	-	-	231,399,990

Professional Certificate and Compliance Status (BSEC) of Corporate Governance

BBN SINCE 1933
BASU BANERJEE NATH & CO.
CHARTERED ACCOUNTANTS
বসু ব্যানার্জী নাথ এ্যান্ড কোং

Certificate as per condition No. 1(5)(xxvii)

Report to the Shareholders of Janata Bank PLC.
on compliance on the Corporate Governance Code

We have examined the compliance status to the Corporate Governance Code by Janata Bank PLC for the year ended on December 31, 2025. This code relates to the Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated- 03 June 2018 of the Bangladesh Securities and Exchange Commission.

Such compliance with the Corporate Governance Code is the responsibility of the Bank. Our examination was limited to the procedures and implementation thereof as adopted by the Management in insuring compliance to the conditions of the Corporate Governance Code.

This is a scrutiny and verification and an independent audit on compliance of the conditions of the Corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion:

(a) The Bank has complied with the conditions of the Corporate Governance Code as stipulated in the above-mentioned Corporate Governance Code issued by the Commission except for condtion-2(b) and the notes stated in the remarks of the condition No. 1.1, 1.2, 5.3(a).

(b) The Janata Bank PLC has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;

(c) Proper books and records have been kept by the Bank as required under the Companies Act, 1994, the securities laws and other relevant laws; and

(d) The Governance of the Janata Bank PLC. is satisfactory.

Signed for & on behalf of
Basu Banerjee Nath & Co.
Chartered Accountants

Dipok Kumar Roy, FCA
Partner
ICAB
Enrollment No.-1334

Place: Dhaka
Dated: 21 Jun 2026

BSEC Code of Corporate Governance: Our Compliance Status

as on 31st December 2025

Status of compliance with the conditions imposed by the Bangladesh Securities and Exchange Commission's (BSEC) through Notification No.BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018, issued under section 2CC of the Securities and Exchange Ordinance, 1969 is presented below:

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
1.	**Board of Directors**				
1.1	**Board size**				
	The number of Board Directors should not be less than 5 (five) and more than 20 (twenty).		√		Janata Bank PLC has 11 directors, each holds one share and serve as a shareholder-director. None of the directors represents the Government, the major shareholder. Directors representing the Government share capital are not required to hold any shares in the Bank.
1.2	**Independent Directors**				
	(a)	At least one fifth (1/5) of the total number of Directors in the Company's board shall be independent directors.	√		Athough it was shown as complied with, Independent Director was not clearly mentioned Form XII (Particulars of Directors), Board meeting minutes relating to director appointments, and other relevant documents provided by Janata Bank PLC (JB).
	(b)(i)	Who either does not hold any share or holds less than 1% shares to the total paid-up shares of the Company;	√		
	(b)(ii)	Who is not a sponsor of the Company and is not connected with the companies any sponsor or director or shareholder who holds one percent (1%) or more share of the total paid-up shares of the company on the basis of family relationship. Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members;	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(iii)	who has not been an executive of the Company in immediately preceding 2 (two) financial years;	√		
	(b)(iv)	Who does not have any other relationship whether pecuniary or otherwise, with the Company or its subsidiary/ associated companies	√		
	(b)(v)	who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange;	√		
	(b)(vi)	who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	√		
	(b)(vii)	who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned Company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	√		
	(b) (viii)	Who is not independent director in more than 5 (five) listed companies;	√		
	(b) (ix)	Who has not been convicted by a court of competent jurisdiction as a defaulter in payment of any loan or any advance to a bank	√		
	(b) (x)	Who has not been convicted for a criminal offence involving moral turpitude;	√		
	(c)	The independent director(s) shall be appointed by the board of directors and approved by the shareholders in the Annual General Meeting	√		
	(d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days.	√		
	(e)	The tenure of office of an independent director shall be for a period of 03 (three) years, which may be extended for 1 (one) tenure only: Provided that a former independent director may be considered for reappointment for another tenure after a time gap of one tenure, i.e., three years from his or her completion of consecutive two tenures	√		
1.3	**Qualification of Independent Director (ID)**				
	(a)	Independent Director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business.	√		
	(b)	**Independent Director shall have following qualifications:**			

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk. 100.00 million or any listed company or a member of any national or international chamber of commerce or business association;			
	(b)(ii)	Corporate Leader who is or was a top level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or Head of Internal Audit and Compliance or Head of Legal Service or a candidate with equivalent position of an unlisted company having minimum paid-up capital of Tk. 100.00 million or of a listed company;	√		
	(b)(iii)	Former official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor's degree in economics or commerce or business or Law;	√		
	(b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law;	√		
	(b) (v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification.	√		
	(c)	The independent director shall have at least 10 (ten) years of experiences in any field Mentioned in clause (b).	√		
	(d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission.			
1.4	**Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer**				
	(a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals.	√		The Chairperson of the Board (Mr. M. Fazlur Rahman) and the Managing Director (MD) and/or Chief Executive Officer (CEO) (Mr. Md. Mazibur Rahman) of Janata Bank PLC are different person.
	(b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company.	√		
	(c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive Officer.	√		The BRPD circular No. 02 date 11 February 2024 explicitly requires that the responsibilities of the Chairperson of the Board clearly defined. The Board has clearly define respective roles and responsibilities of the Managing Director (MD) & Chief executive officer (CEO).
	(e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from nonexecutive directors as Chairperson for that particular Board's meeting; the reason of absence of the regular in the minutes.			No such instance occurred during the period under review.
1.5	**The Directors' Report to Shareholders**				
	(i)	Industry outlook and possible future development in the industry.	√		
	(ii)	Segment-wise or product-wise performance.	√		
	(iii)	Risks and concerns.	√		
	(iv)	A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin.	√		
	(v)	Discussion on continuity of any Extra-Ordinary gain or loss.	√		
	(vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions.			
	(vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any other instruments.			Not Applicable,
	(viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Share Offer, Direct Listing, etc.			Not Applicable,
	(ix)	An explanation on any significant variance that occurs between Quarterly Financial performances and Annual Financial Statements.	√		
	(x)	A statement of remuneration paid to the directors including independent directors.	√		
	(xi)	A statement that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.	√		
	(xii)	A statement that proper books of account of the issuer company have been maintained.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(xiii)	A statement that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.			
	(xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there from has been adequately disclosed.			
	(xv)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored.	√		
	(xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress.	√		
	(xvii)	A statement that there is no significant doubt upon the issuer company's ability to continue as a going concern, if the issuer company is not considered to be a going concern, the fact along with reasons there of shall be disclosed	√		
	(xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained	√		
	(xix)	A statement where key operating and financial data of at least preceding 05 (five) years shall be summarized.	√		
	(xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year.			Not Applicable
	(xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend.			Not Applicable
	(xxii)	The total number of Board meetings held during the year and attendance by each director	√		
	(xxiii)	**Pattern of shareholding and name wise details (disclosing aggregate number of shares):**			
	(xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties (name-wise details)	√		
	(xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance and their spouses and minor children (name-wise details)	√		
	(xxiii)(c)	Executives (top five salaried employees of the company, other than the Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer and Head of Internal Audit).	√		
	(xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details)			Not Applicable
	(xxiv)	**In case of the appointment or re-appointment of a director, a disclosure on the following information to the shareholders**			
	(xxiv)(a)	a brief resume of the director	√		
	(xxiv)(b)	nature of his or her expertise in specific functional areas	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(xxiv)(c)	names of companies in which the person also holds the directorship and the membership of committees of the Board.	√		
	(xxv)	**Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on**			
	(xxv)(a)	accounting policies and estimation for preparation of financial statements.	√		
	(xxv) (b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes.	√		No changes in accounting policies or estimates were made during the year.
	(xxv) (c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediately preceding five years explaining reasons thereof.	√		
	(xxv) (d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario.	√		
	(xxv) (e)	briefly explain the financial and economic scenario of the country and the globe.	√		
	(xxv) (f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company	√		
	(xxv) (g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM.	√		
	(xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A	√		
	(xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C.	√		
1.6	**Meetings of the Board of Directors**				
		The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	√		
1.7	**Code of Conduct for the Chairperson, other Board members and Chief Executive Officer**				
	(a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition No. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company.			Not Applicable

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.			Not Applicable
2	**Governance of Board of Directors of Subsidiary Company**				
	(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company.	√		
	(b)	At least 1 (one) independent director on the Board of the holding company shall be a director on the Board of the subsidiary company.		√	No Independent Director was found to be serving on the Board of JB. Furthermore, no Independent Director had been appointed to the Boards of its subsidiaries by JB, the parent company.
	(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	√		
	(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also.	√		
	(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	√		
3	**Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO), Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS)**				
	3.1	**Appointment**			
	(a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC).	√		
	(b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals.	√		
	(c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time.	√		
	(d)	The Board shall clearly define respective roles, responsibilities, and duties of the CFO, the HIAC and the CS.	√		
	(e)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	3.2	**Requirement to attend Board of Directors' Meetings**			
		The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board: Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters	√		
	3.3	**Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)**			
	(a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
	(a)(i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.	√		
	(a)(ii)	these statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.	√		
	(b)	The MD or CEO and CFO shall also certify that there are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or in violation of the code of conduct for the company's Board or its members.	√		
	(c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	√		
4	**Board of Directors' Committee**				
	(i)	Audit Committee	√		
	(ii)	Nomination and Remuneration Committee			Not Applicable.
5		**Audit Committee**			
	5.1	**Responsibility to the Board of Directors**			
	(a)	The company shall have an Audit Committee as a subcommittee of the Board.	√		
	(b)	The Audit Committee shall assist the Board in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.	√		
	(c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	√		
	5.2	**Constitution of the Audit Committee**			
	(a)	The Audit Committee shall be composed of at least 3 (three) members	√		
	(b)	The Board shall appoint members of the Audit Committee who shall be non-executive directors of the company excepting the Chairperson of the Board and shall include at least 1 (one) independent director.	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(c)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management background and 10 (ten) years of such experience.	√		
	(d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 1 (one) month from the date of vacancy in the Committee to ensure continuity of the performance of work of the Audit Committee.	√		
	(e)	The company secretary shall act as the secretary of the Committee.	√		
	(f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	√		
	5.3	**Chairperson of the Audit Committee**			
	(a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director	√		Need a clear identification of independent directors in Form-XII or any other documents of appointment.
	(b)	In the absence of the Chairperson of the Audit Committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes			No instance was observed where the Chairperson of the Audit Committee was absent from any meeting.
	(c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM).	√		
	5.4	**Meeting of the Audit Committee**			
	(a)	The Audit Committee shall conduct at least its four meetings in a financial year.	√		A total number of 15 Audit Committee meetings were held during the year 2025.
	(b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must	√		
	5.5	**Role of Audit Committee**			
	(a)	Oversee the financial reporting process	√		
	(b)	monitor choice of accounting policies and principles	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report	√		
	(d)	oversee hiring and performance of external auditors	√		
	(e)	hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption	√		
	(f)	review along with the management, the annual financial statements before submission to the Board for approval	√		
	(g)	review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval	√		
	(h)	review the adequacy of internal audit function	√		
	(i)	review the Management's Discussion and Analysis before disclosing in the Annual Report	√		
	(j)	review statement of all related party transactions submitted by the management	√		
	(k)	review Management Letters or Letter of Internal Control weakness issued by statutory auditors	√		
	(l)	oversee the determination of audit fees based on scope and magnitude, level of expertise deployed, and time required for effective audit and evaluate the performance of external auditors; and	√		
	(m)	oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission.			Not Applicable as there was no IPO/ RPO/Rights issue was made during the year.
	5.6	**Reporting of the Audit Committee**			
	(a)	**Reporting to the Board of Directors**			
	(a)(i)	The Audit Committee shall report on its activities to the Board	√		
	(a)(ii)	**The Audit Committee shall immediately report to the Board on the following findings, if any:**			
	(a)(ii)(a)	report on conflicts of interests	√		No such events occurred during the period
	(a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements	√		
	(a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations	√		
	(a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately	√		
	(b)	**Reporting to the Authorities**			

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
		If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier			Not applicable as no such events occurred yet.
	5.7	**Reporting to the Shareholders and General Investors**			
		Report on activities carried out by the Audit Committee, including any report made to the Board under condition No. 5(6)(a)(ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	√		
6	**Nomination and Remuneration Committee (NRC)**				
	6.1	**Responsibility to the Board of Directors**			
	(a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board			Not Applicable. According to Bangladesh Bank, Circular Letter No. BRPD(R-1)717/2021/5064, dated- June 16, 2021, Bangladesh Bank instructed to schedule banks not to form any NRC as it contradicts with the guideline of Bangladesh Bank.
	(b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top-level executive as well as a policy for formal process of considering remuneration of directors, top level executive			
	(c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).			
	6.2	**Constitution of the NRC**			
	(a)	The Committee shall comprise of at least three members including an independent director			Not Applicable.
	(b)	All members of the Committee shall be non-executive directors			
	(c)	Members of the Committee shall be nominated and appointed by the Board			
	(d)	The Board shall have authority to remove and appoint any member of the Committee			
	(e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee.			

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion from such external expert and/or member(s) of staff shall be required or valuable for the Committee			Not Applicable.
	(g)	The company secretary shall act as the secretary of the Committee			
	(h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director			
	(i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company			
	6.3	**Chairperson of the NRC**			
	(a)	The Board shall select 1 (one) member of the NRC to be Chairperson of the Committee, who shall be an independent director			Not Applicable.
	(b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes			
	(c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM			
	6.4	**Meeting of the NRC**			
	(a)	The NRC shall conduct at least one meeting in a financial year			Not Applicable.
	(b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC			
	(c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h)			
	(d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC			
	6.5	**Role of the NRC**			
	(a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders			Not Applicable.
	(b)	**NRC shall oversee, among others, the following matters and make report with recommendation to the Board**			

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(b)(i)	formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following			Not Applicable.
	(b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully			Not Applicable.
	(b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks			
	(b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals			
	(b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality			
	(b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board			
	(b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board			
	(b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria			
	(b)(vi)	developing, recommending and reviewing annually the company's human resources and training policies			
	(c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.			
7	**External or Statutory Auditors**				
	7.1	**The issuer company shall not engage its external or statutory auditors to perform the following services of the company**			
	(i)	appraisal or valuation services or fairness opinions	√		
	(ii)	financial information systems design and implementation	√		
	(iii)	book-keeping or other services related to the accounting records or financial statements	√		
	(iv)	broker-dealer services	√		
	(v)	actuarial services	√		
	(vi)	internal audit services or special audit services	√		
	(vii)	any service that the Audit Committee determines	√		

Condition No.		Title	Compliance status (Put √ in the appropriate column)		Remarks
			Complied	Not complied	
	(viii)	audit or certification services on compliance of corporate governance as required under condition No. 9(1)	√		
	(ix)	any other service that creates conflict of interest	√		
	7.2	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company; his or her family members also shall not hold any shares in the said company Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members	√		
	7.3	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General Meeting or Extraordinary General Meeting) to answer the queries of the shareholders	√		
8	**Maintaining a website by the Company**				
	8.1	The company shall have an official website linked with the website of the stock exchange.	√		
	8.2	The company shall keep the website functional from the date of listing.	√		
	8.3	The company shall make available the detailed disclosures on its website as required under the listing regulations of the concerned stock exchange(s).	√		
9	**Reporting and Compliance of Corporate Governance**				
	9.1	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of conditions of Corporate Governance Code of the Commission and such certificate shall be disclosed in the Annual Report	√		
	9.2	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the shareholders in the annual general meeting	√		
	9.3	The directors of the company shall state, in accordance with the Annexure-C attached, in the directors' report whether the company has complied with these conditions or not	√		

Bangladesh Bank's Guidelines on Corporate Governance: Janata Bank PLC's Compliance Status

This report presents the status of Janata Bank PLC's compliance with the Corporate Governance Guidelines issued by Bangladesh Bank. The Board of Directors and Management of Janata Bank PLC are committed to upholding high standards of corporate governance and ensuring adherence to the regulatory framework.

The Bank has taken all necessary steps to comply with the instructions contained in the following Bangladesh Bank (BB) Circulars and Circular Letters concerning Corporate Governance:

1. **BRPD Circular No. 02 dated 11 February 2024** (Formation & Responsibilities of Board of Directors of a Bank Company)
2. **BRPD Circular Letter No. 21 dated 12 May 2024** (Formation of Board of Directors and Sub-Committee of Bank-Company and their functions)
3. **BRPD Circular No. 05 dated 27 February 2024** (Appointment and Responsibilities of Managing Director/Chief Executive Officer of a Bank-Company)
4. **BRPD Circular Letter No. 27 dated 12 May 2021** and **BRPD Circular Letter No. 37 dated 03 September 2023** (Contractual appointment of Advisor and Consultant in a Bank-Company)
5. **BRPD Circular No. 03 dated 14 February 2024** (Appointment of Independent Directors, Their Roles, Responsibilities, and Honorarium)

The status of compliance with the major provisions of these guidelines is detailed below:

Status of Compliance with Bangladesh Bank's Guidelines for Corporate Governance

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
I.	**Formation & Responsibilities of Board of Directors of a Bank Company (as per BRPD Circular No. 02/2024 & BRPD Circular Letter No. 21/2024)**			
1	**Formation & Responsibilities of Board of Directors of a Bank Company:** Board of Directors of a bank should be comprised of competent and experienced persons for formulating policies, preparing strategic plans, and performing business activities of the bank efficiently as well as ensuring good governance and internal control of the bank. The role & responsibilities of the board of directors of a bank-company are more important than those of other companies because directors of a bank-company deal with public money. Protection of the interests of the depositors is its business is mainly run with the depositors' money. For this reason Bangladesh Bank issued detailed instructions regarding formation/reconstitution of Board of Directors, their duties & responsibilities and other relevant matters.	√		
2	**Formation of Board of Directors:**			
	The newly amended Section 15 of the Bank Company Act, 1991 (amended up to 2023) includes provisions for prior approval of Bangladesh Bank before the appointment of new bank directors, as well as dismissal, termination of contract, 3 years interval in case of expiry of tenure, maximum tenure of directors, maximum number of directors, appointment of independent directors, appointment of depositor directors and directors from a family of a bank-company.	√		
	a) The Board of Directors of a bank-company shall consist of shareholder directors, nominated directors on behalf of shareholder institutions, and independent directors. Where it is applicable, alternate directors may also be members of the Board.	√		
	b) The maximum number of directors on the Board shall be 20 (twenty). Out of these 20, the number of independent directors shall not be less than 03 (three) and in case of number of directors on the Board less than 20 (twenty), the minimum number of independent directors shall be 02 (two).	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	c) Not more than 03 (three) members of the same family can hold the position of director in any bank-company at the same time.	√		
	d) Apart from these 03 (three) directors of the same family, a nominated director can be appointed on behalf of a maximum 02 (two) institutions or companies closely related or controlled by the said family.	√		
	e) Not more than 01 (one) individual can be appointed as a nominated director on behalf of a shareholder institution or company.	√		
	f) An individual cannot be appointed as a nominated director in the Board on behalf of another individual shareholder (with a distinct natural personality).	√		
	g) Pursuant to Section 15KaKa of the Bank Company Act, 1991, from January 28, 2018 no individual can hold the position of a director in any bank-company for more than 12 (twelve) consecutive years. They will not be eligible for reappointment unless expiration of 03 years' time after the completion of their tenure as director.	√		
	h) All directors will retire at the first annual general meeting of a bank-company. Subsequently, one-third of the directors, based on seniority, will retire at each annual general meeting. In this case, the provisions described in Article 80 of schedule 1 of the Companies Act, 1994, must be followed. Retiring directors will be eligible to be re-elected for reappointment as directors.	√		
3	**Qualifications and Eligibility of a Director:**			
	a) The relevant individual must have at least 10 (ten) years of management or business or professional experience; The experience of an individual; gained before the age of 18 (eighteen), shall not be taken into consideration;	√		
	b) The minimum age of the relevant individual shall be 30 (thirty) years;	√		
	c) He/she has not been convicted of any criminal offense, neither involved in any fraud, financial crime, or any other illegal activities at present nor in the past;	√		
	d) There are no adverse observations/comments regarding him/her in any of the verdict published by criminal or civil court;	√		
	e) He/she has not been convicted for violation of any rules, regulations, policies, or laws of any regulatory authority related to the financial sector;	√		
	f) He/she was not associated with any company/entity whose registration/ license has been revoked or the entity has been liquidated;	√		
	g) He/she is not a loan defaulter for any loan taken from any bank/financial institutions in his/her name or in the name of any entities related to him/her;	√		
	h) He/she does not hold the position of director or advisor/consultant or any other beneficial position in any other bank-company, financial institution, insurance company, or subsidiary company of those companies;	√		
	i) He/she does not hold the position of external auditor, legal advisor, advisor, consultant, or in any other beneficial position of the same bank-company;	√		
	j) He/she has not been declared insolvent by a court at any time;	√		
	k) He/she is not a tax defaulter personally or for his sole proprietorship or partnership firm;	√		
	l) In case of being employed in any position in the relevant bank company, a tenure of 5 (five) years must be passed after his/her resigning from the post;	√		
	m) If he/she was listed as a willful defaulter by any bank or financial institution established under the Finance Company Act, 2023, he/she shall not be eligible to become director of any bank until the expiration of 5 (five) years tenure of being removed from that list.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
4	**Appointment/ Re-appointment of Directors:**			
	In accordance with Sub-section (04) of Section 15 of the Bank Company Act, 1991, prior approval from Bangladesh Bank is a must for all bank-companies (except specialized banks) to appoint/reappoint directors, who have been nominated in the board meeting or elected/ re-elected in the annual general meeting of the board. The date of appointment/ re-appointment shall be effective from the date of approval by Bangladesh Bank. For obtaining such prior approval, an application furnished with the prescribed documents/ papers/information must be submitted to Bangladesh Bank and signed by the chief executive/ managing director of the bank within 07 (seven) working days from the date of the relevant board meeting/annual general meeting.	√		
5	**Vacation of office of Director:**			
	a) An office of a director shall be vacated according to the instructions specified in section 108(i) of the Companies Act 1994. Besides, when a director fails to repay his/her loan and interest within two months after getting a notice under the section 17 of the Bank Company Act, 1991 or if he/she is found to be not eligible in accordance with the minimum eligibility criteria, the office of the director will be vacated.			No such instance
	b) If the office of a director is vacated by a notice under the section 17 of BCA, the person will not be eligible to become a director of that bank or any other bank or any financial institution for one year from the date of repayment of the total amount due to the bank. The dues can be adjusted with the shares held by the director of that bank. When a director receives a notice under section 17 of BCA, 1991, he/she may not transfer his/her shares of that bank until he/she repays all the liabilities of the noticed bank or company or person.	√		No such instance
	c) Besides, Bangladesh Bank can remove a director or chairman of a bank, suspend his/her activities as such, if that person acts in any manner that is detrimental to the interest of the Bank's depositors or against the public interest or against the bank, or can supersede the board of a banking company under Section 47 of BCA, 1991.	√		
6	**Removal and Appointment of a Director in Special Purposes:**			
	a) According to Sub-section (4) of Section 15 of the Bank Company Act, 1991, prior approval from the Bangladesh Bank must be taken for removal of any director of a bank (other than specialized bank) from his office. Such removal will be effective from the date of approval granted by Bangladesh Bank	√		
	b) If any director or chairman of a bank company is involved in malpractices detrimental to the interests of depositors or misuses bank's funds through related party transaction/ money laundering or is involved in terrorist financing/acts against public interest, Bangladesh Bank may remove him/ her under Section 46 of the Bank Company Act, 1991, or dissolve the board of under Section 47 of the Bank Company Act, 1991.			No such instance
	c) Bangladesh Bank may appoint any person as a director of any bank company considering his/her qualification and eligibility for appointment as director or construct a new board/reconstruct a board in accordance with the power conferred in Section 45 of the Bank Company Act, 1991, for the protection of the interests of the bank company or depositors, for specific/ special reasons, or for the public interest.			No such instance

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
7	**Appointment of Alternate Director:**			
	Subject to compliance of section 101 of the Companies Act, 1994, an alternate director can be appointed to act for a director during his absence for a continuous period of not less than three months from Bangladesh. In this context, the following instructions should be followed:			No such instance
	a) The Bank has to collect and properly maintain the documentary evidences relating to departure and arrival of the original director. If there is any exception, the chief executive officer should immediately inform it to Bangladesh Bank.			No such instance
	b) The copy of the decision of the board regarding appointment of alternate director, with original director's probable returning date from abroad should be sent to Bangladesh Bank within 7 days of taking the decision and the director's arrival date must be intimated to Bangladesh Bank immediately after his or her return.			No such instance
	c) Any loan defaulter or any person who is not eligible to become a director as per any rules & regulation will not be appointed as an alternate director.			No such instance
	d) As appointment of alternate director is a temporary measure therefore, he/she will not be included in any kind of committee constituted by the board			No such instance
8	**Information regarding Director:**			
	a) Every bank should keep an updated list of bank directors,	√		
	b) Banks should send a directors' list to other banks or financial institutions Immediately after the appointment or release of director	√		
	c) Banks should display a list of directors in the website and update it on a regular basis	√		
9	**Conduct of Meetings of Board and Sub-Committees:**			
	a) The Board of Directors of the bank shall convene meeting once in a month or more than once if necessary.	√		
	b) The quorum for the meetings of the bank's Board of Directors shall be determined according to the bank's articles of association or memorandum of association.	√		
	c) For active participation and contribution of members in the Board meeting, delivery of the detailed memorandum (to be presented in the meeting) to each member at least 02 (two) days prior to the meeting must be ensured.	√		
	d) Any issue; not incorporated in the agenda, must not be considered by the board.	√		
	e) Note of dissent on any matter issued in the meeting, must be recorded in the meeting minutes.	√		
	f) Apart from the Board of Directors, managing director and the company secretary of the bank can be present at the board meeting.	√		
	g) In special circumstances, upon invitation from the board or its sub-committees, any bank employee may be present at the meeting only while issues relevant to him/her are being presented (not for the entire duration).	√		
	h) No external person, under any circumstances, can attend meetings of the board or its sub-committees.	√		
	i) Meetings of the Board of Directors, executive committees, audit committees, and risk management committees of the bank have to be held in the head office/ in the city of the headquarter. However, if there is a special need to conduct a meeting outside the head office city/Dhaka, the application must be submitted to the Bangladesh Bank at least seven working days before the meeting for prior approval, mentioning the reasons behind it, the number/list of participants and the estimated expense. Any excessive expense other than the necessary expense for holding meetings outside the head office city/ Dhaka must be avoided.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
10	**Directors' Honorarium and Benefits:**			
	a) The maximum amount of honorarium for the directors attending the Board meeting/sub-Committee meeting shall be 10,000 (ten thousand) taka.	√		
	b) Independent directors shall receive a fixed honorarium of 50,000 (fifty thousand) taka (subject to applicable tax deductions) per month, in addition to the honorarium described above.	√		
	c) The number of meetings of the board and other committees of the Bank Company shall be kept limited. However, regardless of the number of meetings of the Board and other committees of Bank Company held in any month, directors shall be entitled to such honorarium for attending a maximum of 06 (two) meetings of the Board of Directors and meetings of the Executive Committee, 01 (one) meeting of the Audit Committee, and 01 (one) meeting of the Risk Management Committee.	√		
	d) The related instruction and guidelines of NBR should be followed and complied for tax deduction on the honorarium of directors for attending meeting and other committees' meetings of the bank.	√		
	e) Directors shall be eligible for hotel accommodation expenses for a maximum 02 (two) days and travel expenses while coming to the head office from any other location within the country to attend meetings of the board/ sub-Committee.	√		
	f) Where foreign nationals hold directorship positions (other than non-resident Bangladeshis or dual citizens), they shall be eligible for hotel accommodation bills for a maximum 03 (three) days and two way airfare as traveling expense			Not applicable
	g) Non-resident Bangladeshi directors are allowed to attend maximum of 04 (four) meetings of the Board of Directors per year. They will be eligible for hotel accommodation bills for a maximum of 03 (three) days and two way airfare as traveling expenses.			Not applicable
11	**Responsibilities, Authorities and Duties of the Board of Directors:**			
	Work-planning and Strategic Management:			
	The board will determine the objectives and goals of the bank and adopt strategies and work-plans on an annual basis to achieve these goals. It shall review the progress of the implementation of the work plans on a quarterly basis.	√		
	The board shall have its analytical review incorporated in the Annual Report on the success/failure in achieving predetermined business and other targets as set out in its annual work-plan and shall apprise the shareholders about its recommendations on future plans and strategies. It shall set the Key Performance Indicators (KPIs) for the MD/CEO & officers in the immediate two tiers below the MD/CEO, and have it evaluated from time to time.	√		
	Credit and Risk Management:			
	The policies, strategies, etc. with respect to the appraisal of loan/investment proposals, sanction, disbursement, recovery, reschedule, and write-off thereof shall be formulated with the board's approval under the purview of the existing laws, rules, and regulations. The board shall specifically delegate the authority of loan/investment approval to the MD/CEO and his subordinate executives as much as possible.	√		
	The board shall frame policies for risk management. It will inspect on a quarterly basis whether these policies are properly implemented; review the concerned report of the risk management committee, and ensure compilation in the minutes of the board meeting. The board shall monitor whether the key risk management guidelines of Bangladesh Bank are being properly complied with.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	Internal Control Management:			
	The board will establish such an internal control system so that the internal audit process can be conducted independently of management. It shall review the reports submitted by its audit committee at quarterly rests regarding compliance with recommendations made in internal and external audit reports and the Bangladesh Bank inspection reports.	√		
	Human Resource Management and Development:			
	Policies related to recruitment, promotion, transfer, disciplinary and punitive measures, incentives, human resources development, etc. and service rules shall be formulated and approved by the board. No member of the board of directors shall be included in the selection committees for recruitment and promotion at different levels. Recruitment, promotion, transfer, disciplinary, and punitive measures of the officers" immediate two tiers below the MD/CEO of the banks (except state-owned banks) shall rest upon the board. In case of state-owned bank these will be will be governed by the prevailing approved policies of the Financial Institutions Division of the Ministry of Finance periodically.	√		
	The board shall put its special attention on training, adoption of modern electronic & information technologies and the introduction of effective Management Information System (MIS) for skill development of bank employees/staff and shall incorporate these programs into its annual work plan.	√		
	The board will establish a Policy of integrity, ethics and code of conduct for officials and employees at all levels, which all employees will adhere to properly	√		
	Financial Management:			
	The annual budget and the statutory financial statements shall be finalized with the approval of the board. It shall quarterly review the positions in respect of the bank's income, expenditure, liquidity position, overdue/non-performing loans, capital base and adequacy, maintenance of loan loss provision, and steps taken for recovery of defaulted loans, including legal measures	√		
	The board shall frame the policies for bank's purchase and procurement activities adhering to the laws and regulations prevalent in the country and shall accordingly approve the distribution of power for making such expenditures.	√		
	The board will periodically review the whether an Asset-Liability Committee (ALCO) has been formed and whether it is working as per Bangladesh Bank guidelines.	√		
	Appointment of Managing Director/CEO:			
	The Board of Directors will appoint a suitable CEO/Managing Director with the prior approval of Bangladesh Bank in line with prevailing instructions time to time.	√		
	Other Duties and Responsibilities of the Board:			
	The board should follow and comply with all other duties and responsibilities assigned by BB.	√		
12	**Responsibilities of the Chairman and Directors:**			
	a) The chairman will be elected from the members of the board for a period of 2 (two) years. Considering his tenure as director, he will be eligible for re-election as chairman.	√		
	b) As the chairman of the board of directors or chairman of any committee formed by the board or any director does not individually or personally possess the jurisdiction to apply policy making or executive authority, he/she shall not participate in or interfere in the administrative or operational and routine affairs of the bank.	√		
	c) The chairman may be offered an office-room, a personal secretary/assistant, one peon/MLSS, one telephone at the office, one mobile phone to use inside the country, and a vehicle in the business-interest of the bank, subject to the approval of the board.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
13	**Board Committees:**			
	Each bank company's board of directors can form 1 (one) executive committee, 1 (one) audit committee and 1 (one) risk management committee with its members. Apart from these three committees, no permanent or temporary committee or sub-committee can be formed by the board.	√		
14	**Executive Committee:**			
	Executive committee should be formed with the members of the board for the purpose of continuing the urgent and daily/routine works in between the intervals of board meetings.	√		
	Executive Committee Structure			
	The members of the committee will be nominated by the board of directors from themselves;	√		
	The executive committee will consist of a maximum 07 (seven) members Complied One chairman/president of the committee shall be elected from the members for a period of 3 (three) years.	√		
	Members may be appointed for a period of 3 (three) years. Complied Chairman of the Board of Directors may also serve as the chairman/president of executive committee.	√		
	Not more than one member of the same family can be included in the executive committee.	√		
	Company secretary of the bank will be the secretary of the executive committee.	√		
	Qualifications of the Members of Executive Committee:			
	Integrity, dedication, and the opportunity to spend time for the functioning of the committee must be considered while nominating a director to the committee.	√		
	Committee members must have a thorough understanding of the Bank Company Act, 1991, other Acts and regulations related to banking operations, banking business, management of banks, various risk factors, and the duties & responsibilities of members of the committee. In case of digital bank, at least one person with expertise in ICT matters must be included as a committee member.	√		
	Roles and Responsibilities of the Executive Committee:			
	As instructed by the Board of directors, the executive committee can decide or can act in those cases that are not specifically assigned on full board through the Bank Company Act, 1991 and other laws and regulations.	√		
	The executive committee can take all necessary decisions or approve cases within the power delegated by the board of directors	√		
	All decisions taken by the executive committee should be ratified at the next board meeting.	√		
	Meetings of the Executive Committee:			
	The committee may invite the Chief Executive Officer, Head of Internal Audit, or any other Officer to its meetings, if it deems necessary.	√		
	To ensure active participation and contribution by the members at every meeting, a detailed memorandum should be distributed to committee members at least 2 (two) days prior to each meeting.	√		
	All recommendations/observations of the committee should be incorporated in the minutes.	√		
	If any note of dissent is issued on any matter, it must be recorded in the minutes of the meeting.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
15	**Audit Committee:**			
	The board will approve the objectives, strategies and overall business plans of the bank and the audit committee will assist the board in fulfilling its oversight responsibilities. The committee will inspect/review the inspection process of financial reporting, internal control system, the audit process and the bank's operations being conducted within the existing Acts and laws & regulations imposed by the regulatory authorities and its own code of business conduct.	√		
	Organizational Structure:			
	The audit committee will comprise of a maximum 05 (five) members, among whom at least 2 (two) independent directors will be included	√		
	One chairman/president of the audit committee will be elected from the independent directors Complied The tenure of the chairman/president of the audit committee will be 3 (three) years. An independent director cannot serve consecutively for two terms as the chairman/president of the audit committee.	√		
	No member of the executive committee can be included as a member of the audit committee.	√		
	Members may be appointed for a period of 03 (three) years.	√		
	Company secretary of the bank will be the secretary of the audit.	√		
	Qualifications of the Members:			
	Individuals who are capable of contributing effectively and efficiently to the Committee's functions should be appointed as members.	√		
	Committee members must have a thorough understanding of the Bank Company Act, 1991, relevant other Acts and regulations related to banking operations, auditing, banking business, management of banks, various risk factors, and the duties & responsibilities of members of the committee.	√		
	Individuals with practical experience in the field of banking operations, especially those with educational qualifications in Accounting, Cost Accounting, Finance, Banking, Management, and Economics, should be given priority in forming the committee. In the case of a digital bank, at least one person with expertise in ICT matters must be nominated as a committee member.	√		
	Roles and Responsibilities of the Audit Committee:			
	Internal Control:			
	The Audit Committee will evaluate whether management has been able to set the appropriate compliance culture, whether clear directives have been given to the bank's officials/employees regarding their roles and responsibilities and whether there is full compliance and control over their work.	√		
	The Audit Committee will review whether the recommendations made periodically by internal and external auditors on internal control strategies/ framework, have been implemented by the management and provide necessary guidance.	√		
	The Audit Committee will regularly update the board about irregularity, fraud, forgery, and weaknesses in internal control detected by internal and external auditors and inspecting team of the regulatory authority or the corrective actions taken regarding similar issues detected by them.	√		
	Financial Reporting:			
	The audit committee will check whether the financial statements reflect the comprehensive and concrete information and determine whether the country's prevailing rules & regulations and accounting standards, as well as the relevant accounting standards prescribed by the Bangladesh Bank in this regard, have been followed in preparing the financial statements.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	The audit committee will discuss with the inspection team of the Bangladesh Bank, the external auditors and management to review the financial statements before its finalization.	√		
	Internal Audit:			
	The audit committee will ensure whether internal audit working independently from the management.	√		
	The audit committee will review the activities of the internal audit and the organizational structure.	√		
	The Audit Committee will assess the efficiency and effectiveness of internal audit function and recommend necessary measures accordingly.			
	The Audit Committee will also verify whether the findings/ recommendations made by the internal auditors regarding regularizing irregularities detected by them, management of the bank's operations etc. are being properly addressed by the bank management and provide necessary guidance.	√		
	External Audit:			
	The Audit Committee will review audit activities conducted by the external auditors and their audit reports.	√		
	The Audit Committee will also verify whether the findings/ recommendations of the external auditors on regularizing irregularities, fraud and forgeries detected by them and the management of the bank's operations are being properly considered by the management authorities or not.	√		
	The Audit committee will recommend regarding the appointment of the external auditors from the list of external auditors announced by the Bangladesh Bank from time to time.	√		
	Compliance with existing laws and Regulations:			
	The Audit Committee will review whether banking laws, rules & regulations, policies and guidelines issued by regulatory authorities (Central Bank and other institutions), and internal policies approved by the Board are being properly complied with.	√		
	Other Responsibilities:			
	The Audit Committee will submit compliance report to the board on quarterly basis on regularization of the irregularity, fraud and forgeries detected by the internal and external auditors and inspection team of the Bangladesh Bank and directions described in any observation;	√		
	External and internal auditors will submit their related assessment report, if the committee solicit.	√		
	The committee will evaluate any matter as desired lawfully by the Board of Directors and submit a report/recommendation on it.	√		
	Meetings of the Audit Committee:			
	The audit committee should hold at least 4 meetings in a year and it can sit any time as it may deems Necessary.	√		
	The committee may invite the Chief Executive Officer of the bank, the officer in charge of internal audit, or any other official to its meetings, if it deems necessary.	√		
	To ensure active participation and contribution by the members at every meeting, a detailed memorandum should be distributed to committee members at least 2 (two) days prior to each meeting.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
16	**Risk Management Committee:**			
	A risk management committee will be formed to play an effective role in mitigating impending risks arising out from strategies and work plans formulated by the Board of Directors of the bank company and to carry out the related roles and responsibilities effectively/efficiently. The Risk Management Committee will scrutinize whether risk management measures are taken and applied against the identified and assessed risk factors, whether adequate capital and accurate provision are maintained against them and therefore, will provide necessary directions for risk reduction.	√		
	Organizational Structure:			
	The members of the committee will be nominated by the board of directors from themselves.	√		
	The risk management committee will comprise of maximum 05 (five) members.	√		
	Chairman/president of the committee will be elected from the members for period of 03 (three) year.	√		
	Members may be appointed for a period of 03 (three) years.	√		
	Company secretary of the bank will be the secretary of the risk management committee.	√		
	Qualifications of the Members:			
	Integrity, competence, dedication, and opportunity to spare time for the functionality of the committee must be considered while nominating a director of the committee.	√		
	Individuals who are capable of contributing effectively and efficiently to the committee's functions should be appointed as members.	√		
	Committee members must have a thorough understanding of Bank Company Act, 1991, other Acts, rules and regulations relevant to the banking operations, banking business, management of banks, various risk factors, and the duties & responsibilities as member of the committee. In case of digital bank, at least one person with expertise in ICT matters must be nominated as a committee member.	√		
	Roles and Responsibilities of the Risk Management Committee:			
	Risk Identification & Control Mechanisms:			
	The responsibility of the Risk Management Committee is to ensure adoption and implementation of appropriate mechanisms for identification of risks associated with the bank's operations and its control. The Risk Management Committee will review and revise the bank's risk management policy and procedures if necessary.	√		
	Preparation of Organizational Structure:			
	The responsibility of the Risk Management Committee is to ensure an adequate organizational structure for controlling risk within the bank.	√		
	Review and Approval of Risk Management Policy:			
	The Risk Management Committee will review the bank's risk management policies and guidelines at least once a year; it will propose amendments if necessary and present them to the Board of Directors for final approval.	√		
	Storage of Data & Reporting System:			
	The Risk Management Committee will approve the data storage and reporting system developed by the bank management by scrutinizing them, and will ensure that these systems are being properly implemented.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	Monitoring the Implementation of Comprehensive Risk Management Policy:			
	The Risk Management Committee will monitor whether the Comprehensive Risk Management Policy of the bank is being properly implemented. It will ascertain whether necessary steps have been taken to mitigate various risks, including credit risk, market risk, and operational risk.	√		
	Other Responsibilities:			
	The decisions and recommendations of the committee shall be presented to the Board of Directors in summarized form on quarterly basis.	√		
	The Risk Management Committee shall comply with instructions issued from time to time by the controlling authority regarding various risk-related matters in banking operations.	√		
	Meetings of the Risk Management Committee:			
	The committee shall convene meetings at least 4 (four) times a year and may arrange meetings at any time as necessary.	√		
	The committee may invite the Chief Executive Officer, Chief Risk Officer or any other Officer to its meetings if it deems necessary.	√		
	To ensure active participation and contribution by the members at every meeting, a detailed memorandum should be distributed to committee members at least 2 (two) days prior to each meeting.	√		
	All recommendations/observations of the committee should be noted in the minutes.	√		
17	**Alternative Director:**			
	If any director of a bank company remains abroad for consecutive 3 (three) months, an alternative director may be appointed in compliance with Section 101 of the Companies Act, 1994, for once in a year for the tenure of maximum 3 (three) months. The provisions regarding the qualification and eligibility for the appointment of directors will be applicable for the appointment of an alternative director too. Any loan defaulter or any person who is not eligible to become a director under the Bank Company Act, the Company Act or any other law or regulation or rules will not be appointed as an alternate director. Since, an alternate director is appointed for a temporary period; he/she cannot be included in any sub-committee constituted of the Board. During his tenure of alternate directorship, he/she or his/her affiliated organization will not get any kind of loan facilities or enhancement of limit or extension of time period or any kind of exemption of interest calculation or interest waiver of previous loan from his bank.			No such instance
18	**Training for the Directors:**			
	The Directors shall make themselves fully aware of the banking laws and other related rules and regulations for performing his duties properly.	√		
II.	**Appointment and Responsibilities of Managing Director/Chief Executive Officer of a Bank-Company (as per BRPD Circular No. 05/2024)**			
19	**Eligibility Criteria for Appointment/ Re-appointment of MD/CEO:** (Detailed compliance with all criteria including characteristics, moral integrity, legal status, qualifications, experience, age, etc.)			
	Characteristics and Moral integrity:			
	The individual is not convicted by any criminal court, neither involved in any fraud, financial crime and other illegal activities at present nor in the past.	√		
	There are no adverse observations/comments regarding him/her in any of the verdict published by criminal or civil court.	√		
	He/she has not been convicted for any violation of rules, regulations, or laws of any regulatory authority.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	He/she was not associated with the ownership of any company or entity whose registration or license has been revoked or the company or entity has been liquidated.	√		
	He/she was not involved in any company or financial institution as an employee whose registration or license has been cancelled or revoked due to his/her direct or indirect criminal offenses.	√		
	He/she has not been removed or dismissed/terminated or downgraded or relieved from his/her own position as chairman/director /employee /staff of any company or institution due to financial embezzlement, corruption, fraud forgeries, or ethical violations.	√		
	He/she has not been removed or dismissed/terminated/ downgraded /relieved from while serving as a chief executive /chairman/ director/ employee /any other position of any bank company or any other financial institution.	√		
	There is no adverse observation raised against him/her in any on-site or off-site inspection of the Bangladesh Bank.	√		
	Financial Integrity:			
	He/she is not a defaulter for loans taken from any bank/financial institution.	√		
	He/she has not ceased payment to any creditor or has not been exempted from payment of dues through compromise with the creditor.	√		
	He/she is not a tax defaulter.	√		
	He/she has not been declared bankrupt by a court at any time;	√		
	He/she has not been involved in any illegal activities or during his/her tenure in a bank or financial institution in his/her professional capacity.	√		
	Educational Qualifications, Suitability, and Experience:			
	He/she must at least have a post-graduate degree from any recognized university. Higher academic or professional education in the fields of Economics, Accounting, Finance, Banking, Management or Business Administration will be treated as additional qualifications for the concerned person. Greater importance has to be given to higher education on information technology for the appointment of Chief Executive Officers of digital banks.	√		
	He/she must not have a third division or class at any stage of his/her academic life. In the case of published results under the grading system, if the GPA is less than 3.00 for SSC or equivalent and HSC or equivalent, and if it is less than 2.50 on a 4.00-point scale or less than 3.00 on a 5.00-point scale as CGPA provided by any recognized university, it will not be acceptable. In the case of degrees obtained from abroad, result (class/division/GPA) must be approved and equivalent by competent authority.	√		
	He/she cannot serve as a director in any bank company, financial institution established under the Finance Company Act, 2023, insurance company, or any controlled entity of such companies, or be appointed to any profitable position in such entities.	√		
	He/she cannot be engaged in any other business or profession.	√		
	He/she cannot have any business interests in the relevant bank.	√		
	He/she cannot have any association with an entity that is owned by or a related party to or a controlled entity of the bank director.	√		
	No member of his/her family can be included on the bank's board of directors.	√		
	For the appointment as chief executive officer, the concerned person must have 20 (twenty) years of experience in the banking profession as an active officer, including at least 02 (two) years of experience in a post immediately below that of the chief executive officer of a bank.	√		
	Age Limit:			
	The minimum age of the concerned person will be 45 (forty-five) years, and any individual exceeding the age of 65 (sixty-five) years cannot hold the position of Chief Executive Officer of any bank-company.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	Designation:			
	In order to bring parity/conformity to the top executive position in the banking sector of the country, the designation of the top executive officer of bank-companies shall be referred to as "Managing director or Chief Executive Officer". However, the designation of the local top executive officer of foreign bank companies in Bangladesh may be determined in accordance with the directives of the respective bank's head office. In such cases, outmost efforts must be given to maintain consistency with the designation of top executive officers of domestic banks.	√		In Janata Bank PLC. the top executive position referred to as Managing director
	Tenure of Appointment:			
	The tenure of appointment of the Chief Executive Officer shall generally be 3 (three) years, but he/she shall be eligible for reappointment on condition that he has more than 3 years left for becoming 65 years old. However, the bank will appoint the candidate for the period for which he/she will be recommended based on examination of his/her suitability through the interview conducted by the Bangladesh Bank, regardless of the bank's proposed tenure.	√		
	Performance Indicators for Appointment/Reappointment:			
	At the time of appointment/reappointment of the MD/CEO, specific targets for reduction of nonperforming loans of the bank and recovery of written-off loans must be set, and progress have to be reviewed periodically. Additionally, specific financial and managerial improvement provisions, as well as other performance indicators must be included to evaluate the performance of the appointed individual. Moreover, any special responsibilities or targets determined by Bangladesh Bank from time to time in the interest of depositors, the bank, or the public have to be included as performance indicators in the appointment/reappointment process.	√		
	Determination of Salary, Allowances and Other Benefits:			
	Financial condition, scope of operation, business-volume and general trend of earning capacity of the bank;	√		
	Number of branches, sub-branches, agent banking, and regional offices of the bank;	√		
	Qualifications, age, experience and past achievement of the candidate;	√		
	Salary and allowances paid to other officers of the bank-company or MD/ CEO of other peer bank-companies;	√		
	Direct salary and allowances will include "basic salary" and "house rent" and by adding other allowances (if any) with it, total salary and allowances will be determined.	√		
	Other allowances such as utility bills, medical expenses and insurance premiums must have specific amount/limit. Besides, othe rs provided benefits (e.g., car, fuel, driver, etc.) must be monetized to the utmost and thus will determine the monthly total salary	√		
	Festival bonus shall be a maximum of two, and each one will not be more than one month's basic salary;	√		
	Leave-fare assistance shall not exceed one month's basic salary;	√		
	The term must be imposed so that no condition regarding salary and allowances stated in the appointment letter of the chief executive can be changed during the tenure. In case of renewal, proposal may be made for re-fixation of the salary and allowances considering the job performance of the incumbent chief executive.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	The chief executive officer shall not receive any other indirect benefits such as dividends against the bank's profit, commissions, club fees/expenses, foreign medical expenses or annual medical check-ups expenses, foreign medical expenses for family members, travelling allowances for himself or family members in case of personal purposes. However, in the case of receiving medical treatment abroad for his/her own (in any Asian country), based on the certification of a specialist physician that the treatment in the country's medical facilities is not sufficient, he/she may avail medical treatment abroad;	√		
	The chief executive officer will not be eligible for annual salary increase or increment, provident fund, gratuity, New Year bonus, leave encashment, superannuation fund, benevolent fund benefit as it's a contractual appointment.	√		
	The bank shall not pay any income tax against the salary and allowances of the chief executive officer, meaning the appointed individual must have to pay income tax from his/her own source;	√		
	In the proposal for appointment, the amount of annual leave (including types of leave) to be availed by the chief executive officer must be clearly mentioned;	√		
	In the proposal for appointment, the amount of annual leave (including types of leave) to be availed by the chief executive officer must be clearly mentioned;	√		
	The chief executive officer shall not be eligible for any other direct or indirect benefits other than the salary and allowances mentioned above.	√		
	Incentive Bonus:			
	If incentive bonus is provided to the general employees/staffs of the bank, the chief executive officer of the bank will be eligible for incentive bonus. However, the amount of the incentive bonus provided to the chief executive officer shall not be more than 15 (fifteen) lac taka in a year. Furthermore, it is also provided that no other employee of the bank shall receive an incentive bonus exceeding the limit specified for the Managing Director or Chief executive officer.	√		
	Honorarium for Attending Board Meetings:			
	As the chief executive officer is a salaried employee of the bank, the MD/CEO will not be eligible to receive any honorarium for attending meetings of the board or committees formed by the board.	√		
	Approval of Bangladesh Bank for Appointment of MD/CEO:			
	In accordance with Sub-sections (4) and (5) of Section 15 of the Bank Company Act, 1991, prior written approval from the Bangladesh Bank must be obtained for the appointment/reappointment of the Managing director or Chief Executive Officer of bank-companies. The prescribed documents and information must be attached along with the proposal for the appointment or reappointment of the managing director.	√		
	Evaluation Report:			
	In case of reappointment of the Chief Executive Officer, evaluation report must be submitted to Bangladesh Bank by the chairman and approved by the Board of Directors. In this case, the following matters must be considered: Achievement of pre-determined targets for recovery of defaulted and written-off loans; Progress report on achieving assigned tasks/targets set by Bangladesh Bank during his/her tenure of appointment; Description of the achievement of specific financial, business, and management growth provisions and the growth in the bank's main financial indicators such as CAMELS.	√		

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
	Ex-Bangladesh Travel:			
	The Chief Executive Officer of the bank shall avoid staying outside of Bangladesh for a long period of time as much as possible. If ex-Bangladesh travel is necessary, an application must be submitted before 10 (ten) working days of the departure to obtain prior approval from Bangladesh Bank. The prescribed information and documents (certified by the company secretary) must be submitted along with the proposal to obtain prior approval from Bangladesh Bank for ex-Bangladesh travel. If the application for proposed ex-Bangladesh travel is approved by Bangladesh Bank, the name, designation, official phone number, cell phone number, and email address of the person who will be on charge in the absence of the Chief Executive Officer must be informed in writing to the Banking Regulation and Policy Department (Division-2) before the station leave of the Managing Director or Chief Executive Officer.	√		
	Termination/dismissal/removal of CEO and fulfillment of the vacant post:			
	If a Chief Executive Officer has not performed his duties with gross aberration, he cannot be terminated before the expiry of the contract or the contract cannot be cancelled.			No such instance
	If the Board of Directors of the bank wishes to cancel the contract of the Chief Executive Officer or terminate him/her before the expiry of the employment contract, a proposal mentioning the specific reasons must be sent to Bangladesh Bank for approval. If Bangladesh Bank approves the proposal, it shall become effective one month after approval. However, if Bangladesh Bank rejects such a proposal, the concerned Managing Director or Chief Executive Officer shall continue in his/her position until the remaining period of his/her contract.	√		
	If the Chief Executive Officer applies for resignation due to personal or any other reason before the expiration of the contract, such an application, along with recommendations from the Board of Directors, must be sent to Bangladesh Bank. The decision given by Bangladesh Bank based on the recommendation provided by the committee of Bangladesh Bank formed for the appointment of Managing Director or Chief Executive Officer after his/her personal hearing will be considered conclusive.			No such instance
	In accordance with Sections 45 or 46 of the Bank Company Act, 1991, Bangladesh Bank may terminate/dismiss/remove a Managing Director or Chief Executive Officer of any bank at any time mentioning specific reason.			No such instance
	If the Chief Executive Officer voluntarily resigns, or if the position becomes vacant after expiry of the term or for any other reason, in accordance with Section 15Ka(1) of the Bank Company Act, 1991, the board will appoint a qualified officer (in case of multiple officers, the relative senior officer) from immediately below of the MD/CEO as an acting Chief Executive Officer for a maximum period of 3 (three) months, and he/she will perform the overall responsibilities of the Chief Executive Officer of the bank.			No such instance
	The position of Chief Executive Officer cannot remain vacant for more than 3 (three) months at a time, and if the Chief Executive Officer position is not filled within the mentioned period, Bangladesh Bank may appoint an administrator to the bank according to Section 15Ka(3) of the Bank Company Act, 1991.			No such instance
	The aforementioned directives shall also be applicable in the case of foreign banks' local managing directors or chief executive officers.			No such instance

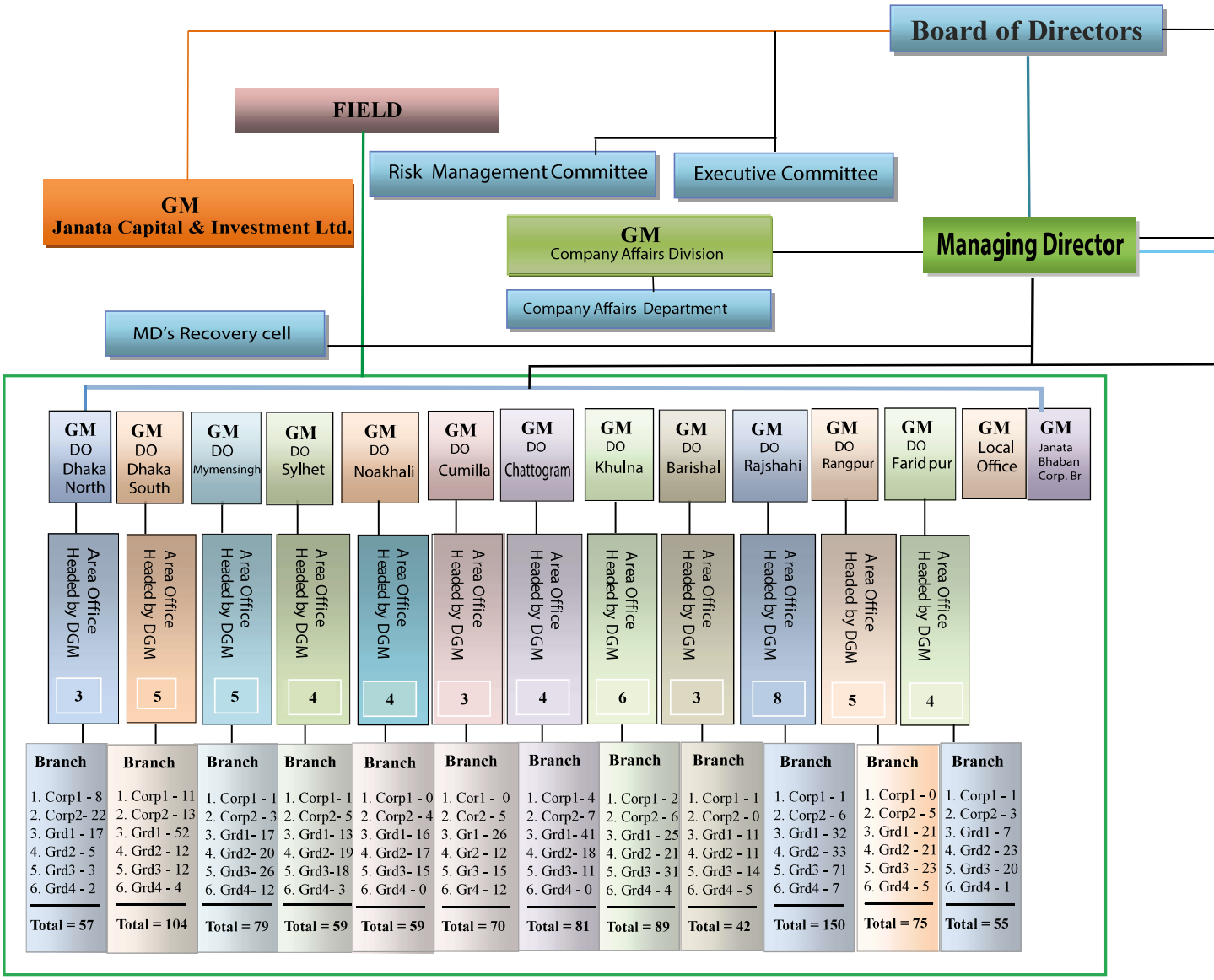
SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
20	**Responsibilities, Duties, and Powers of the MD/CEO:**			
	Fiduciary Duty:			
	He/she will adhere to all applicable laws, regulations, and policies, practices related to banking business. Furthermore, he/she will perform his/her duties with prudence and without any kind of negligence or carelessness so that there will be no financial or other losses to the bank company and depositors (duty of care).	√		
	He/she will conduct his/her duties with good faith, being devoted to the bank company and avoiding conflict of interest so that the interests of the bank company and depositors are protected in place of interest of his/her own or another person or group (duty of loyalty).	√		
	He/she will exercise the vested power on that task or purpose for which he/she was given power	√		
	Financial, Business, and Administrative Responsibilities, Duties, and Powers:			
	The Chief Executive Officer will perform his/her own responsibilities and duties in accordance with the financial, business, and administrative powers vested by the bank's board of directors.	√		
	He/she will be responsible for/held accountable for implementing the bank's business plan and achieving business targets through proper administrative and financial management.	√		
	If any erroneous interpretation of the Bank Company Act, 1991, or any other Acts, laws, regulation, or directives of the Bangladesh Bank is made or an erroneous direction is given by the board members while discussing the memorandum presented by the bank management in the meetings of the board of directors or any it's sub-committees, the Chief Executive Officer shall have to clarify the relevant Acts/directives to the board of directors in writing.	√		
	If any violation of the Bank Company Act, 1991, or any other Act, law, directive, custom practice occurs in a meeting of the board of directors or any other sub-committee by its member(s), the Chief Executive Officer shall have to inform Bangladesh Bank in writing, or verbally as the case may be.			No such instance
	The recruitment and promotion of all employees and staff, apart from the two-tier subordinate level below the Chief Executive Officer, shall be vested with the Chief Executive Officer. He/she will perform these duties in accordance with the service rules and human resource policy approved by the board. While performing his duties, he/she cannot be able to perform any task or take a decision under the influence of emotions or through favoritism	√		
	The recruitment, transfer, promotion/disciplinary actions and punitive measures of all employees and staff apart from the two-tier subordinate level below the Chief Executive Officer shall be vested with the Chief Executive Officer, which he/she will perform in accordance with the service rules approved by the board of directors. Other than this, the Chief Executive Officer may nominate any employee for training, seminars, workshop, etc. under the human resources policy approved by the board. If there are any government restrictions on foreign training or employee nominations for training because of any other reason, the Managing Director or Chief Executive Officer will be obliged to comply with such restrictions.	√		
III.	**Contractual appointment of Advisor and Consultant in a Bank-Company (as per BRPD Circular Letter No. 27/2021 & No. 37/2023)**			

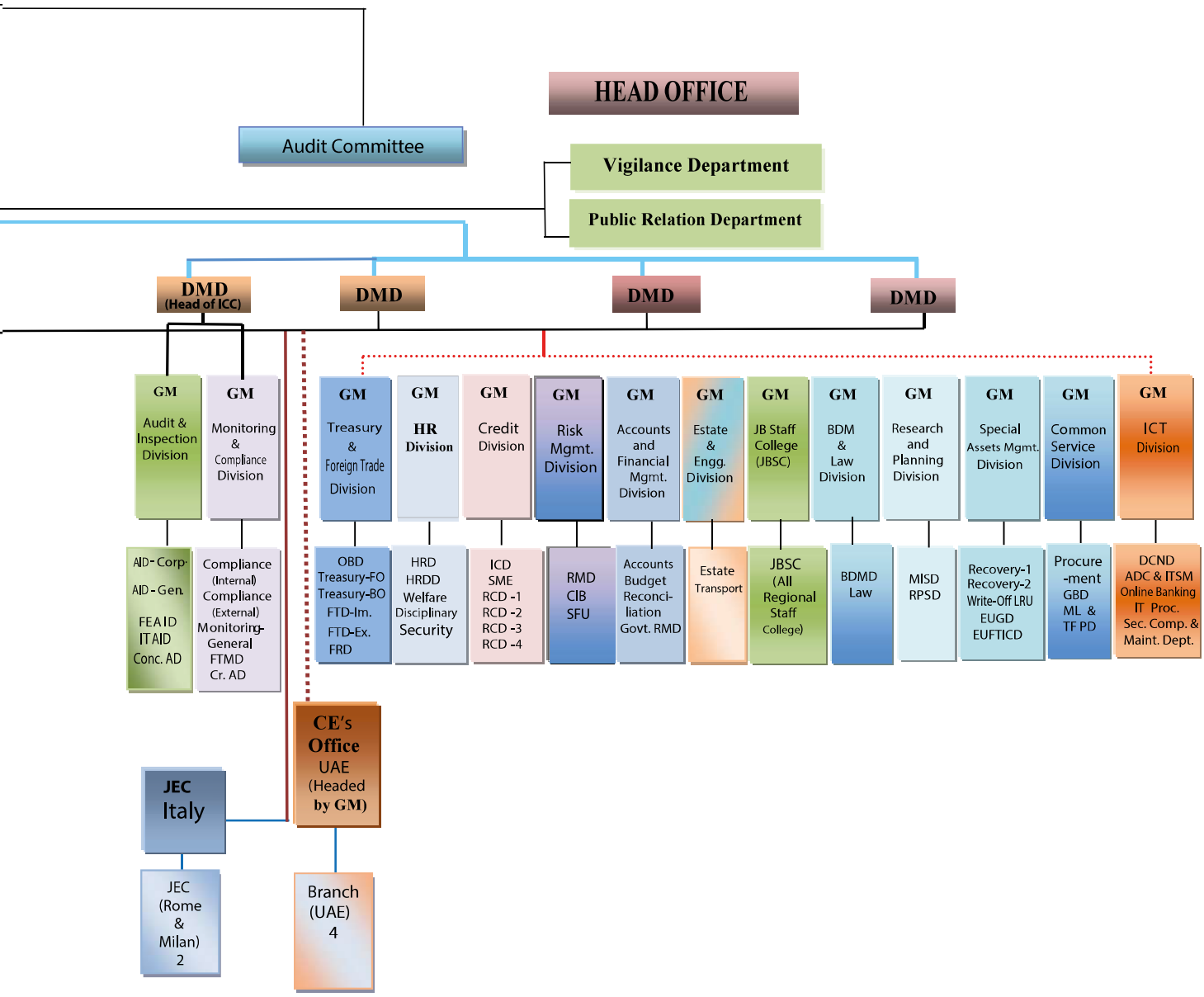
SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
21	**Appointment of Advisor:**			
	Experience and Suitability:			
	a) Experience in Banking or Administration for at least 15 (fifteen) years or have a long experience in social activities; b) Higher academic education in the field of Economics, Banking and Finance or Business Administration will be treated as additional qualification for the concerned person; c) Satisfaction should be ensured that the concerned person was not dismissed from his service when he was Chairman/Director/Official of any company; d) A person who is working in any bank or financial institution or who has business interest in that bank will not be considered eligible for appointment to the post of advisor; e) Satisfaction should be ensured that the concerned person is not a loan defaulter or tax defaulter and has never been adjudicated an insolvent by the court. f) Though a person age of 65 cannot be employed or appointed in any position at the bank on a contractual basis, the bank may retain or hire an individual over the age of 65 as a consultant or advisor in special circumstances.			No such instance
	Responsibilities:			
	The responsibilities or terms of reference of advisor should be specified. The Advisor can advise the Board of Directors or the Chief Executive only on those matters that are specified in the appointment letter. Routine works or general works will not be included in his term of reference. He can't exercise any kind of power or can't participate in the decision making process of financial, administrative, operational or any other activities of the bank.			No such instance
	Prior approval from Bangladesh Bank:			
	Prior approval from Bangladesh Bank is mandatory before appointing advisor. For such appointment, the justifications of the post of advisor, responsibilities or terms of reference, complete resume of the concerned person, terms of appointment (mentioning remuneration and facilities) and copy of board's approval must be submitted to Bangladesh Bank. The nominated person has to make a declaration as prescribed. This declaration must be also submitted to Bangladesh Bank.			No such instance
	Remuneration and other facilities:			
	The post of advisor is not a fixed or substantive post in the bank's organization structure. Advisor will not be entitled to salaries and allowances as regular employee except gross amount of remuneration, transport and telephone facilities. Remunerations inconsistent with terms of reference of the advisor will not be considered as acceptable by Bangladesh Bank.			No such instance
	Tenure:			
	The tenure of the advisor shall be maximum 1(one) year, which is renewable. An evaluation report (by the chairman that is approved by the board of directors) of previous tenure should be submitted to Bangladesh Bank along with the re-appointment proposal.			No such instance
	Appointment of Ex-officials:			
	Any former director, managing director or chief executive or any official up to the level of 02 (two) below the chief executive cannot be appointed as an advisor to the same bank until five years have passed after his/her retirement, resignation, or expiration of the contract.			No such instance

SL NO.	Particulars	Compliance Status		Remarks (if any)
		Complied	Non-Complied	
22	**Appointment of Consultant:**			
	Terms of Reference:			
	Consultant can be appointed for specialized tasks like tax, law & legal procedures, engineering & technical works, information technology, etc. Consultants' appointment should be avoided as much as possible for those works that could be done by regular employees of the bank.	√		
	Responsibilities:			
	The responsibilities or term of reference of consultant should be specified. He/she shouldn't be involved beyond his/her terms of references and he/she cannot exercise any kind of power in bank operation or cannot participate in the decision making process.	√		
	Appointment			
	Consultant can be appointed with the approval of Board of Directors. After such appointment the bank shall send the consultant's complete resume, terms of reference and details of remuneration to Bangladesh Bank immediately.	√		
	Tenure			
	The tenure of consultant should be consistent with the terms of reference, but would not exceed 2 (two) years. Generally, consultant's appointment will not be renewable, but to complete unfinished tasks, the contract can be extended up to maximum 1 year with the approval of Bangladesh Bank. An evaluation report (by the chairman that is approved by the board of directors) of previous period should be submitted to Bangladesh Bank.	√		
	Remuneration/honorarium			
	The consultant's remuneration should be in the form of monthly or single lump-sum payment, he is not entitled to any other facilities.	√		
	Appointment of Ex-officials			
	Any former director, managing director or chief executive or any official up to the level of 02 (two) below the chief executive cannot be appointed as a consultant to the same bank until five years have passed after his/her retirement, resignation, or expiration of the contract.	√		

Janata Bank PLC is pleased to report its full compliance with the Corporate Governance Guidelines issued by Bangladesh Bank as applicable and detailed above for the year ended December 31, 2025. The Bank is committed to continuously reviewing and enhancing its corporate governance practices to ensure transparency, accountability, and ethical conduct in all its operations.

ORGANOGRAM 2025





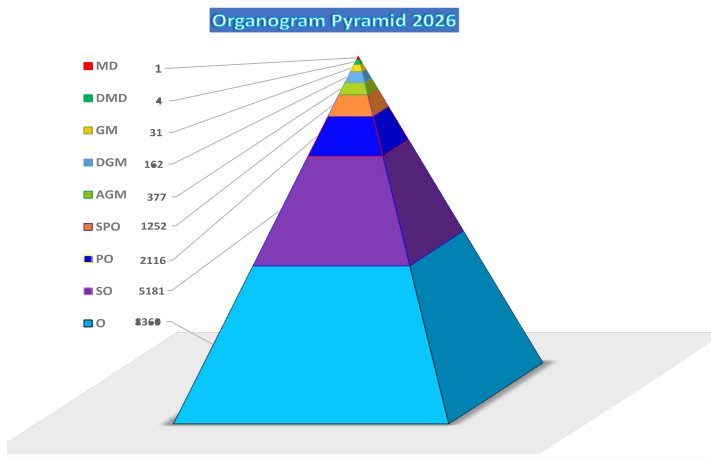
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Total Unit/Office/Branch

Type of Office/ Branch	Approved Unit 2023	Increase/ Decrease 2024	Total Unit 2024	Increase/ Decrease 2025	Total Unit 2025	Increase/ Decrease 2026	Total Unit 2026	Net Increase/ Decrease
MD & CEO Secretariat	1	0	1	0	1	0	1	0
MD Recovery Cell	1	0	1	0	1	0	1	0
DMD Secretariat	4	0	4	0	4	0	4	0
HO Division	14	0	14	0	14	0	14	0
JBSC & Regional Staff College	5	0	5	0	5	0	5	0
JCIL	1	0	1	0	1	0	1	0
HO Department	53	0	53	0	53	2	55	2
Divisional Office	12	0	12	0	12	0	12	0
Area Office	50	0	50	0	50	4	54	4
Local Office	1	0	1	0	1	0	1	0
Janata Bhaban Corporate Br.	1	0	1	0	1	0	1	0
Corporate-1 Branch	30	0	30	0	30	0	30	0
Corporate-2 Branch	79	0	79	0	79	5	84	5
Grade-1 Branch	278	0	278	0	278	5	283	5
Grade-2 Branch	212	0	212	0	212	0	212	0
Grade-3 Branch	259	0	259	0	259	0	259	0
Grade-4 Branch	64	0	64	0	64	-10	54	-10
Janata Exchange Co. Srl, Italy	3	0	3	0	3	0	3	0
CE's Office, UAE	1	0	1	0	1	0	1	0
UAE Branches	4	0	4	0	4	0	4	0
Airport Booth	1	0	1	0	1	0	1	0
Offshore Banking Unit	1	0	1	0	1	0	1	0
Financial litarecy Unit	1	0	1	0	1	0	1	0
Innovation Cell	1	0	1	0	1	0	1	0
NIS Cell	1	0	1	0	1	0	1	0
IT Security Cell	1	0	1	0	1	0	1	0
GRS Cell	1	0	1	0	1	0	1	0
RTI Act Cell	1	0	1	0	1	0	1	0
Call Center	1	0	1	0	1	0	1	0
Concurrent Audit cell Under AID-Corp.	1	0	1	0	1	0	1	0
Naypal Secretariate Unit	0	0	0	0	0	1	1	1
Anti-Fraud Cell or Counter-Forgery Cell	0	0	0	1	1	0	1	1
Total Unit	1083	0	1083	3	1086	7	1093	10

Table of Organization & Equipment (TO & E)

Sl.	Transport & Other Equipment	No.	Sl.	Transport & Other Equipment	No.
1	Land	23	24	Server Rack	583
2	Building	16	25	Firewall	20
3	Car	3	26	Biometric	34
4	Jeep	96	27	Modem	965
5	Microbus	15	28	Switch	1125
6	Computer	13196	29	Router	1209
7	Cash counter	1057	30	Printer	4387
8	Note Counting Machine	1162	31	Photocopy Machine	90
9	Note Sorting Machine	10	32	Metal Detector	35
10	Iron Shelf	1190	33	Water Motor	29
11	MICR Scanner	329	34	Lift	9
12	Scanner	2194	35	AC	815
13	MICR Cheque Reader	55	36	Generator	1083
14	Cheque Writer Machine	6	37	Substation Equipment	8
15	ATM	80	38	Solar System Equipment	12
16	Fake Note Detector	799	39	Vault Alarm System	916
17	Strong Room Door	919	40	Fire Extinguisher	3715
18	CCTV CAMERA	2979	41	Gun	1590
19	Online UPS	1249	42	Bullet	21376
20	Offline UPS/IPS	17156	43	Laptop	247
21	Mobile Set	1113	44	Server	733
22	Telephone	1073	45	Rack Server	24
23	Multimedia/Projector	57	46	AVR	4108



Summary of Post

Post Name & Grade	No. of Post Organogram-2023	Post Increase 2024	Post Increase 2025	Post Increase 2026	Total Post increased in 3 Years	No. of Post in 2026
MD, Gr.-1	1	0	0	0	0	1
DMD, Gr.-2	4	0	0	0	0	4
GM, Gr.-2	31	0	0	0	0	31
DGM, Gr.-3	150	5	4	3	12	162
AGM, Gr.-4	347	12	10	8	30	377
SPO, Gr.-5	937	125	100	90	315	1252
PO, Gr.-6	1726	150	130	110	390	2116
SO, Gr.-9	5181	0	0	0	0	5181
Officer, Gr.-10	8360	0	0	0	0	8360
Staff, Gr.-11 to Gr.-20	830	0	0	0	0	553
Grand Total	17567	292	244	211	747	18037

Evaluation of Quarterly Financials

Every listed company is required to prepare and publish quarterly financial statements as per requirements of Bangladesh Securities and Exchange Commission (BSEC). Though Janata Bank PLC.(JBPLC) is not a listed company, it prepares quarterly financial statements as per guidelines of BSEC and in accordance with International Accounting Standard (IAS)-34. Audit Committee of the Board of Janata Bank PLC. Has responsibilities towards financial reporting and it has duly examined financial statements of JBPLC regularly. Before publishing the quarterly financial statements these are reviewed by the Audit Committee and then referred to the Board of Directors for its approval.

Key Highlights of Financial Statements of JBPLC are given below:

Profitability								(BDT in million)
Particulars	March Quarter		June Quarter		September Quarter		December Quarter	
	2025	2024	2025	2024	2025	2024	2025	2024
Income								
Interest income	7,366.27	7,812.51	14,409.73	20,652.31	21,907.47	32,297.96	29,034.57	41,713.93
Investment income	8,020.86	2,683.68	14,748.43	8,842.24	25,990.05	16,435.74	36,553.21	21,681.88
Commission, exchange, brokerage etc.	863.37	(372.31)	2,150.41	(2,038.15)	3,152.02	1,108.77	4,330.79	3,245.52
Other operating income	209.20	177.51	1,144.73	1,073.27	1,332.37	1,220.25	2,426.47	2,379.32
Total Income (A)	**16,459.70**	**10,301.39**	**32,453.30**	**28,529.67**	**52,381.91**	**51,062.72**	**72,345.04**	**69,020.65**
Expenses								
Interest paid on deposits and borrowings etc.	20,386.59	16,251.70	42,865.86	33,622.47	65,753.08	52,203.08	88,068.35	72,146.85
Other operating expenses	4,792.30	4,530.21	9,981.85	9,311.64	15,041.47	13,613.04	20,437.17	18,823.55
Total Expenses (B)	**25,178.89**	**20,781.91**	**52,847.71**	**42,934.11**	**80,794.55**	**65,816.12**	**108,505.52**	**90,970.40**
Operating Profit (C) = (A-B)	**(8,719.19)**	**(10,480.52)**	**(20,394.41)**	**(14,404.44)**	**(28,412.64)**	**(14,753.40)**	**(36,160.48)**	**(21,949.75)**

Balance Sheet Items					(BDT in million)
Particulars	2025 March	2025 June	2025 September	2025 December	2024 December
Loans & advances	1,023,119.06	1,026,982.79	1,034,324.60	1,051,191.51	1,007,942.50
Deposits	1,128,027.22	1,189,215.25	1,220,127.26	1,255,498.54	1,098,095.07
Investment	260,027.90	290,335.90	292,556.34	293,723.47	242,783.51
Shareholders' equity	7,209.73	(6,928.72)	(10,645.66)	(25,564.31)	12,392.93
Total assets	1,503,587.94	1,580,203.17	1,585,554.08	1,608,943.58	1,471,372.43
Capital Maintained	(5,034.40)	(41,793.70)	(68,658.50)	(35,652.61)	10,987.02

Directors' Responsibility for Financial Reporting, Internal Control and Corporate Governance

Responsibility for Financial Statements

The Board of Directors is responsible to ensure that the company keeps proper books of accounts of all the transactions and prepares financial statements that will give a true and fair view of the state of its affairs and profit/loss for the year.

The Board of Directors accepts responsibility for the integrity and objectivity of the financial statements. It ensures that the estimates and judgments relating to the financial statements were made on a prudent and reasonable basis, so that they reflect the form and substance of transactions in a true and fair manner, and reasonably present the company's true state of affairs.

The Board of Directors confirms that the International Financial Reporting Standard (IFRS) and International Accounting Standards (IAS), as adopted by the Institute of Chartered Accountants of Bangladesh, have been adhered and subject to any material departure being disclosed and explained in the notes to the accounts.

The Board also confirms that the company keeps accounting records, disclosed with reasonable accuracy, the financial position of the company, which enables it to ensure that the financial statements comply with the requirements of the Companies Act, 1994, Banking Companies Act 1991 (Amended-2013) and Bangladesh Securities and Exchange Rules 1987 as considered relevant and appropriate under the circumstances. The financial information and data provided in this annual report are fully consistent with the financial statements.

Responsibility for Internal Control Systems

To ensure this, the company has taken proper and sufficient care in installing a system of internal control, which is reviewed, evaluated and updated on an ongoing basis by the Internal Audit Department of the company. The statutory auditors (Chartered Accountants) and the Audit and Inspection Department of Bangladesh Bank also conduct audit and inspection to provide reasonable assurance that the established policies and procedures of the company were consistently followed.

Responsibility for Corporate Governance

At JBPLC the governance and the oversight of its distinctive business model and prudent strategies are viewed as the keys to the ongoing creation and delivery of value to its stakeholders, particularly in such an economic environment that remains both uncertain and challenging.

At the Company, the primary role of the Board is to provide leadership and to ensure that it is appropriately managed and delivered long-term shareholders' value. It also sets the Bank's strategic objectives and provides direction as a whole. A number of key decisions are reserved for and may only be made by the Board, which enables it and the executive management to operate within a clear governance frame work.

In JBPLC it has been established and embraced, both in letter and spirit, it's code of conduct signed by each and every member of the management as an acceptance to adhere to the principles of the code in all business dealings including the delegation of authorities approved by the Board. The code also sets out guidance on best practices in the form of principles and provisions issued by Bangladesh Securities & Exchange Commission (BSEC) on how the company should adopt and follow good governance practices. It has reflected the Board's view and also certified by a Chartered Accountants' firm that the Company's governance regime was fully-compliant with the best practices set out in the code during the year under review.

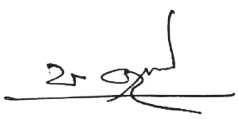
Opinion of External Auditors

Anil Salam Idris & Co. Chartered Accountants, have carried out annual audits to review the system of internal controls, as they considered appropriate and necessary, for expressing their opinion on the financial statements. They have also examined the financial statements made available by the management together with all the financial records, related data, minutes of Shareholders and Board meetings, relevant policies and expressed their opinion on the financial statements. Moreover, in compliance with the conditions of the corporate governance guidelines issued by Bangladesh Securities & Exchange Commission (BSEC) vide their notification no. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018, Basu Banerjee Nath & Co. Chartered Accountants, examined the compliance with the said conditions of corporate governance and certified that JBPLC has complied with the condition of corporate governance stipulated in the above mentioned BSEC's notification.

The Board understands that despite taking all cares any internal control system may have limitations. However, the Board believes that effective control has been maintained over preparation of Financial Statements for the year ended 31 December 2025.

With the best regards,

On behalf of the Board of the Directors of JBPLC



(M. Fazlur Rahman CSP)
Chairman

Internal Control and Compliance

Internal control is a crucial part of Janata Bank's operations, aimed at achieving objectives related to operational efficiency, reliable financial reporting and regulatory compliance. Implemented by the board, management, and staff, this structured process identifies, manages, and mitigates risks. It maintains the integrity of financial and operational information, safeguards assets, and ensures compliance with laws and regulations.

Internal Control Functions

Control Environment: Establishes discipline and structure, emphasizing integrity, ethical values, and competence. The board ensures strong corporate governance and prudent management.

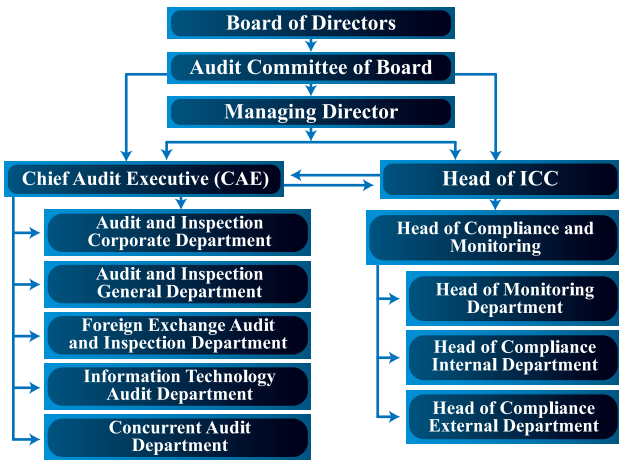
Risk Assessment: Identifies and analyzes risks to the bank's objectives, enabling proactive management and mitigation.

Control Activities: Encompasses policies, procedures, approvals, verifications, reconciliations, and reviews to ensure directives are executed. Segregation of duties prevents errors and fraud.

Monitoring: Regularly assesses the control system's performance, providing feedback for continuous improvement and addressing deficiencies promptly.

Internal Control Structure Components

To ensure an efficient, effective, and compliant internal control system, Janata Bank has segregated its internal control and compliance functions into distinct departments under a structured hierarchy. This structure includes various specialized departments, each with specific roles and responsibilities to manage and control the various risks and business activities the bank is exposed to. The structure is as follows:



Board of Directors: The Board of Directors is at the top of the internal control hierarchy, setting the tone for a strong control environment and providing oversight on all internal control activities.

Managing Director: The Managing Director oversees the implementation of the internal control system, ensuring that all departments adhere to the established policies and procedures.

Head of Internal Control and Compliance (Head of ICC):

The Head of ICC is responsible for the overall administration of the bank's internal control and compliance functions. The Head of ICC, for effective Control and Compliance, has formed the following departments with specific responsibilities:

01. Audit and Inspection Department (AID)

- **AID-Corporate:** Focuses on auditing and inspecting the bank's corporate operations, ensuring that all corporate activities comply with internal policies and external regulations.
- **AID-General:** Conducts general audits and inspections across various departments to evaluate the effectiveness of internal controls and compliance with established procedures.
- **Foreign Exchange Audit and Inspection Department:** Specializes in auditing and inspecting foreign exchange transactions to ensure compliance with relevant regulations and policies.
- **Information Technology Audit Department:** Focuses on auditing the bank's information technology systems, ensuring the integrity, security and effectiveness of IT controls.
- **Concurrent Audit Department:** Conducts continuous audits of ongoing transactions and activities to provide real-time assurance on the effectiveness of internal controls.

02. Monitoring Department

The Monitoring Department continuously oversees the effectiveness of the internal control system through regular supervision and follow-up on compliance issues and provides regular reports on the internal control system's status to senior management and the Board of Directors.

03. Compliance Department

- **Internal Compliance Department:** Ensures that the bank's internal operations comply with established policies and procedures. This department monitors compliance activities across all branches and offices under internal audit.
- **External Compliance Department:** Focuses on ensuring that the bank complies with external regulations and guidelines. This department monitors compliance activities related to audits and inspections by external regulatory bodies, such as Bangladesh Bank and other government agencies.

Janata Bank's internal control and compliance structure is designed to manage and mitigate risks while ensuring compliance with regulatory requirements. By segregating functions into distinct departments- each with specific roles and responsibilities- the bank ensures that each aspect of internal control is effectively managed and monitored. This comprehensive approach contributes to the overall stability and integrity of the bank's operations, enabling it to achieve its objectives efficiently and effectively.

Stakeholders' Information



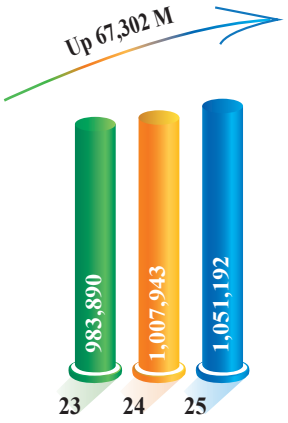
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Financial Highlights

Loans and Advances

BDT in Million



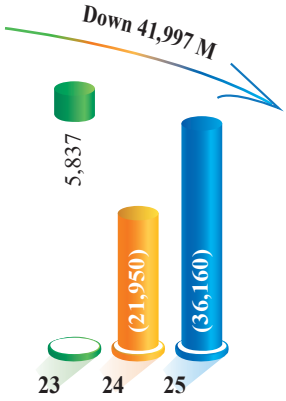
Total Deposits

BDT in Million



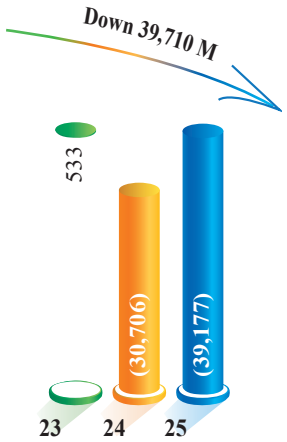
Operating Profit

BDT in Million



Profit after Tax

BDT in Million

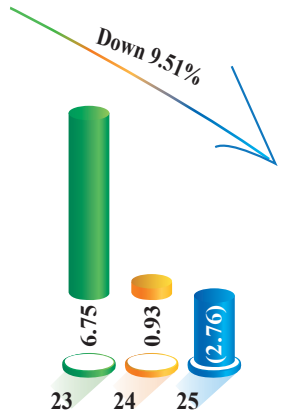


Awards and Recognition

- Certificate of Payment Card Industry Data Security Standard (PCI-DSS) Compliance (3rd Time) (EIC Limited)
- Top 10 Remittance Award-2025 (Centre for NRB)
- Remittance Award-2025 (3rd highest remittance receiver bank) (Ministry of Expatriates' Welfare & Overseas Employment)

Capital to Risk Weighted Asset Ratio (CRAR)

in %



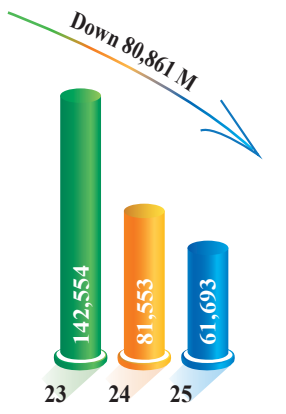
Import

BDT in Million



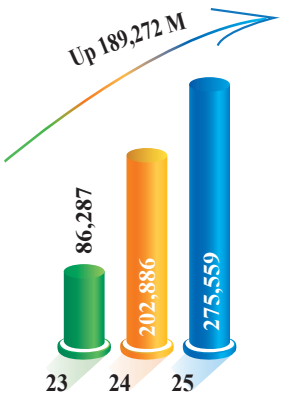
Export

BDT in Million



Foreign Remittance

BDT in Million



Stakeholders' Information

Janata Bank PLC. has adopted sustainability as an unchanged target, because it sees sustainability as an extremely valuable instrument which can be used to create permanent and long term worth to its stakeholders. With a view to ensuring pragmatism in engagement and reporting, the Bank strategically defines the different nature of various key stakeholders as investors, customers, employees, suppliers, communities and environment. Through stakeholders' inclusiveness and strategic engagement, the Bank aims to achieve conclusive and positive outcomes for each of the identified stakeholders.

Stakeholders' Inclusiveness and Engagement

Stakeholders	Communication channel	Frequency	Priorities of Stakeholders
Customers	• Branches, Divisional offices & Area offices • Head office • Face to face • Annual Report • Quarterly Financial Statements • Ongoing market research & product modernism	• Regular • Regular • Regular • Once in a year • Quarterly of a year • Ongoing	• Service quality: Customer relations • Pricing: Value delivered by products and services • Customer satisfaction • Protection of customer rights • Proper compliance with corporate governance principles
Government, Bangladesh Bank and other regulators	• Periodic meetings • Annual General Meeting • Regular reporting • Website, E-mails, Phone calls	• Several times • Once in a year • Regular in specified times • According to necessity	• Proper compliance with corporate governance principles • Reporting in time as per requirement • Timely payment of corporate tax and deposited TDS & VDS.
Shareholders' and analyst	• Annual General Meeting • Business conferences • Press releases • Value added statements • E-mails, Phone calls	• Once in a year • According to events • According to necessity • Once a year (Annual Report) • According to necessity	• Transparency and easy access to information regarding the bank. • Optimal return on investment • Sound governance and risk management
Board & Management	• Board meetings • Audit committee meetings • Risk management committee meetings • Meetings of Management committees	• Minimum once in a quarter • Minimum once in a quarter • Minimum once in a quarter • Daily, Weekly, Monthly, Quarterl	• Compliance with Government, regulators and ownpolicy of BoD. • strategic focus and value creation • Provide update information regarding regular activities of Bank.
Employees	• Internal meetings • Training, workshop and orientation classes • Corporate events • Internet (paperless communication) • Phone calls, website, e-mails	• According to necessity • According to necessity • According to events • According to necessity • According to necessity	• Working conditions • Employee benefits • Employee health and safety • Workplace dialogue & Performancebased career management • Equality of opportunity and diversity
Suppliers and service providers	• Meetings • E-mails, Phone calls • Face to face communication in every units of bank	• According to necessity • According to necessity • According to necessity	• Fair trade and fair enlistment. • Sustainable and stable growth of the bank
Local communities	• Government engaged special/ safety netprograms • CSR activities • Phone calls, website, e-mails	• Several times in a year • Several times in a year • According to necessity	• Support in government engaged special programs. • Support local communities according to their basic needs
Media	• Press conference • Press release • Advertisement • Telephone, e-mail	• According to necessity • According to necessity • According to necessity • According to necessity	• Accurate information • Build relationship

Distribution of Shares

Particulars	Number of Shares	
	As at 31 December 2025	As at 31 December 2024
General Public	--	--
Government	231,400,000	231,400,000
Total	**231,400,000**	**231,400,000**

Distribution of Shares

SL	Name of Shareholders	Position	No. of shareholding as at 31 December 2025
1.	Government of the People's Republic of Bangladesh represented by Secretary, Finance Division, Ministry of Finance	--	231,399,990
2.	Mr. M. Fazlur Rahman	Chairman	1
3.	Mr. Badre Munir Firdaus	Director	1
4.	Dr. Md. Abdus Sabur	Director	1
5.	Mr. Abdul Majid Sheikh	Director	1
6.	Mr. Abdul Awal Sarker	Director	1
7.	Dr. Md. Shahadat Hossain	Director	1
8.	Mr. Md. Ahsan Kabir	Director	1
9.	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Director	1
10.	Mr. Md. Obaidul Hoque	Director	1
11.	Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	1
	Total		**231,400,000**

Though, each Director holds a single share of the Bank, the Government owns 100% share of Janata Bank PLC.

Shareholding of Managing Director, CFO, Company Secretary & Head of Internal Audit

SL	Particulars	% of Shareholding as at 31 December 2025
1.	Managing Director and his spouse and minor children	--
2.	CFO and his spouse and minor children	--
3.	Company Secretary and his spouse and minor children	--
4.	Head of Internal Audit and his spouse and minor children	--

Redressing Shareholders' Complaints

In the 18th Annual General Meeting of the Bank, Directors and shareholders complained about some financial facts and services of the Bank and offered suggestions for development. Management of the Bank took the complaints seriously and worked hard to act as suggested. Some justifications:

SL	Suggestions	Redress to shareholders' suggestions
01	Efforts to be taken to increase cash recovery from classified & written-off loan.	Management has taken necessary steps like "৩১/১২/২০২৪ স্থিতি ভিত্তিক শ্রেণিকৃত ও অবলোপনকৃত ঋণ আদায়ের লক্ষ্যমাত্রা ও কর্মপরিকল্পনা-২০২৫" and "আমানত সংগ্রহ ও শ্রেণিকৃত ঋণ আদায়ে ১০০ দিনের বিশেষ কর্মসূচি-২০২৫" to increase cash recovery from classified & written-off loan. In 2025, total cash recovery from classified & written-off loan has been increased to BDT 6,139.70 million which was BDT 3,689.15 million in 2024 and recovery growth was 66.43%.
02	Increase SME loan	The bank management has been given priority in SME financing for micro economic development. So in line with the Bangladesh Bank directives, the bank disbursed BDT 27,937.02 million SME loan in 2025. Total SME loans as on 31 December 2025 were BDT 110,423.90 million which is 10.50% of total loan.
03	Liquidity Management.	The bank management has taken and implemented "১২০ দিনের স্বল্প সুদ ও সুদবিহীন আমানত সংগ্রহের বিশেষ কর্মপরিকল্পনা-২০২৬" and "আমানত হিসাব খোলা ও পুরস্কার প্রদানের বিশেষ কর্মপরিকল্পনা-২০২৫" to meet the liquidity demands of the bank and further strengthening the base of deposit through deposit collection.
04	Reduce the number of loss branches	Following the instructions given by the management, in 2025 total number of loss branches has been reduced to 18 which was 38 in 2024.

18th Annual General Meeting



Standing from left to right Mr. Md Abdul Alim Khan (Former Company Secretary), Mr. Md. Ahsan Kabir (Director), Mr. Md. Kausar Alam FCS, FCMA, FCCA, ACA (Director), Mr. Abdul Majid Sheikh (Director), Dr. Md. Abdus Sabur (Director), Mr. Badre Munir Firdaus (Director), Mr. M. Fazlur Rahman (Chairman), Dr. Md. Shahadat Hossain (Director), Mr. Md. Azimuddin Biswas NDC (Additional Secretary), Mr. Md. Mazibur Rahman (Managing Director), Mr. Abdul Awal Sarker (Director), Mr. Md. Obaidul Hoque (Former Director) and A. K. M. Khabir Uddin Chowdhury (Former Director)..

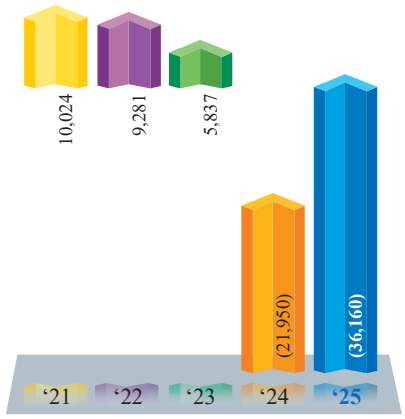
Comparative Financial Highlights of JBPLC

(BDT in million unless stated otherwise)

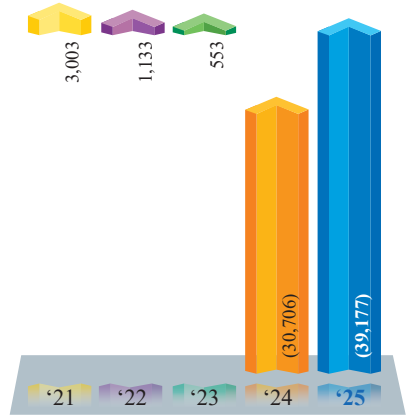
Particulars	2025	2024	Increase/ (Decrease)	Change %
Income Statement				
Total revenue	72,345.04	69,020.65	3,324.39	4.82%
Total expenses	108,505.52	90,970.40	17,535.12	19.28%
Operating profit	(36,160.48)	(21,949.75)	(14,210.73)	(64.74%)
Profit before tax	(38,199.74)	(28,583.75)	(9,615.99)	(33.64%)
Profit after tax	(39,177.12)	(30,706.13)	(8,470.99)	(27.59%)
Earnings per share	(169.30)	(132.70)	(36.60)	(27.58%)
Net Interest Margin (NIM)	(10.14%)	(4.09%)	(6.05%)	-
Assets & Liabilities				
Total assets	1,608,943.58	1,471,372.43	137,571.15	9.35%
Total loans and advances	1,051,191.51	1,007,942.50	43,249.01	4.29%
Property, plant and equipment	7,525.27	8,142.50	(617.23)	(7.58%)
Total deposit	1,255,498.54	1,098,095.07	157,403.47	14.33%
Shareholders' equity	(25,564.31)	12,392.93	(37,957.24)	(306.28%)
Capital				
Paid up capital	23,140.00	23,140.00	-	-
Capital maintained	(35,652.61)	10,987.02	(46,639.63)	(424.50%)
Risk weighted assets (RWA)	1,291,857.91	1,185,572.95	106,284.96	8.96%
Minimum capital requirement	129,185.79	118,557.30	10,628.50	8.96%
Capital to risk weighted asset ratio (CRAR)	(2.76%)	0.93%	(3.69%)	-
Share Information				
Earnings per share (EPS)	(169.30)	(132.70)	(36.60)	(27.58%)
Net assets value per share (NAVPS)	(110.48)	53.56	(164.04)	(306.27%)
Net operating cash flow per share (NOCFPS)	413.04	(102.68)	515.72	502.26%
Number of Share	231.40	231.40	-	-
Regulatory Ratio				
Cash reserve requirement (CRR)	4.16%	4.12%	0.04%	-
Statutory liquidity ratio (SLR)	16.53%	13.68%	2.85%	-
Capital to risk weighted asset ratio (CRAR)	(2.76%)	0.93%	(3.69%)	-
Credit deposit ratio	81.98%	90.13%	(8.15%)	-
Asset Quality				
Earning assets	619,228.11	583,991.27	35,236.84	6.03%
Amount of classified loans and advances (NPL)	728,042.44	680,658.64	47,383.80	6.96%
% of classified loans and advances (% NPL)	69.26%	67.53%	1.73%	-
Net NPL ratio	62.16%	61.24%	0.92%	-
Maintainable provision for loans and advances	56,953.63	56,257.34	696.29	1.24%
Provision maintained for loans and advances	56,953.63	56,257.34	696.29	1.24%
Classified other assets (Including Nostro and IBT)	6,873.69	3,192.48	3,681.21	115.31%
Total classified assets	734,916.12	683,851.13	51,064.99	7.47%

Graphical Presentation

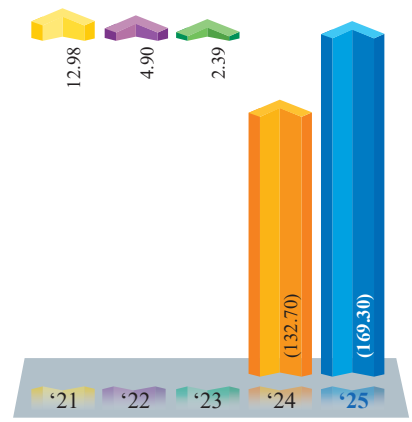
Operating Profit
(BDT in Million)



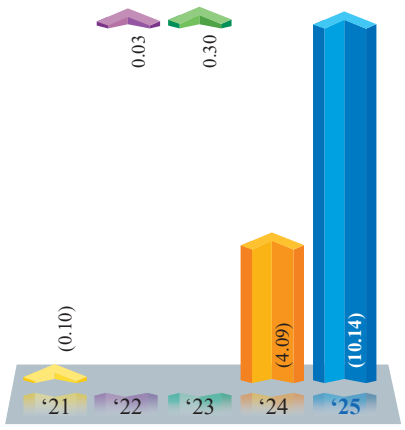
Net Profit after Tax
(BDT in Million)



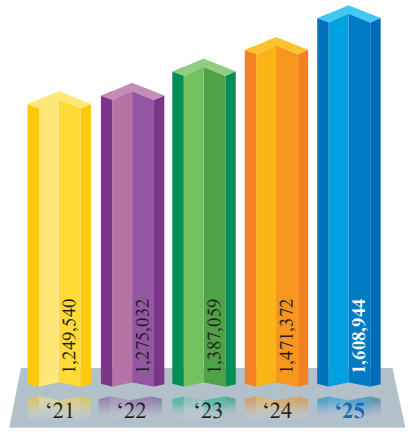
Earning Per Share
(BDT)



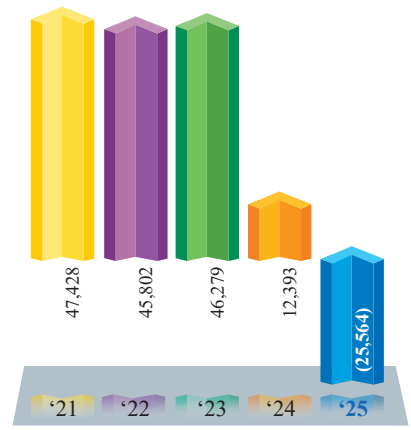
Net Interest Margin (NIM)
(%)



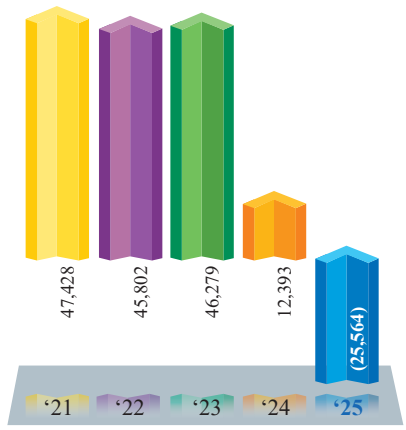
Total Assets
(BDT in Million)



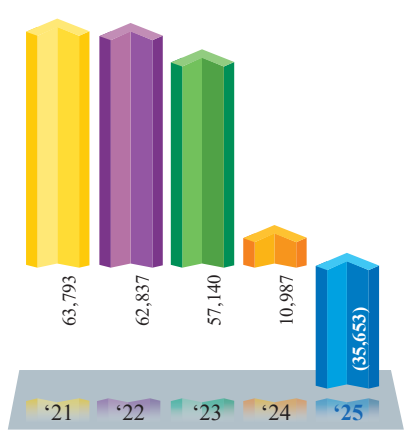
Net Assets
(BDT in Million)



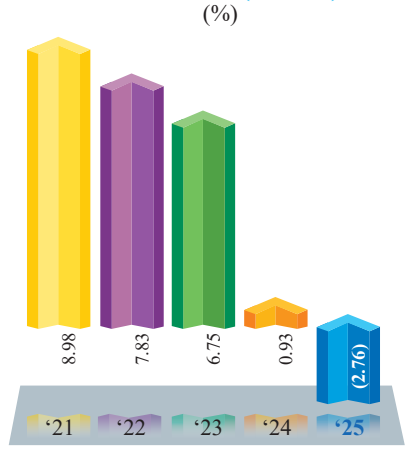
Shareholders' Fund
(BDT in Million)



Regulatory Capital
(BDT in Million)



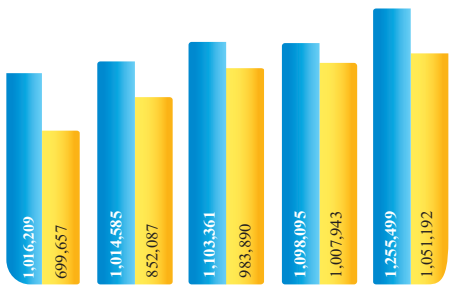
Capital to Risk Weighted Asset Ratio (CRAR)
(%)



Graphical Presentation

Deposits and Advances

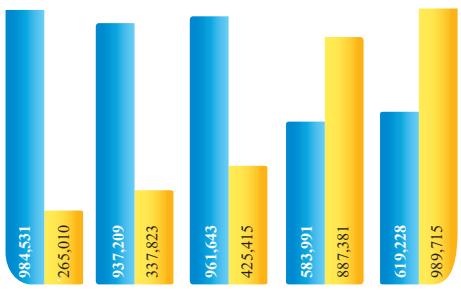
BDT in Million



Deposits
2025
1,255,499
BDT in Million
2024
1,098,095
BDT in Million
14.33% ▲
Growth

Earning and Non-earning Assets

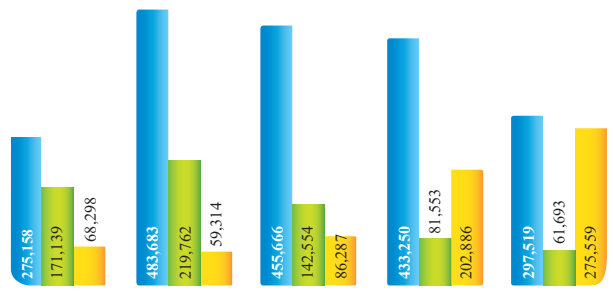
BDT in Million



Earning Assets
2025
619,228
BDT in Million
2024
583,991
BDT in Million
6.03% ▲
Growth

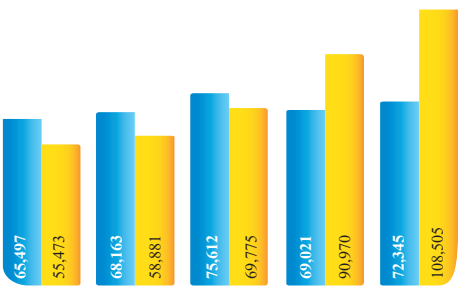
Import, Export and Foreign Remittance

BDT in Million



Total Revenue and Expenses

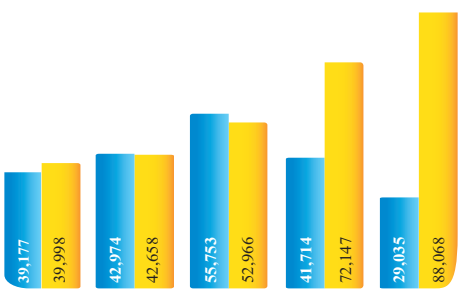
BDT in Million



Total Revenue
2025
72,345
BDT in Million
2024
69,021
BDT in Million
4.82% ▲
Growth

Interest Income and Interest Expenses

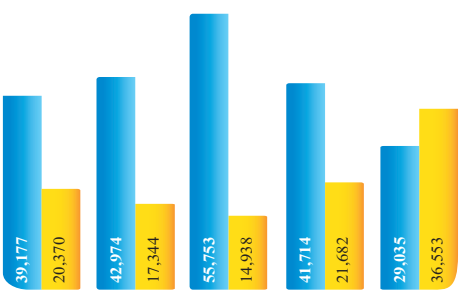
BDT in Million



Net Interest Margin (NIM)
2025
(10.14%)
2024
(4.09%)
6.05% ▼
Growth

Income from Loans and Investment

BDT in Million



Income from Investment
2025
36,553
BDT in Million
2024
21,682
BDT in Million
68.59% ▲
Growth

Key Financial Information

(BDT in million unless stated otherwise)

Particulars	2025	2024	2023	2022	2021
Balance Sheet Matrix					
Authorized capital	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Paid up capital	23,140.00	23,140.00	23,140.00	23,140.00	23,140.00
Reserve fund & surplus	(48,704.31)	(10,747.07)	23,138.55	22,661.83	24,288.45
Total shareholders' equity/Net assets	(25,564.31)	12,392.93	46,278.55	45,801.83	47,428.45
Capital employed	700,327.23	711,741.26	481,111.28	549,549.87	526,107.25
Deposits	1,255,498.54	1,098,095.07	1,103,360.63	1,014,584.97	1,016,208.50
Loans and advances	1,051,191.51	1,007,942.50	983,889.95	852,086.77	699,656.76
Investments	293,723.47	242,783.51	190,475.10	198,808.48	367,680.58
Property, plant & equipment (Fixed Assets)	7,525.27	8,142.50	8,647.12	8,797.53	9,222.74
Total assets	1,608,943.58	1,471,372.43	1,387,058.68	1,275,032.27	1,249,540.23
Total off balance sheet exposures	190,580.87	174,057.68	166,449.48	136,193.01	119,705.81
Earning assets	619,228.11	583,991.27	961,643.43	937,209.00	984,530.51
Non-earning assets	989,715.47	887,381.16	425,415.25	337,823.27	265,009.72
Income Statement Matrix					
Interest income	29,034.57	41,713.93	55,752.51	42,974.01	39,177.32
Investment income	36,553.21	21,681.88	14,937.96	17,343.97	20,370.05
Non-interest income	6,757.26	5,624.84	4,921.97	7,844.75	5,949.31
Total income	72,345.04	69,020.65	75,612.44	68,162.73	65,496.68
Interest expenses	88,068.35	72,146.85	52,965.69	42,658.17	39,997.83
Non-interest expenses	20,437.17	18,823.55	16,809.40	16,223.29	15,474.85
Total expenses	108,505.52	90,970.40	69,775.09	58,881.46	55,472.68
Net interest income (NII)	(59,033.78)	(30,432.92)	2,786.82	315.84	(820.51)
Net interest margin (NIM)	(10.14%)	(4.09%)	0.30%	0.03%	(0.10%)
Net non-interest expenses	13,679.91	13,198.71	11,887.43	8,378.54	9,525.54
Operating profit	(36,160.48)	(21,949.75)	5,837.35	9,281.27	10,024.00
Earnings before interest (non-operating), depreciation and tax	(35,241.45)	(21,021.53)	6,790.29	10,222.71	10,948.63
Profit before provision & tax	(36,160.48)	(21,949.75)	5,837.35	9,281.27	10,024.00
Profit before tax	(38,199.74)	(28,583.75)	2,347.25	2,067.72	5,088.74
Net profit after tax	(39,177.12)	(30,706.13)	553.10	1,133.43	3,003.19
Capital Matrix					
Risk weighted assets (RWA)	1,291,857.91	1,185,572.95	846,493.83	802,119.41	710,237.51
Minimum capital requirement	129,185.79	118,557.30	84,649.38	80,211.94	71,023.75
Total regulatory capital maintained	(35,652.61)	10,987.02	57,139.64	62,836.76	63,793.32
Capital surplus/(deficit)	(164,838.40)	(107,570.28)	(27,509.74)	(17,375.18)	(7,230.43)
Capital to risk weighted asset ratio (CRAR)	(2.76%)	0.93%	6.75%	7.83%	8.98%
Tier-I capital ratio	(3.30%)	(0.08%)	3.84%	4.55%	5.16%
Tier-II capital ratio	0.54%	1.01%	2.91%	3.28%	3.82%
Amount of Tier-I capital	(42,568.11)	(983.98)	32,486.58	36,520.61	36,626.90
Amount of Tier-II capital	6,915.50	11,971.00	24,653.06	26,316.15	27,166.42
Return on average risk weighted asset	(3.16%)	(3.02%)	0.07%	0.15%	0.46%
Internal capital generation ratio	1.65	(110.61%)	59.50%	63.17%	63.73%

Key Financial Information

(BDT in million unless stated otherwise)

Particulars	2025	2024	2023	2022	2021
Asset Quality					
Classified loans & advances (Non-performing loan)	728,042.44	680,658.64	250,088.86	151,975.17	123,199.92
Percentage of NPLs to total loans and advances	69.26%	67.53%	25.42%	17.84%	17.61%
Net NPL ratio	62.16%	61.24%	16.80%	8.67%	9.47%
Gross NPL Coverage	29.64%	26.61%	56.24%	80.73%	84.18%
SMA to credit portfolio	2.39%	2.29%	3.55%	9.70%	17.28%
Maintainable provision for unclassified loans	5,157.30	7,212.80	16,894.85	15,557.90	14,033.50
Maintainable provision for classified loans	51,796.33	49,044.54	38,505.95	37,956.20	37,106.40
Total maintainable provision for loans and advances	56,953.63	56,257.34	55,400.80	53,514.10	51,139.90
Total provision maintained for loans and advances	56,953.63	56,257.34	55,400.84	53,514.11	51,139.93
General provision maintained (Including OBS)	6,915.50	8,971.00	18,653.05	17,316.14	15,166.41
Specific provision maintained	51,796.33	49,044.54	38,505.99	37,956.17	37,106.36
Maintainable provision for investment	1,191.50	1,191.50	1,191.47	878.31	139.08
Provision maintained for investment	1,191.50	1,191.50	1,191.50	1,191.50	494.23
Classified other assets (Including Nostro and IBT)	6,873.69	3,192.48	4,380.46	4,040.40	3,645.63
Maintainable provision for other assets (Including Nostro and IBT)	4,027.25	3,632.10	4,759.08	4,353.32	3,485.96
Provision maintained for other assets (Including Nostro and IBT)	4,119.45	4,119.45	4,823.45	4,520.86	3,584.34
Total classified assets	734,916.12	683,851.13	254,469.31	157,984.09	128,954.08
Total unclassified assets	874,027.46	787,521.30	1,132,589.37	1,117,048.18	1,120,586.15
Maintainable provision for contingent liabilities	1,758.20	1,758.20	1,758.20	1,758.00	1,132.80
Provision maintained for contingent liabilities	1,758.20	1,758.20	1,758.20	1,758.20	1,132.84
Current assets	568,900.80	609,823.23	803,554.72	631,434.03	515,602.56
Current liabilities	908,616.35	759,631.17	905,947.40	725,482.40	723,432.98
Net current assets	(339,715.55)	(149,807.94)	(102,392.68)	(94,048.37)	(207,830.42)
Average assets	1,540,158.01	1,429,215.56	1,331,045.48	1,262,286.25	1,146,425.71
Long term liabilities	725,891.54	699,348.33	434,832.73	503,748.04	478,678.80
Long term liabilities/current liabilities	0.80	0.92	0.48	0.69	0.66
Financial Ratios: Profitability					
Operating profit ratio	549.08%*	(74.82%)	12.68%	19.91%	20.26%
Operating profit as a percentage of average working fund	(3.07%)	(2.03%)	0.57%	0.95%	1.18%
Net interest income ratio	(203.32%)	(72.96%)	5.00%	0.73%	(2.09%)
Return on average asset	(2.54%)	(2.15%)	0.04%	0.09%	0.26%
Return on assets (ROA)	(2.43%)	(2.09%)	0.04%	0.09%	0.24%
Return on equity (ROE)	153.25%*	(247.77%)	1.20%	2.47%	6.33%
Return on investment (ROI)	12.89%	10.55%	8.62%	6.60%	6.38%
Return on loans & advances	2.87%	4.37%	6.11%	5.68%	6.13%
Return on working fund	(3.33%)	(2.84%)	0.05%	0.12%	0.35%
Return on earning assets	(6.51%)	(3.97%)	0.06%	0.12%	0.34%
Return on capital employed	(5.59%)	(4.31%)	0.11%	0.21%	0.57%
Gross profit ratio	(49.98%)	(31.80%)	7.72%	13.62%	15.30%
Net profit ratio	(54.15%)	(44.49%)	0.73%	1.66%	4.59%
Operating profit per employee	(2.51)	(1.53)	0.46	0.76	0.82
Net profit per employee	(2.72)	(2.14)	0.04	0.09	0.25
Operating profit per branch	(38.92)	(23.63)	6.30	10.08	10.92

* Operating Profit, Net Profit and Equity are negative; therefore Operating profit ratio and Return on Equity (ROE) appears positive in 2025.

Key Financial Information

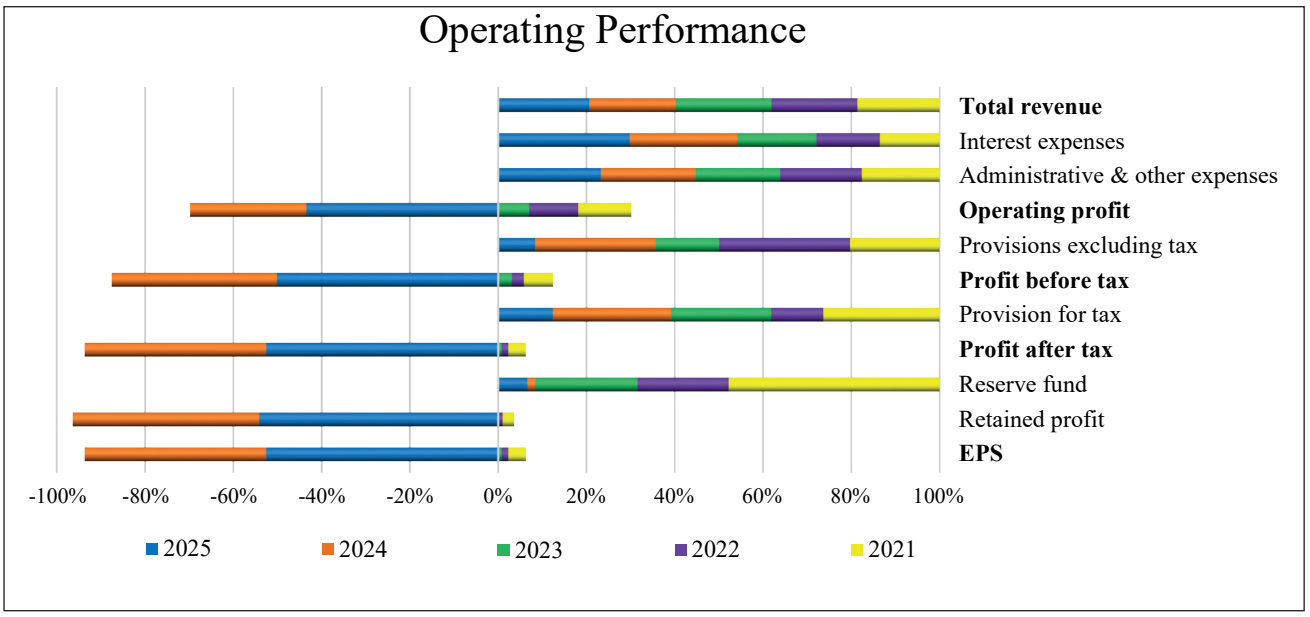
(BDT in million unless stated otherwise)

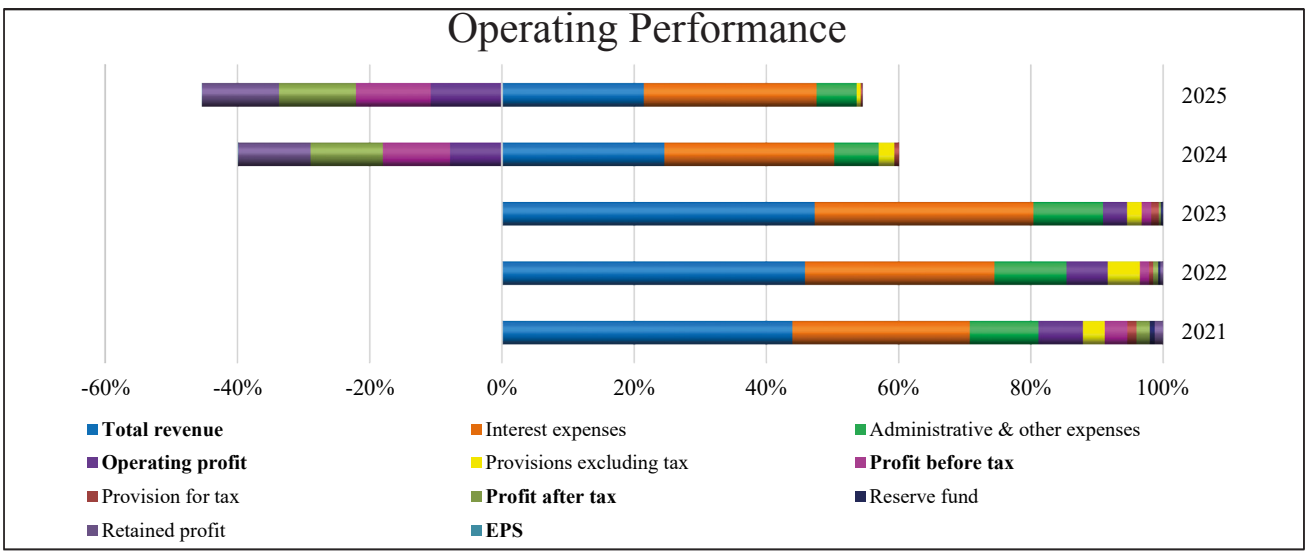
Particulars	2025	2024	2023	2022	2021
Financial Ratios: Liquidity and Regulatory					
Current ratio (times)	0.63	0.80	0.89	0.87	0.71
Quick ratio/Acid test ratio (times)	0.36	0.39	0.65	0.56	0.38
Actual cash reserve held with BB	50,357.51	44,418.21	53,787.49	41,875.77	39,811.49
Cash reserve ratio (CRR) or Liquidity ratio	4.16%	4.12%	4.80%	4.33%	3.97%
Actual statutory liquidity reserve held with BB	199,923.87	147,646.50	154,956.13	153,230.56	320,270.17
Statutory liquidity ratio (SLR)	16.53%	13.68%	13.82%	15.84%	31.96%
Medium term funding ratio (MTFR)	40.49%	65.10%	46.63%	74.71%	73.01%
Maximum cumulative outflows (MCO)	19.66%	21.68%	14.46%	15.69%	15.15%
Credit deposit ratio (CDR) or Advance Deposit Ratio (ADR)	81.98%	90.13%	88.06%	82.93%	67.70%
Financial Ratios: Other Performance Ratio					
Net interest income as a percentage of working funds	(5.02%)	(2.81%)	0.27%	0.03%	(0.10%)
Non-interest income as a percentage of working funds	0.57%	0.52%	0.48%	0.80%	0.70%
Operating cost	1.72%	2.08%	2.14%	1.89%	1.99%
Efficiency ratio	28.25%	27.27%	22.23%	23.80%	23.63%
Provision Coverage Ratio	8.93%	9.50%	24.14%	37.69%	42.98%
Burden ratio	0.89%	0.92%	0.89%	0.66%	0.83%
Cost of deposit	7.84%	7.00%	5.54%	4.53%	4.34%
Yield on loans and advances	2.87%	4.37%	6.11%	5.68%	6.13%
Net interest income on average earning assets	(9.81%)	(3.94%)	0.29%	0.03%	(0.09%)
Interest spread	(4.97%)	(2.63%)	0.57%	1.14%	1.79%
Cost of fund	9.65%	8.93%	7.49%	6.21%	6.15%
Net spread	(3.05%)	(2.36%)	(0.04%)	0.50%	0.66%
Cost to income ratio	149.98%	131.80%	92.28%	86.38%	84.70%
Administrative cost	1.72%	2.08%	2.14%	1.89%	1.99%
Debt equity ratio (times)	(63.94)	117.73	28.97	26.84	25.35
Foreign Exchange Business					
Import	297,519.00	433,250.00	455,666.40	483,683.20	275,158.00
Export	61,692.60	81,552.90	142,553.80	219,761.60	171,139.30
Foreign Remittance	275,559.00	202,885.80	86,286.70	59,313.80	68,298.00
Shares Information Matrix					
No. of shares	231.40	231.40	231.40	231.40	231.40
Earnings per share (EPS) (in BDT)	(169.30)	(132.70)	2.39	4.90	12.98
Net asset value per share (NAVPS) (in BDT)	(110.48)	53.56	199.99	197.93	204.96
Market price per share	Not listed in any stock exchange				
Price earnings ratio	Not listed in any stock exchange				
Dividend:					
Cash	-	-	10.00	10.00	10.00
Bonus	-	-	-	-	-
Dividend cover ratio (times)	-	-	113.34	300.32	14.32
Other Information					
Number of branches (in number)	929	929	926	921	918
Number of employees (in number)	14,390	14,323	12,737	12,173	12,220
Relationship management application	367	376	409	421	455

Horizontal & Vertical Analysis
Operating Performance

(BDT in million unless stated otherwise)

Particulars	2025	2024	2023	2022	2021
Total revenue	72,345.04	69,020.65	75,612.44	68,162.73	65,496.68
Interest expenses	88,068.35	72,146.85	52,965.69	42,658.17	39,997.83
Administrative & other expenses	20,437.17	18,823.55	16,809.40	16,223.29	15,474.85
Operating profit	(36,160.48)	(21,949.75)	5,837.35	9,281.27	10,024.00
Provisions excluding tax	2,039.26	6,634.00	3,490.10	7,213.55	4,935.26
Profit before tax	(38,199.74)	(28,583.75)	2,347.25	2,067.72	5,088.74
Provision for tax	977.38	2,122.38	1,794.15	934.29	2,085.55
Profit after tax	(39,177.12)	(30,706.13)	553.10	1,133.43	3,003.19
Reserve fund	147.06	40.25	516.62	460.84	1,067.73
Retained profit	(39,324.18)	(30,746.38)	36.48	672.59	1,935.46
EPS	(169.30)	(132.70)	2.39	4.90	12.98



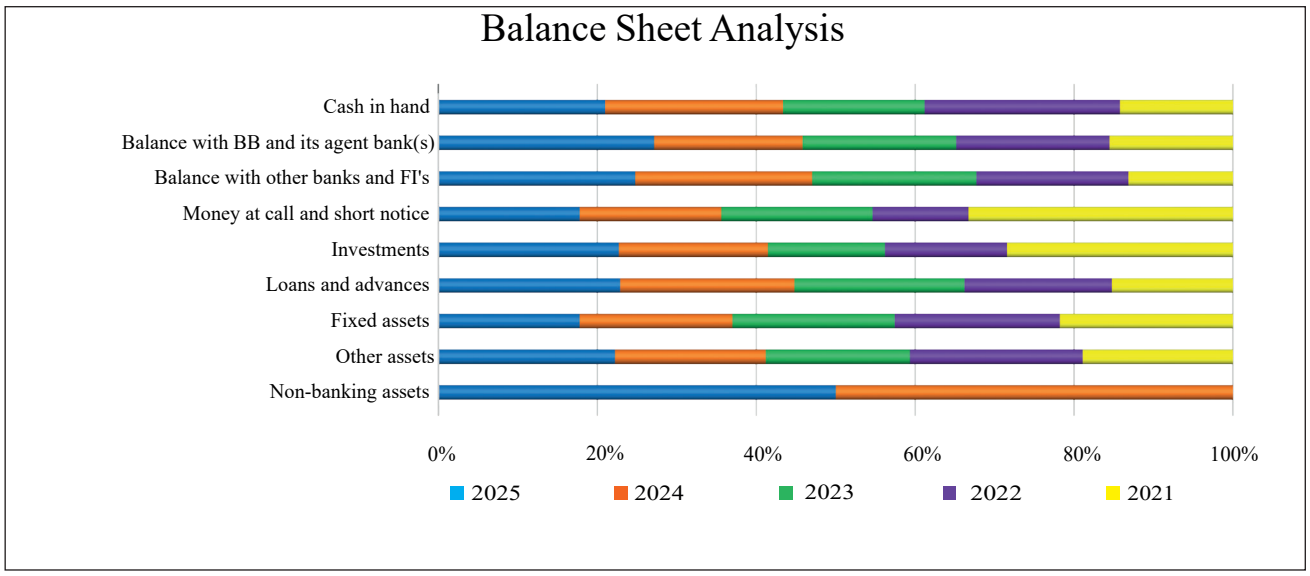


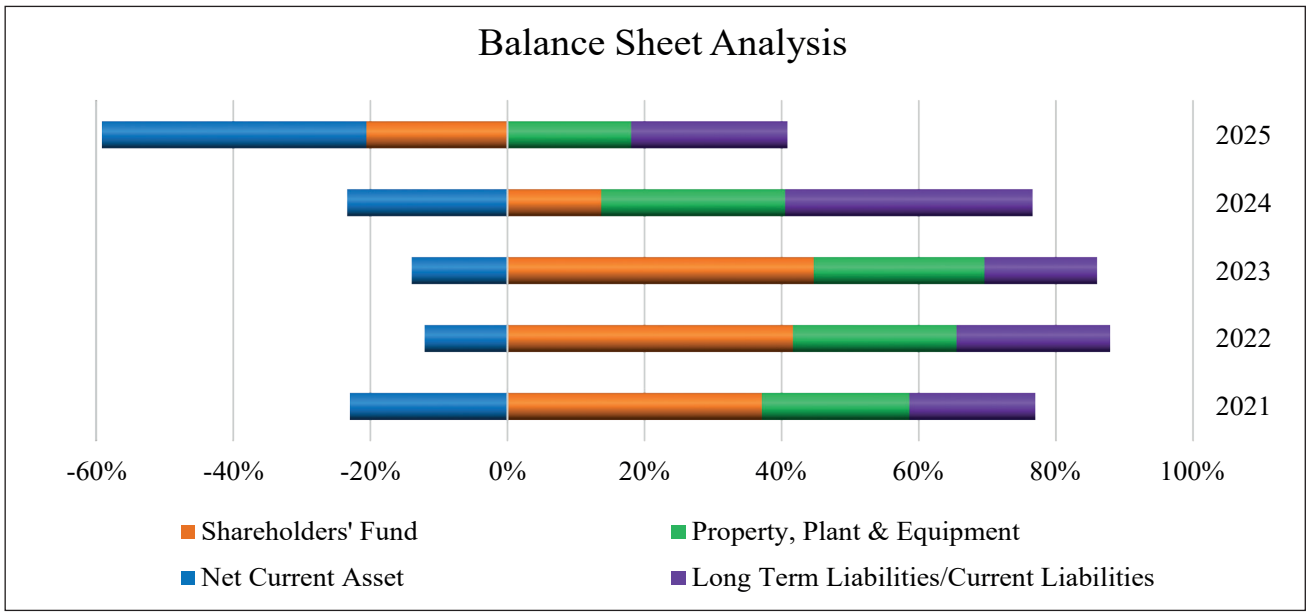
Horizontal & Vertical Analysis

Balance Sheet Analysis

(BDT in million unless stated otherwise)

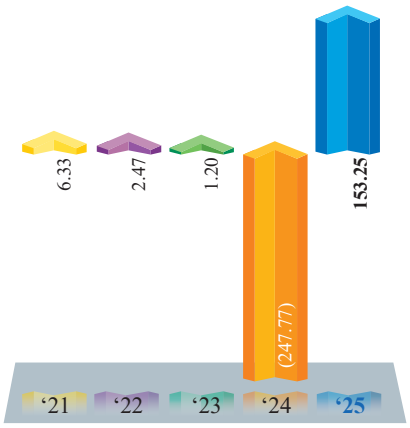
Particulars	2025	2024	2023	2022	2021
Cash in hand	9,348.96	9,974.62	7,939.65	10,955.33	6,342.82
Balance with BB and its agent bank(s)	75,223.96	51,739.82	53,570.80	53,353.71	43,056.15
Balance with other banks and FI's	79,730.68	71,698.83	66,517.01	61,607.97	42,364.67
Money at call and short notice	2,720.55	2,725.06	2,910.06	1,845.25	5,087.26
Investments	293,723.47	242,783.51	190,475.10	198,808.48	367,680.58
Loans and advances	1,051,191.51	1,007,942.50	983,889.95	852,086.77	699,656.76
Fixed assets	7,525.27	8,142.50	8,647.12	8,797.53	9,222.74
Other assets	89,462.98	76,349.39	73,108.99	87,577.23	76,129.25
Non-banking assets	16.20	16.20	-	-	-
Total Assets	**1,608,943.58**	**1,471,372.43**	**1,387,058.68**	**1,275,032.27**	**1,249,540.23**



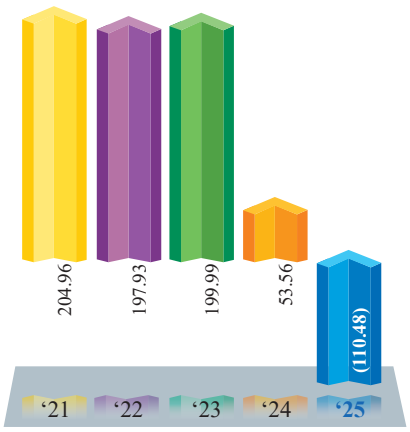


Profitability, Dividend, Performance and Liquidity Ratios

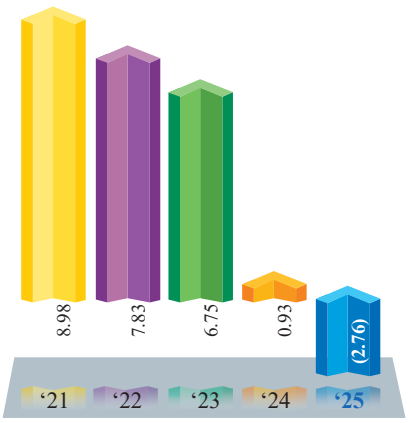
Return on Shareholders' Fund
(%)



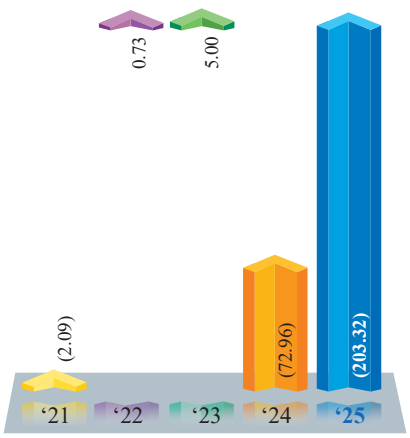
Net Asset Value Per Share (NAVPS)
(BDT)



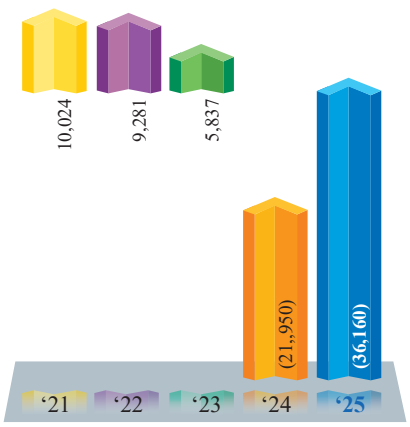
Capital to Risk Weighted Asset Ratio (CRAR)
(%)



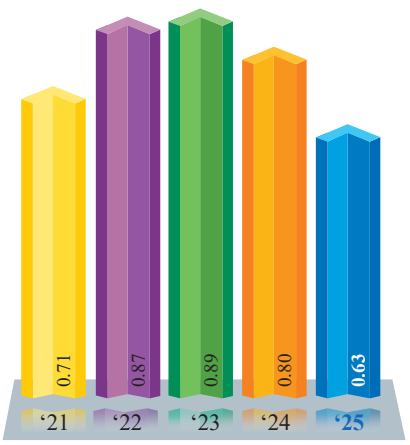
Net Interest Income Ratio
(%)



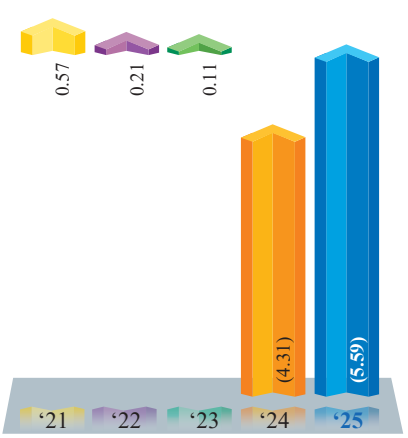
Profit before Provision and Tax
(BDT in Million)



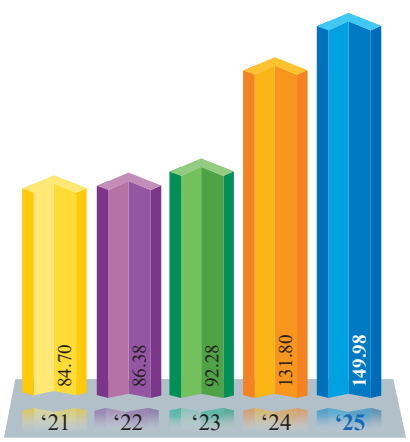
Current Ratio
(times)



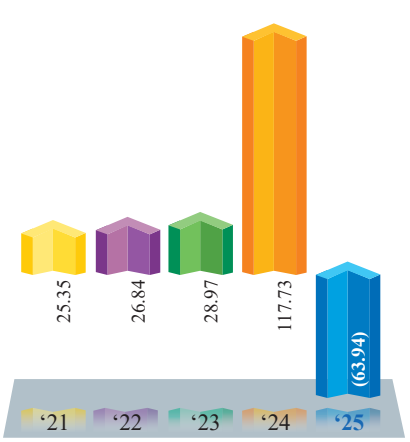
Return on Capital Employed
(%)



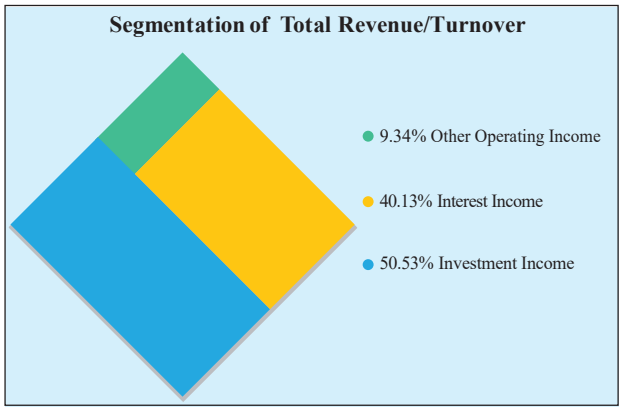
Cost to Income Ratio
(%)

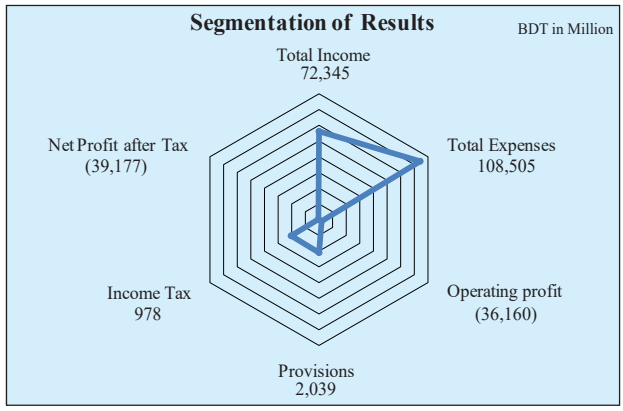


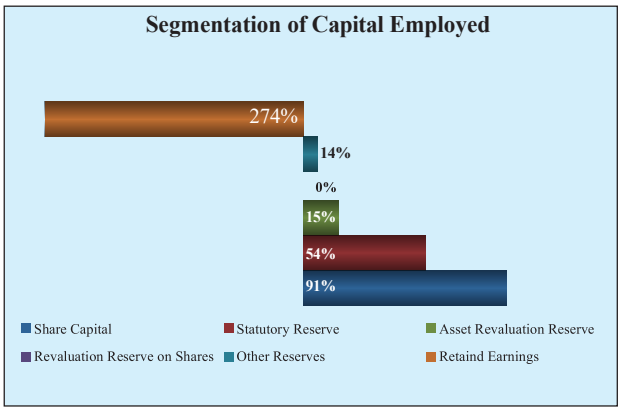
Debt Equity Ratio
(times)

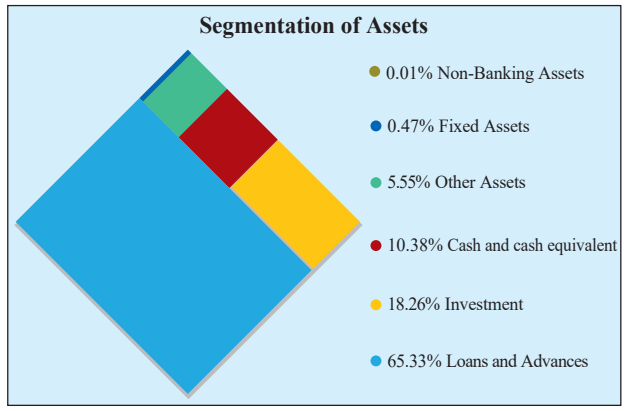


Segment Information-JBPLC







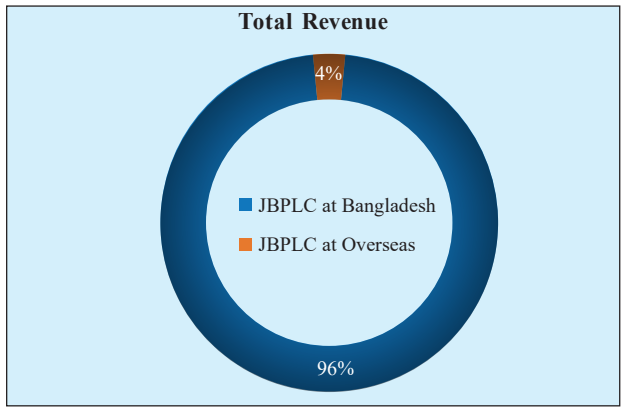


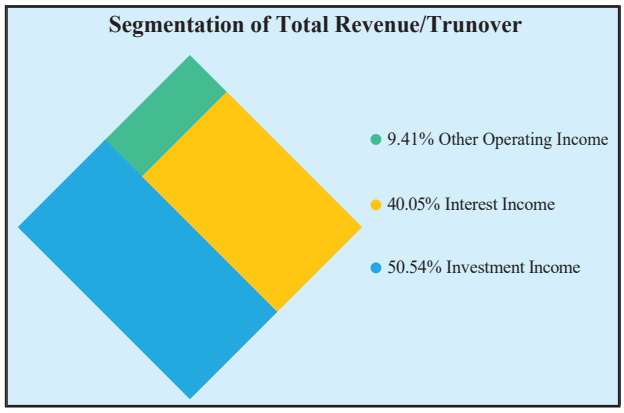
Segment Information-JBPLC Group

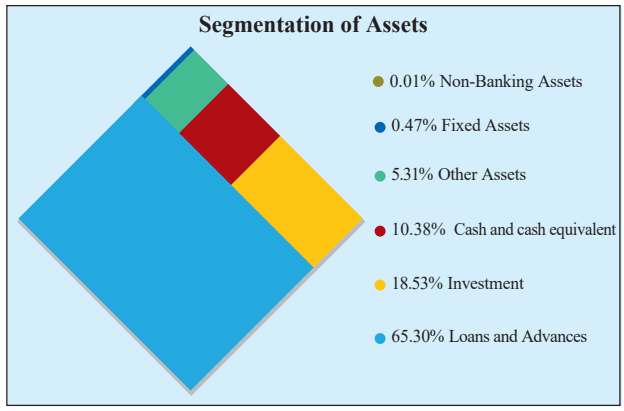
Segmentation of Profit

BDT in Million

Particulars	JBPLC at BD	JBPLC at Overses	Subsidiaries of JBPLC	JBPLC Group
Total Income	69,400.56	2,944.48	167.49	72,512.53
Total Expenditure	107,430.94	1,074.58	183.09	108,688.61
Operating Profit	**(38,030.38)**	**1,869.90**	**(15.60)**	**(36,176.08)**





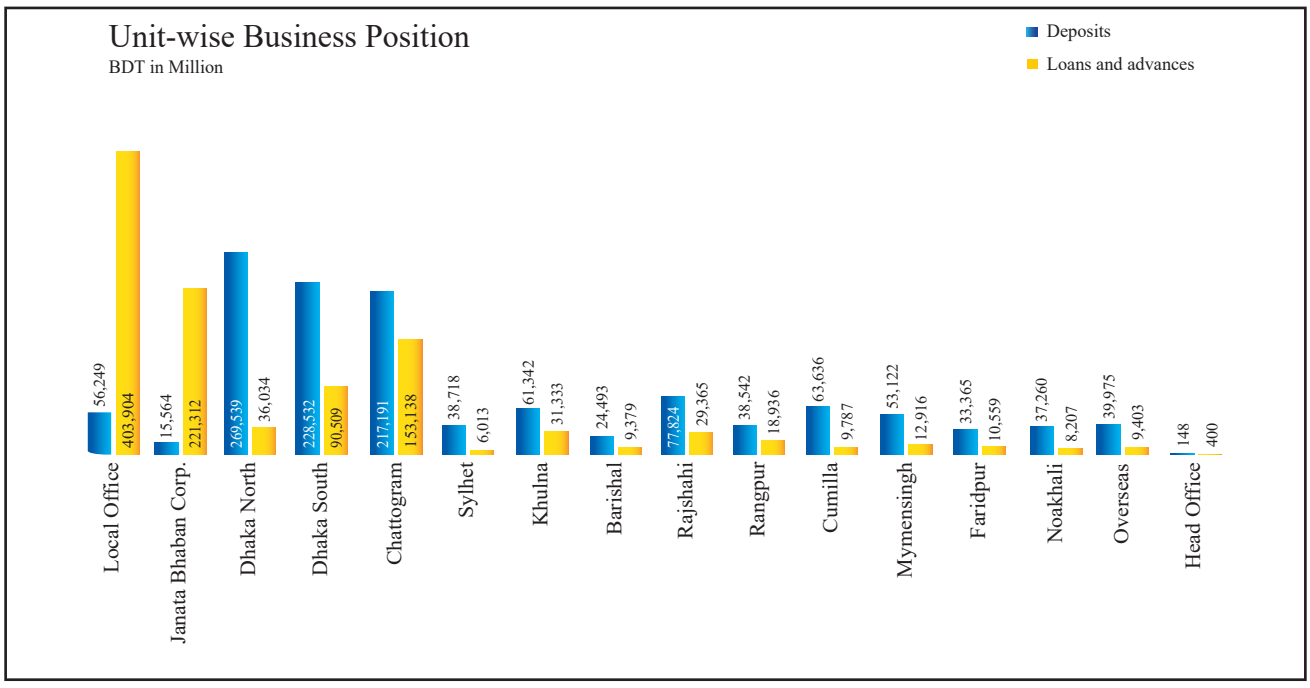


Segment Information-Janata Bank PLC.

Unit-wise Business Position

(BDT in Million)

Sl. No.	Name of Branch/Division	Deposit	Loans & Advances	Operating Profit	Classified Loans (CL)	Import	Export	Foreign Remittance	Cash Recovery from CL	Cash Recovery from Write off Loans
1	Local Office	56,248.72	403,904.29	(19,941.25)	329,959.17	248,442.30	22,644.50	1,156.70	1,801.50	60.15
2	Janata Bhaban Corporate	15,563.50	221,311.70	(12,826.39)	177,364.16	6,761.80	5,435.80	209.60	632.50	0.82
3	Dhaka North	269,539.08	36,033.76	3,588.49	20,094.45	7,254.00	5,786.90	3,110.30	148.10	29.31
4	Dhaka South	228,532.17	90,508.85	1,957.74	34,539.21	19,136.00	11,511.90	169,074.00	418.60	69.26
5	Chattogram	217,190.65	153,137.50	(7,886.31)	137,708.49	8,773.10	1,996.40	57,175.40	308.40	123.51
6	Sylhet	38,717.78	6,012.92	623.20	513.09	442.30	24.70	3,897.70	47.60	6.96
7	Khulna	61,342.32	31,332.56	428.01	8,286.89	3,442.90	13,113.40	1,933.10	608.20	14.44
8	Barishal	24,492.86	9,378.82	255.31	3,367.21	-	-	1,495.70	156.70	20.54
9	Rajshahi	77,823.78	29,364.54	609.47	2,980.57	2,466.00	18.10	4,080.50	283.30	40.13
10	Rangpur	38,542.32	18,935.78	655.40	3,001.35	457.30	7.80	861.60	136.60	62.67
11	Cumilla	63,636.21	9,786.77	1,331.75	584.95	74.90	1,153.10	13,566.60	68.70	2.90
12	Mymensingh	53,121.70	12,915.93	623.27	3,239.55	268.40	-	4,851.50	90.40	16.90
13	Faridpur	33,365.19	10,558.60	437.05	1,524.05	-	-	3,750.80	757.30	20.59
14	Noakhali	37,259.65	8,206.65	725.57	1,160.40	-	-	10,395.50	73.50	8.93
15	Overseas	39,975.03	9,402.84	1,869.90	3,718.90	-	-	-	130.70	0.24
16	Head Office	147.58	400.00	(8,611.69)	-	-	-	-	-	0.26
Total		**1,255,498.54**	**1,051,191.51**	**(36,160.48)**	**728,042.44**	**297,519.00**	**61,692.60**	**275,559.00**	**5,662.10**	**477.60**



Market Value Added Statement

Market value added (MVA) is simply the difference between the current total market value of a company and the capital contributed by investors. As a wealth metric it measures the level of value, the bank has accumulated over time. The formula used to find market value added is:

Market Value Added = Market Value - Capital Invested

Since JBPLC is not enlisted in share market, it is not possible to calculate MVA in a regular method.

Calculation of Market Value Added

Particulars	Number of Share	Value per share (BDT)	Amount (BDT)
Intrinsic value per share	231,400,000	(110.48)	(25,565,072,000)
Book value	231,400,000	100.00	23,140,000,000
Market value added	**231,400,000**	**(210.48)**	**(48,705,072,000)**

Stock Performance

Since Janata Bank PLC. is not enlisted in Bangladesh Securities and Exchange Commission (BSEC), there is no stock performance to report.

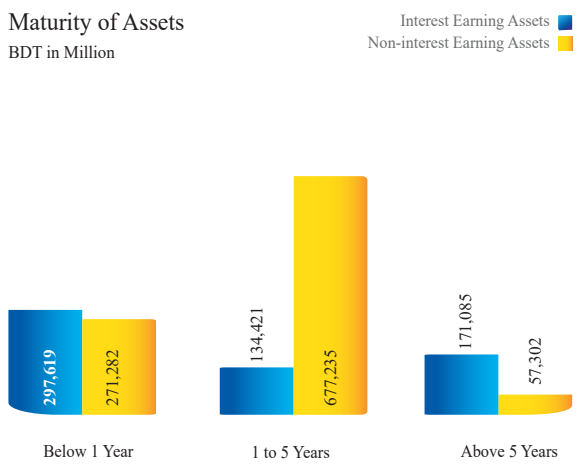
Maintaining Liquidity

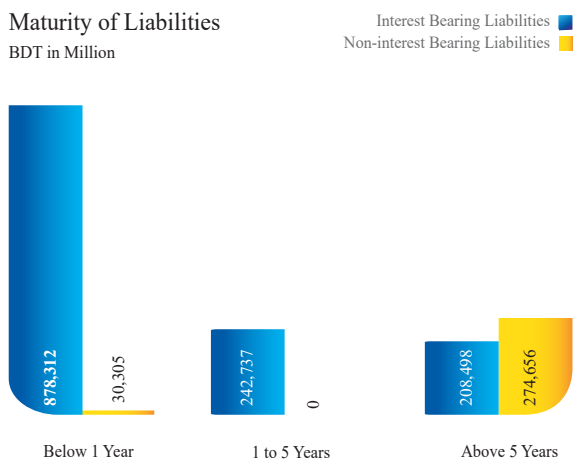
(BDT in Million)

Maturity Analysis	Below 1 Year	1-5 Year	Above 5 years	Total
Interest earning assets	297,619.16	134,420.75	171,085.07	603,124.98
Non-interest earning assets	271,281.65	677,235.20	57,301.75	1,005,818.60
Total Assets	**568,900.81**	**811,655.95**	**228,386.82**	**1,608,943.58**
Interest bearing liabilities	878,311.57	242,737.30	208,498.24	1,329,547.11
Non- interest bearing liabilities	30,304.77	0.00	274,656.01	304,960.78
Total Liabilities	**908,616.34**	**242,737.30**	**483,154.25**	**1,634,507.89**
Maturity Gap	**(339,715.53)**	**568,918.65**	**(254,767.43)**	**(25,564.31)**
Cumulative Gap	**(339,715.53)**	**229,203.12**	**(25,564.31)**	**-**

The liquidity policy of the bank has always been to carry a positive mismatch in the interest earning assets and interest bearing liabilities in the 1-30 days category. Liquid assets ratio of JBPLC stood at 20.69% (required 17.00% of average demand and time deposits) in December 2025.

The assets and liability management committee (ALCO) of the bank monitors the situation and maintains a satisfactory trade-off between liquidity and profitability..





Payment of Dividend

The dividend policy of the bank aims to provide decent dividend to shareholders while retaining sufficient profit in added to strengthen equity, maintain positive growth and fulfil capital requirements. As a result of this prudent dividend policy the bank has developed shareholders' fund at a satisfactory level.

Considering the performance of the bank over the past year, the board has recommended no dividend for the year 2025.

Economic Impact Report

As a state owned commercial bank, the overall mission of JBPLC is not only to deliver optimum value to its customers, employees and shareholders but also to protect the interest of the government, deliver services to the mass people of the country and bring the greater community of the unbanked people under banking facilities and to achieve this, the strategic business policy of JBPLC has been accelerated. This section covers the value; the bank delivers to its shareholders and the nation at large.

The bank's policy has been to deliver optimum value in a manner that is consistent with the highest level of fairness and transparency. For the bank, it has not been a case of adding financial value and enhancing the bottom line at any cost, rather participating in a process of creating value through fair and ethical means. Building sustainable value of all stakeholders is an important corporate goal. Some of the measures taken to create, sustain and deliver optimum value are as follows:

Maintaining Capital Adequacy

Capital adequacy symbolizes the financial strength and stability of a bank. It limits the extent up to which banks can expand their business in terms of risk weighted assets. Like all commercial institutions, banks constantly look at ways of expanding their operations by acquiring property, plant and equipment, opening branches, in addition to mobilizing deposits, providing loans and investing in other assets. Regulatory capital requirements are therefore necessary to prevent banks from expanding beyond their ability to manage (over trading), improve the quality of bank's assets, control the ability of the banks to leverage their growth and lead to higher earnings on assets, leading to peace of mind of all the stakeholders. The bank keeps a careful check on its capital to risk weighted asset ratio. The capital to risk weighted asset ratio computation on solo basis as at 31 December 2025 is given below:

Details of Capital	BDT in Million	
	2025	2024
A. Tier-I Capital	**(42,568.11)**	**(983.98)**
Paid up Capital	23,140.00	23,140.00
Statutory Reserve	13,871.51	13,871.51
Legal Reserve	691.55	532.50
Retained Earnings	(69,937.53)	(29,840.60)
Less: Deferred Tax Asset (2025: 75% and 2024: 55%)	10,314.62	8,290.29
Less: Intangible Assets	19.01	397.10
B. Tier-II Capital	**6,915.50**	**11,971.00**
General Provision for Unclassified Loan including OBS	6,915.50	8,971.00
Suordinated debt	-	3,000.00
C. Risk Weighted Assets (RWA)	**1,291,857.91**	**1,185,572.95**
Credit Risk	1,166,612.44	1,100,383.55
Market Risk	62,469.50	28,471.80
Operation Risk	62,775.97	56,717.60
D. Regulatory Capital	**(35,652.61)**	**10,987.02**
Tier-I Capital	(42,568.11)	(983.98)
Tier-II Capital (Not More than Tier-I Capital)	6,915.50	11,971.00
E. Minimum Capital Requirement (10 % of RWA)	**129,185.79**	**118,557.29**
Capital Surplus/(Shortfall) (D-E)	**(164,838.40)**	**(107,570.27)**
Capital to Risk Wighted Asset Ratio (CRAR) {(Regulatory Capital/RWA)×100}	**(2.76%)**	**0.93%**

Financial Calendar 2025

Events		Date
19th Annual General Meeting	To be held on	18 August 2026
Financial Statements for the year 2025	Signed on	30 April 2026
Audited consolidated results for the 4th quarter ended 31 December 2025	Announced on	30 April 2026
Unaudited solo results for the 3rd quarter ended 30 September 2025	Announced on	11 November 2025
Unaudited solo results for the 2nd quarter ended 30 June 2025	Announced on	11 August 2025
Unaudited solo results for the 1st quarter ended 31 March 2025	Announced on	29 May 2025

Financial Calendar 2026 (Proposed)

Events		Date
20th Annual General Meeting	Will be held on	31 March 2027
Financial Statements for the year 2026	Will be signed on	28 February 2027
Audited consolidated results for the 4th quarter ended 31 December 2026	Will be announced on	28 February 2027
Unaudited solo results for the 3rd quarter ended 30 September 2026	Will be announced on	29 October 2026
Unaudited solo results for the 2nd quarter ended 30 June 2026	Will be announced on	30 July 2026
Unaudited solo results for the 1st quarter ended 31 March 2026	Announced on	21 May 2026

Availability of information about JBPLC

Annual Report 2025 and other information about JBPLC may be viewed on jb.com.bd

JBPLC provides copies of Annual Report to Bangladesh Bank, Bangladesh Securities and Exchange Commission and other banks & financial Institutions.

Governance of Shareholders' Relation

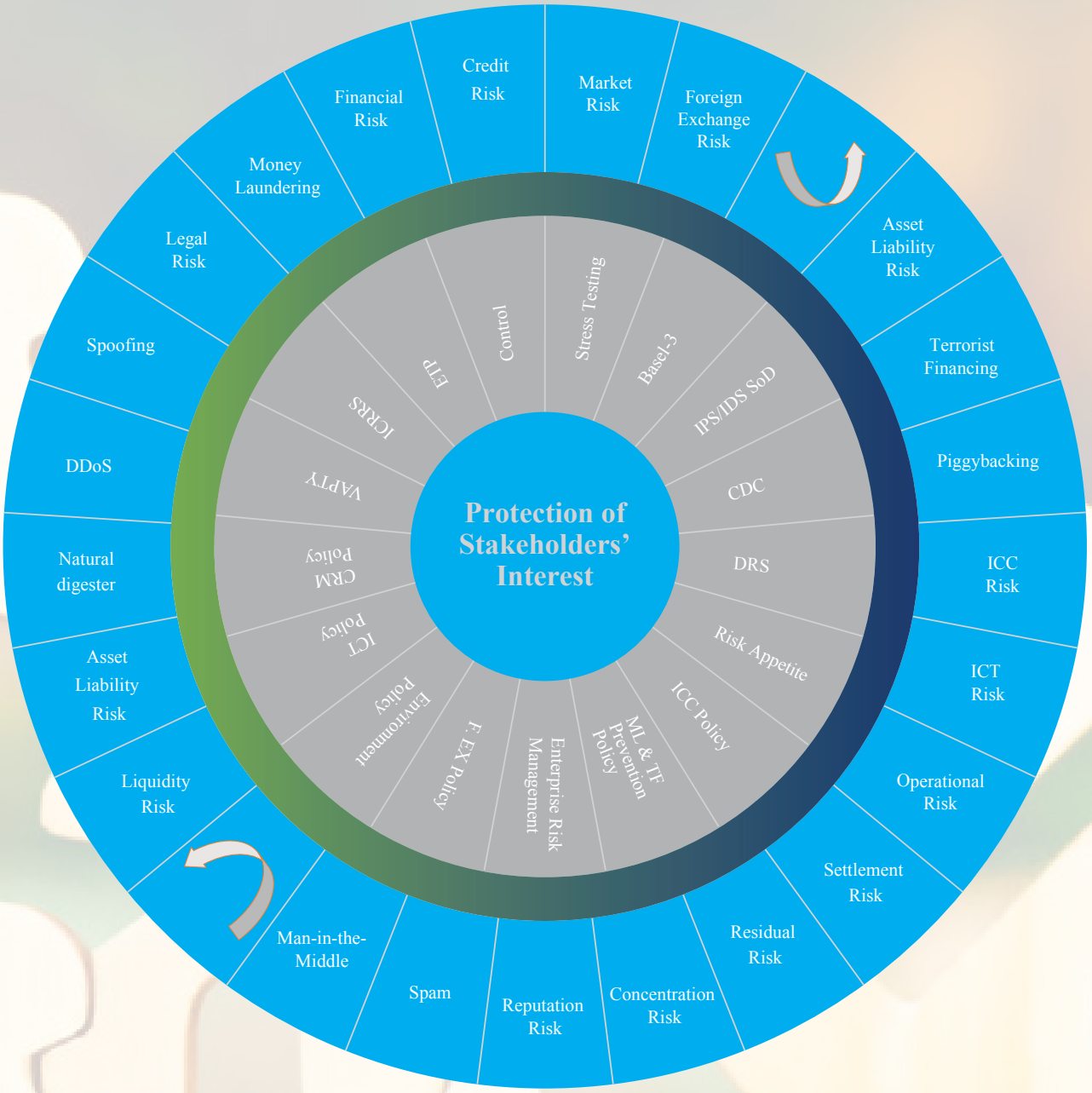
Janata Bank PLC. is strongly committed to equitable treatment of every shareholder, whether they are major or minor shareholder. To ensure equal treatment of all shareholders, the bank maintains following mechanisms:

The shareholders' meetings proceed according to the order of the agenda, without adding new and uninformed agenda, in order to give the opportunity to shareholders to study the information on the given agenda before making a decision. Moreover, there are no changes to the important information in the shareholders' meeting.

The bank continues to have regular communication with the shareholders through periodic updates of performance and at any other time when it believes to be in the best interest of shareholders generally.

Shareholders' Inquiries

Any queries relating to shareholdings e.g. transfer of shares, changes of name and address, and payment of dividend should be sent to the following address:
Company Secretary
Janata Bank PLC.
Head Office
Janata Bhaban (11th floor)
110 Motijheel C/A
Dhaka-1000
Phone: +88-02-223350224
Email: cad@janatabank-bd.com





Risk Management and Control Environment

Risk Management and Control Environment

Risk Management is a crucial issue throughout the world in different areas. Risk is the main cause of uncertainty in any organization. Thus, bank companies increasingly focus more on identifying risks and managing them before they even affect the business. Sound risk management accelerates the success of a bank. That's why banks are struggling to build up a strong risk management culture in the organization. Banks need to make sure it manages risks so that it minimizes its threats and maximizes its potential. The primary objective is to maximize the bank's risk-adjusted rate of return by keeping these exposures within acceptable parameters.

Risk management and the control environment are the twin pillars that ensure the institution remains stable, compliant, and solvent while pursuing profit. While they are closely linked, they serve different functional roles. Risk Management and the Control Environment keep a bank stable, compliant, and operationally sound. Given the scale of its operations (spanning industrial loans down to microfinance), banks utilizes a structured approach aligned with both international best practices (like Basel accords) and the strict guidelines of Bangladesh Bank.



Importance of Risk Management

Risk is the main cause of uncertainty in any organization. Thus, companies increasingly focus more on identifying risks and managing them before they even affect the business. The ability to manage risk will help banks act more confidently on future business decisions. Their knowledge of the risks they are facing will give them various options on how to deal with potential problems.

Risk Management in JBPLC:

Janata Bank PLC (JBPLC) manages a variety of interconnected risks. It utilizes a centralized risk management strategy overseen by the Board of Directors to ensure all potential threats are identified, measured, and monitored. In JBPLC the risk management and control environment is structured to align with the "Risk Based Capital Adequacy" guidelines of Bangladesh Bank (Basel III) and internal governance standards. As of 2024–2026, this bank has emphasized a transition under the theme "Adversity to Achievement," focusing on resilience, transparency, and the mitigation of non-performing loans (NPLs). JBPLC operates under a structured Risk Management and Control Environment designed to align with Bangladesh Bank's "Risk Management Guidelines" and "Internal Control and Compliance (ICC)" framework. Being one of the largest state-owned commercial banks in Bangladesh, JBPLC maintains a multi-layered Risk Management and Control Environment designed to align with Bangladesh Bank's "Core Risk Management Guidelines" and international Basel III standards.

Risk & Uncertainties faced by Bank

Banks have to deal with an innumerable number of risks. Banks have to define and view these risks from many angles. Irrespective of the grouping, the commonly defined risks in the business of banking may include but not limited to the following:

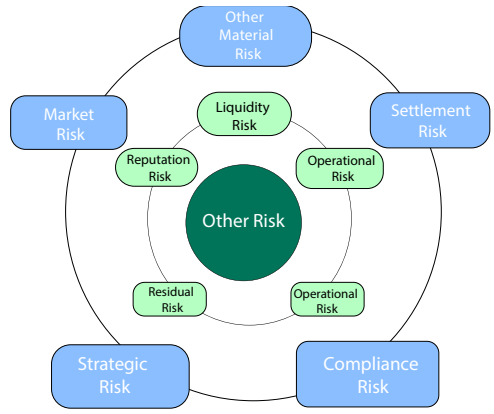
Core Risks

- Credit risk
- Asset-Liability Management Risk
- Money Laundering and TF Prevention Risk
- Foreign Exchange Risk
- Internal Control & Compliance Risk
- Information Communication and Technology Risk

Other risks

- Market Risk
- Operational Risk
- Liquidity Risk
- Concentration Risk
- Residual Risk
- Reputation Risk
- Strategic Risk
- Settlement Risk
- Compliance Risk
- Other Material Risks





Risk Management and Control Environment

Risk Management Committee of the Board:

A risk management committee of the board has been formed as per BRPD Circular No.11 dated 27 October 2013 and Bank Company Act-1991 sec-15(b)(3) comprising of five members from the Board of Directors.



Risk Management Framework:

JBPLC utilizes a "Three Lines of Defence" model to ensure that risks are identified, measured, and mitigated across all levels of the organization.

Risk Governance Structure:

- **Board Risk Management Committee (BRMC):** A top-level committee that formulates risk strategies and appetite.
- **Executive Risk Management Committee (ERMC):** Comprised of senior management to monitor the day-to-day implementation of risk policies.
- **Chief Risk Officer (CRO):** Leads the independent Risk Management Division (RMD.

Core Risk Areas:

- **Credit Risk:** Managed through a rigorous credit appraisal system, including CIB (Credit Information Bureau) reports, financial sensitivity analysis, and post-disbursement monitoring.
- **Market & Liquidity Risk:** Overseen by the **Asset-Liability Committee (ALCO)**, which manages interest rate fluctuations and ensures sufficient liquidity for obligations.
- **Operational Risk:** Focuses on internal process failures, human error, and system glitches.

Current Challenges & Focus

The bank's control environment currently prioritizes:

- NPL Management: Implementing more aggressive recovery systems and legal actions agains habitual defaulters
- Digital Security: Enhancing IT controls to protect against cyber threats as the bank expands its digital banking services
- Stress Testing: Conducting regular simulations to assess the bank's resilience against extreme economic shifts (e.g., fuel crisis or currency volatality)

Compliance and Regulatory Oversight

As a Public Limited Company (PLC), JBPLC is subject to heightened transparency requirements:

Bangladesh Bank Regulations

Strict adherence to the Banking Companies Act 1991 and circulars regarding Non-Performing Loans (NPLs) and Capital Adequacy

Basel III Compliance

Maintaining the required **Capital to Risk-weighted Asset Ratio (CRAR)** to ensure a buffer against financial shocks.

Anti-Money Laundering (AML):

Implementation of KYC (Know Your Customer) and TP (Transaction Profile) monitoring to mitigate financial crime risks.

Internal Control Environment

The control environment is the "set of standards" that provides the discipline and structure for the bank's operations

Integrity & Ethics: Enforced through a formal Code of Conduct and "Whistle-blower" policies to report irregularities.

Internal Control & Compliance (ICC): A dedicated division that operates independently of business lines to perform regular audits and ensure regulatory compliance.

Audit Committee: A sub-committee of the Board that reviews the effectiveness of internal controls and the accuracy of financial reporting..

Management Information System (MIS): JBPLC has been upgrading its technology (CBS) to ensure real-time data integrity for faster risk identification.

Main Tools for Risk Management

The procedural framework of Janata Bank PLC (JBPLC) is a systematic process that ensures every potential threat, from a small branch error to a major market shift, is handled through a standardized set of steps. This framework is based on the ISO 31000 standard and Bangladesh Bank's Risk-Based Supervision (RBS) guidelines

Here is the step-by-step procedure followed within the bank:

Risk Identification

- This is the "early warning" stage. JBPLC identifies risks through:
  - **Self-Assessment:** Departments and branches use "Risk Control Self-Assessment" (RCSA) tools to list potential problems.
  - **External Factors:** Monitoring changes in Government policy, dollar exchange rates, and inflation.
- **Audit Findings:** Identifying gaps in security or process during internal inspections

Risk Assessment & Measurement

- Once a risk is found, the bank calculates how much damage it could cause.
  - **Probability vs. Impact:** Every risk is mapped on a scale. A "High Impact/High Probability" risk (like a large loan default) gets immediate attention.
  - **Stress Testing:** The bank runs "what-if" scenarios (e.g.,*"What happens to capital if the interest rate rises by 2%?"*).
  - **Credit Scoring:** Individual loan applicants are measured against a standardized scoring model before approval.

Risk Mitigation (Treatment)

- The bank decides how to handle the assessed risk using four main strategies:
  - **Transfer:** Using insurance or guarantees to move the risk to another party.
  - **Avoidance:** Declining a loan or exiting a business sector that is too dangerous.
  - **Reduction:** Strengthening internal controls, like adding more "Makers & Checkers" in a digital transaction.
  - **Acceptance:** If the risk is very low, the bank accepts it as a cost of doing business.

Risk Mitigation (Treatment)

- Risk management is not a one-time event; it is continuous.
  - **Dashboard Reporting:** Every month, **Risk Management Division (RMD) of** JBPLC prepares and sends a "Monthly Risk Management Report" (MRMR) to Bangladesh Bank.
  - **Regulatory Reporting:** Every half year JBPLC send a "Comprehensive Risk Management Report" (CRMR) to Bangladesh Bank.

Risk Mitigation (Treatment)

- This is the final "safety net" to ensure the procedures actually work.
  - **Compliance Checks:** Ensuring all actions follow the Banking Companies Act.
  - **Independent Audit:** The Internal Control & Compliance (ICC) division audits the Risk Management Division itself to ensure no biasness.
  - **Policy Update:** If a new type of fraud emerges (like a new cyber-attack method), the board reviews and updates the procedural manual immediately.

Risk Management Committees, Formation and Risk Management Functions

JBPLC has adopted the regulatory guidelines and developed its own risk management strategies and policies for risk management.

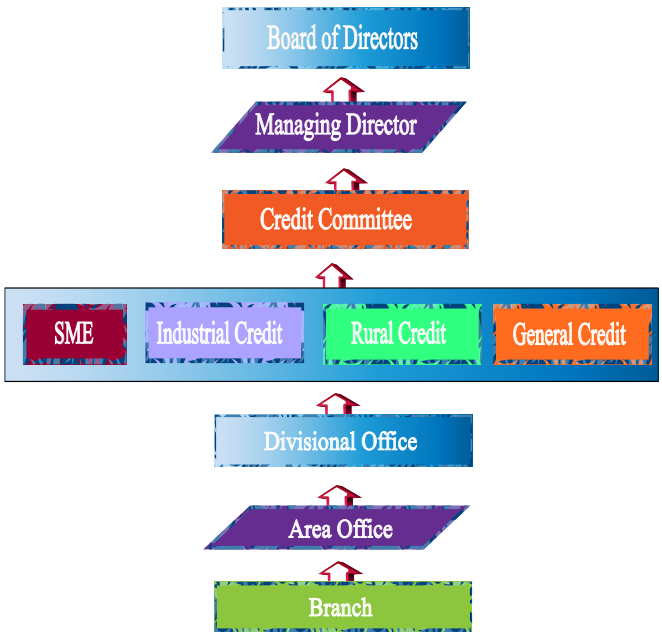
RMC of the Board	Five members from the Board	Oversight the overall risk management policies and activities
Executive RMC	Twelve members from different departmental headed by DMD (RMD)	Supervise comprehensive risk management activities and take necessary action for risk mitigation/minimization.
Credit Risk Sub-Committee	Seven members from all credit departments headed by GM (credit)	Collect and analyze credit risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)
Asset-Liability Risk Sub-Committee	Six members headed by GM (Treasury)	Collect and analyze respective risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)
Money Laundering Risk Sub-Committee	Four members headed by GM (GBD)	Collect and analyze money laundering risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)
F. Ex. Risk Sub-Committee	Six members headed by GM (Treasury)	Collect and analyze F. Ex risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)
ICT Risk Sub-Committee	Three members headed by GM (ICTD)	Collect and analyze ICT risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)
ICC Risk Sub-Committee	Five members headed by GM (ICC)	Collect and analyze ICC risk related data, identify, measure, monitor, control and report the key risks to Chief Risk Officer (CRO)

Procedural Framework:

Nowadays both individuals and institutions have become increasingly complex and precarious. So, management of risk required a policy and process. Risk management guidelines are formulated for each core risk. It has been prepared analysing the nature, types and frequency of risk occurring.

(1) Procedural Framework for Credit Risk

Although the Board of Directors holds the sole right of credit sanctioning, the power is delegated to the Managing Director. The credit sanctioning authority is also delegated to various lower levels of the management line to strike a balance between adequate control and flexibility in credit operations to ensure full transparency and accountability at all levels. Even a manager of a small branch has the credit sanctioning authority. But there is a well-defined, clear and sound credit granting process applicable for all sanctioning authorities.



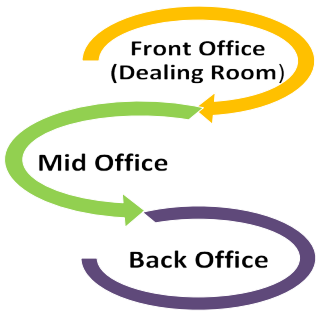
The process includes:
i. Selection of borrower;
ii. Credit appraisal;
iii. Credit assessment;
iv. Credit risk grading;
v. Credit approval & sanctioning;
vi. Credit disbursement;
vii. Credit monitoring;

(2) Procedural Framework for Asset-Liability Risk

The asset and liability management committee (ALCO) is responsible for Asset-Liability management. It is the key unit of the risk management system. ALCO consists of the bank's senior management and is headed by CEO & Managing Director. The committee meets at least once in a month, addresses all the risks and tries to find out the solution for mitigating the risks.

(3) Procedural Framework for Foreign Exchange Risk:

Our foreign exchange dealing activities are done through:



(4) Procedural Framework for Money Laundering Risk:



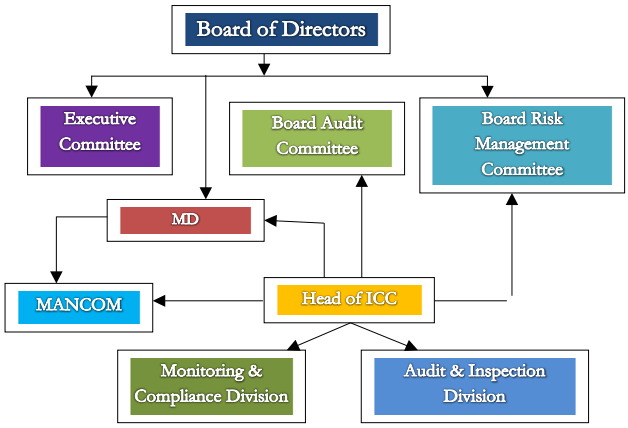
Money Laundering and Terror Financing issues are crucial part of core risk management activities. We have framed a structure to fight against those risks.

(5) Procedural Framework for ICT Risk

The adoption of ICT in banks has improved customer services, facilitated accurate records, provides for Home and Office Banking services, ensures convenient business hour, prompt and fair attention, and enhances faster services. ICT has also brought hazards or risks with its blessings. It needs a logical framework to manage ICT risks. Our ICT framework consists of:
- ICT System Department
- ICT Operation Department
- ICT Audit
- ICT Support Cell
- ICT Security Cell
- Disaster Management Cell

(6) Procedural Framework for ICC Risk:

An appropriate and effective control environment is in place in our bank to manage and control operational activities in a sound and prudent manner. Our internal control and compliance framework is:



Risk Appetite

Risk Management Department prepares Risk Appetite Statement, a formal declaration of the amount and types of risk bank willing to take on to achieve its strategic goals, where risk limits are set in different sectors like Overall growth of loans and advances, NPL to total loans, Recovery against classified loan, Off-balance sheet exposure to total assets, Overdue accepted bills , Rescheduled/Restructured loans to total loans, Written off loan to total NPL, Impact on net interest income(NII) due to 1% adverse change in interest rate, Bucket-wise gap under simple sensitivity analysis for interest risk, Net open position limit, Interest



Risk Appetite

waiver to NPL (%), Bucket-wise gap under SLP, Top-10 deposit suppliers to total deposit, High cost deposit to total deposit, Commitment limit, Wholesale borrowing guideline(WBG) limit, Reducing Loss due to internal and external fraud, Credit rating of bank. CAMELS rating, Average Core risks rating, Operating expenses to operating income, CRAR, CRAR after shock, loan portfolio etc. and sent to Bangladesh Bank within stipulated time.

Risk Mitigation (At a Glance)

Types of Risks	Detail of Risks	Department	Summary of mitigation activities
Credit Risk	Risk of not being able to recover loans and other exposure owing to deterioration in the business condition and other circumstances of counterparties in transactions.	Credit Departments	• Overall planning of credit operations. • Credit analysis and approval. • Credit supervision and monitoring. • Credit risk grading. • Counterparty rating.
Market Risk	Risk of losses due to fluctuations in market interest rates, currency exchange rates, stock prices and other market indicators.	Treasury Departments	Overall planning for funding and treasury operation. • Treasury and securities planning. • Forecasting money market and capital market trends. • Monitoring F. Ex. Transactions
Liquidity Risk	Risk that the bank may be short of funds to meet its obligations.	Treasury Department (ALCO Unit)	• Maintaining standard liquidity profiles. • Lessen the gap between rate sensitive assets and liabilities. • Formulation of strategy for liquidity contingency plan.
Money Laundering Risk	Risk of unusual/suspicious transaction through banking channel.	Anti- Money Laundering cell	Implementation of KYC policy. •Monitoring unusual/suspicious transactions. •Cash transaction report to Bangladesh Bank. •Creating awareness among the employees through training/ workshops.
CT Risk	Risk of errors, unethical conduct of other circumstances related to computer system.	ICT Department	Formulation of ICT security policy, physical security policy, password policy etc. •ICT administration and management policy, disaster management policy and system audit policy.
Operational Risk	Risk of errors, unethical conduct of other circumstances in operations.	Monitoring Department	• Outline and implementation of ICC policy. • Monitoring of all operational activities. • Taking corrective measures to reduce operational risks.
Compliance Risk	Risk of incurring losses owing to legal uncertainties and other problems related to contracts.	Compliance Department	• Monitoring and follow up of legal aspects. • Ensuring compliance of regulatory Requirements.
Environmental Risk	Environmental risk is an actual or potential threat of adverse effects on living organisms and environment.	Credit Departments	• Formulated an Environment Risk Management policy. • Environmental Risk Rating of clients. • Enhancement of Green Finance.

Types of Risks	Detail of Risks	Department	Summary of mitigation activities
Strategic Risk	Current or prospective risk relates to earnings and capital that arises from adverse business decisions, improper implementation of decisions or lack of responsiveness to changes in the business environment both internal and external.	Risk Management Department	Develop business strategies at the very beginning of the year; • Resources are employed to achieve the strategic goals; • Identifying potential external & internal strategic risks earlier; • Strategic business plans are reviewed and modified analyzing the scenario.
Capital Risk	Improper management of capital resulting shortfall against regulatory requirement.	Basel Unit	• Formulation of capital plan; • Acceleration of counterparty rating to reduce risk weighted assets; • Increase of capital through broadening profitability; • Monitoring and supervision to stop new classification of loans; • Formed taskforce to accelerate recovery of classified loans;
Stress Testing	Measurement of shock absorbing capacity of the bank.	Basel Unit	• Stress Testing on quarterly basis; • Scaling of shock absorbing capacity; • Taking steps to increase resilience capacity of the bank.

Reporting to Bangladesh Bank (BB)

JBPLC prepares and submits various reports to BB with due approval regularly Stress Testing, Recovery Action Plan, Minimum Capital Requirement (MCR) under Pillar-I of Basel-III, Internal Capital Assessment Adequacy Plan (ICAAP) under Pillar-II of Basel-III, Market Disclosures under Pillar-III of Basel-III, Risk Appetite Statement, Monthly, Risk Management Report (MRMR), Comprehensive Risk Management Report (CRMR), Reporting Under Memorandum of Understanding (MOU), Risk Based Supervision (RBS), Review Report on Risk management Policies and effectiveness of Risk Management Functions etc. are being prepared, placed before management and Board of Directors related committee and sent to Bangladesh Bank regularly as per the instructions and guidelines.

Out look towards Risk Management

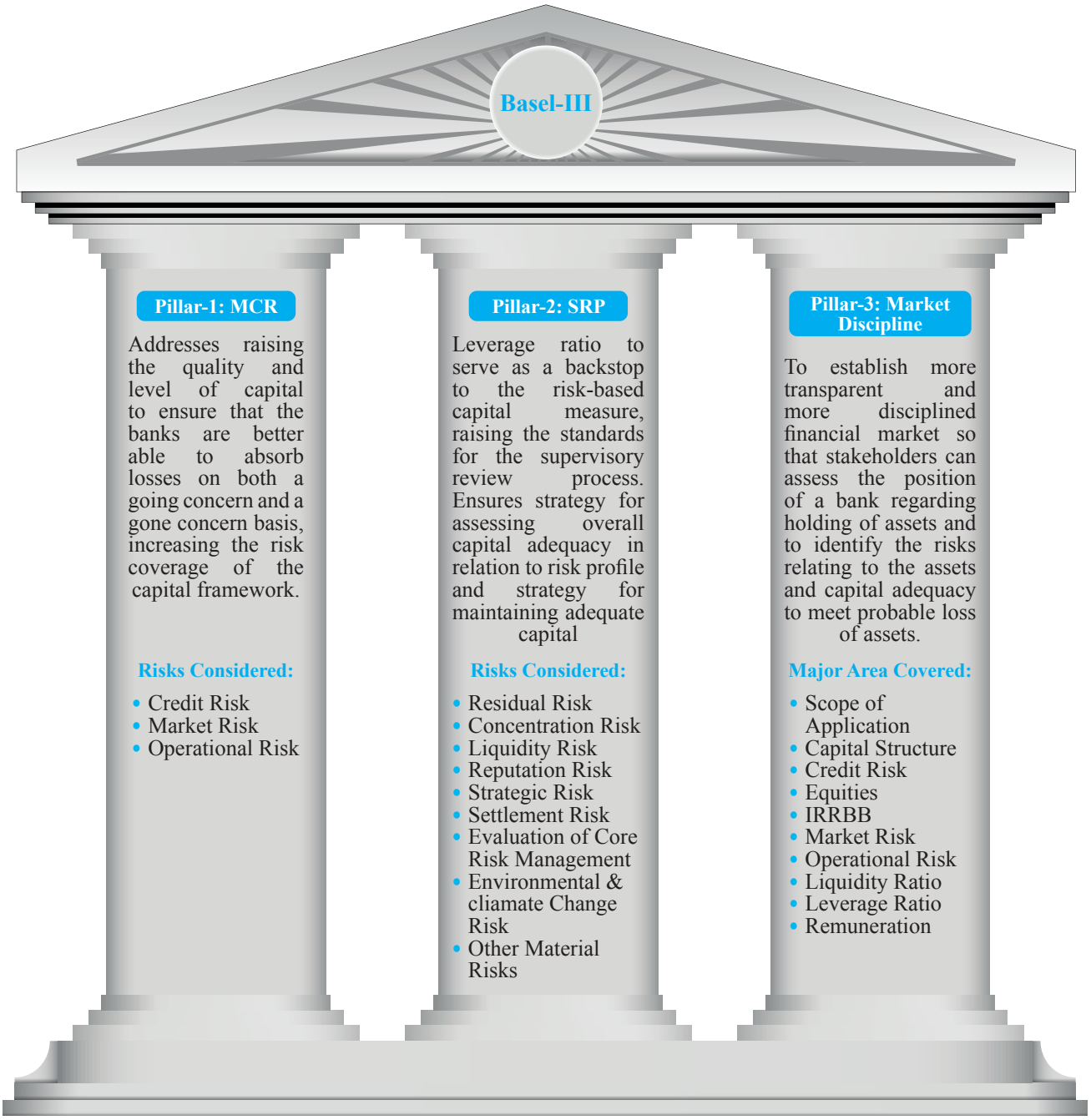
JBPLC is working with a modern regulatory framework recently introduced by Bangladesh Bank, (Risk Based Supervision) RBS, to monitor the financial health of banks more effectively. Instead of a "one-size-fits-all" inspection, the RBS approach allows regulators to focus their resources on the areas where a bank faces the greatest risks. JBPLC is always in the front to adopt tools and techniques to address and mitigate all kinds of inherent and potential risks in our banking operations. As we know poor risk management leads to severe losses, that is why, to combat the new risks mode our risk management should be upgraded and new strategies/techniques should be taken. Our outlooks toward the new dimensional risks are:

- Building up a sound risk management culture is the highest priority.
- The Bank attaches highest concentration to establish, maintain and upgrade risk management infrastructure, systems and procedures.
- Sufficient resources are allocated to improve skills and expertise of relevant banking professionals to manage the risk effectively
- Updating the risk management manuals.
- Preparation of a Comprehensive MIS.
- Preparation of short term and long term strategies for risk management.
- Organization of workshop/seminar/training for the awareness of the employees.
- Use of modern tools, techniques, models for risk assessment and analysis.
- Developing positive motivational attitude among the employees towards risk management.

Basel III Compliance Report

To strengthen global capital and liquidity rules for promoting a more resilient banking sector, the Basel Committee on Banking Supervision (BCBS) issued "Basel III: A global regulatory framework for more resilient banks and banking systems" in December 2010. Objectives of Basel-III were to improve the banking sector's ability to absorb shocks arising from financial and economic stress, reducing the risk of spillover from the financial sector to the real economy and to improve risk management and governance as well as strengthen transparency and disclosures. Bangladesh Bank issued Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework) for banks in line with Basel III through BRPD circular No. 18 dated 21 December 2014.

These global regulatory and supervisory standards have 3 pillars.



Minimum Capital Requirement

Basel III Requirement	Compliance
All scheduled banks must maintain the minimum required capital fixed by Bangladesh Bank from time to time. Minimum capital requirement is 10% of risk weighted assets. This is 12.50% with Capital Conservation Buffer.	As per Basel III, maintained Capital to Risk Weighted Asset Ratio (CRAR) of JBPLC on 31 December 2025 is -2.76% & -2.65% in solo and consolidated basis respectively. Risk considered: • Credit Risk • Market Risk • Operational Risk
Banks have to maintain at least Tk. 4,000 million as paid up capital as per BRPD Circular.	The paid up capital of JBPLC is Tk. 23,140.00 million on 31 December 2025.
Banks have to maintain Tier- I capital at least 6.0% of the total risk weighted assets.	Tier- I capital of JBPLC is Tk. -42568.00 million which is -3.30% of total risk weighted assets.
The Tier-2 capital can be maximum up to 4.0% of the total risk weighted assets or 88.89% of CETl, whichever is higher.	MMaintained Tier-2 capital of Tk. 6915.50 million which is 0.54 % of total risk weighted assets.

Supervisory Review Process (SRP)

Basel III Requirement	Compliance
Banks should have an exclusive body (called SRP team) where risk management unit is an integral part.	A Supervisory Review Process (SRP) team has been reformed and approved by Board of Directors on 31.07.2019 in the 580th meeting.
SRP team must consist of three layer structure i.e. Strategic Layer, Managerial Layer and Operational Layer.	As per guidelines the SRP of JBPLC consists of the required three layers: • Strategic Layer: Audit Committee of the Board and Risk Management Committee of the Board. • Managerial Layer: Executive Risk Management Committee, 6 Sub Committees for 6 Core Risks. • Operational Layer: Risk Management Department, Money Laundering and Terrorist Financing Prevention Department.
Banks should have a process document called Internal Capital Adequacy Assessment Process (ICAAP) for assessing its overall risk profile and a strategy for maintaining adequate capital	ICAAP report for the year 2025 has already been submitted to Bangladesh Bank after approval of Boards of Directors. More than 10 Risks beyond 3 risks of pillar-I are considered here.

Market Discipline

Basel III Requirement	Compliance
Banks should have a formal disclosure framework approved by the Board of Directors.	JBPLC has its own disclosure framework approved by the Board of Directors for disclosure of its key material information.
Banks should provide all required disclosure in both qualitative and quantitative form by March of each year along with the annual financial statement.	The disclosures of JBPLC are available in both qualitative and quantitative form in the bank's website along with the audited balance sheet for the period ended 31 December 2025.
Banks have to submit a copy of their disclosure to the Department of Off-site Supervision of Bangladesh Bank.	A copy of disclosures of JBPLC has been submitted to SDAD of Bangladesh Bank.

Market Disclosure of December 2025
Under Pillar-III of Basel-III

The purpose of Market disclosure in the Revised Capital Adequacy Framework under Pillar-III of Basel III is to complement the minimum capital requirement and the supervisory review process. The aim of introducing market disclosure in the revised framework is to establish more transparent and more disciplined financial market so that stakeholders can assess the position of a bank regarding holding of assets, identify the risks relating to the assets and capital adequacy to meet probable losses. The reports will enable market participants to assess key information relating to bank's regulatory capital and risk exposures more effectively in order to instill confidence about a bank's exposure to risk and overall regulatory capital adequacy.

In a nutshell, the purpose of the disclosure report is to exhibit how Janata Bank PLC complies with requirement of the Pillar-III of Basel III.

The qualitative and quantitative disclosures of the bank under Basel-III requirements based on the audited financial statements as of 31 December 2025 have been prepared in accordance with the "Guidelines on Risk Based Capital Adequacy" of Bangladesh Bank to establish more transparent and more disciplined financial market.

1. Scope of Application:

Qualitative disclosure	a) The name of the top corporate entity in the group to which this guidelines applies.	**Janata Bank PLC.** **[A State Owned Commercial Bank]**
	b) An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group that are (i) fully consolidated; (ii) given a deduction treatment; and (iii) neither consolidated nor deducted (e.g., where the investment is risk-weighted).	Janata Bank PLC is a state owned commercial bank which was incorporated on 21 May 2007 under the Company Act 1994 as a Public Limited Company and governed by the Bank Company Act 1991 (as amended up to 2023). Janata Bank PLC took over the businesses, assets, liabilities, right, power, privilege and obligation of erstwhile Janata Bank through a vendor agreement signed between the People's Republic of Bangladesh and Janata Bank Limited on 15 November 2007 with a retrospective effect from 1 July 2007. Janata Bank PLC was established by the Bangladesh Banks Nationalization Order 1972 (P.O. 26 of 1972) and is fully owned by the Government of the People's Republic of Bangladesh. The bank has 929 branches including 4 overseas branches (1 Sub Branch). Bangladesh Bank issued license on 31 May 2007 in the name of Janata Bank PLC to conduct the banking business. Capital to Risk-weighted Assets Ratio (CRAR) report of Janata Bank PLC is submitted to Bangladesh Bank on 'Solo' and 'Consolidated' basis. 'Solo Basis' refers to all position of the bank and its local and overseas branches/offices and 'Consolidated Basis' refers to position of the bank and its subsidiary companies. **Subsidiaries:** **1. Janata Capital and Investment Limited, Dhaka** Janata Capital and Investment Limited (JCIL) Dhaka was incorporated on 13 April 2010 vide incorporation certificate no. C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank PLC having authorized capital of BDT 5000 million. Its paid-up capital is BDT 4274 million. The Company started its operations on 26 September 2010. Issue management, underwriting and portfolio management are its main functions.

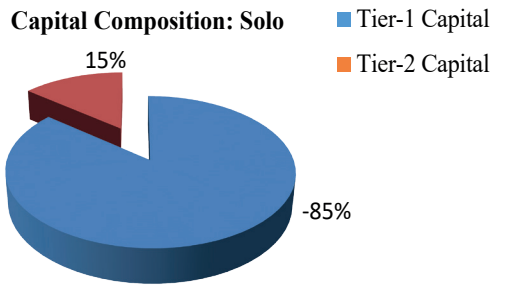
Qualitative disclosure		**2. Janata Exchange Company Srl, Italy** Janata Exchange Company Srl. Italy was incorporated on 18 January 2002 vide letter no # অম/অবি/ব্যাংকিং/শা-৭/বিবিধ-১২(২) 2000 of Ministry of Finance (MOF) dated 3 January 2001 and letter no # অম/অবি/ব্যাংকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank PLC having authorized capital of ITL 1000 million. Its Paid-Up Capital is EURO 600,000. Apart from Rome Branch, JEC, Italy has another branch in Milan which was established vide MOF's approval letter # অম/অবি/ব্যাংকিং নীঃ/শা-১ /১২/(২)/২০০/৩/৩৫২ dated 24 November 2002.
	c) Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable
	d) The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not applicable

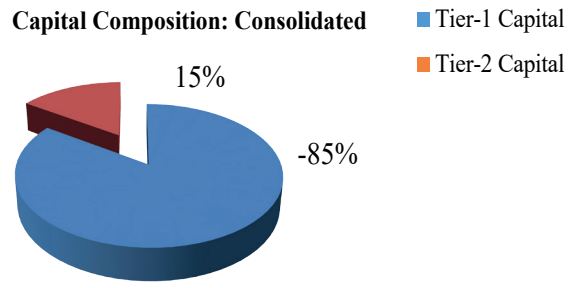
2. Capital Structure

Qualitative Disclosures	a) Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or in Tier 2.	In Basel-III framework, the quality and quantity of regulatory capital have been enhanced to increase the resilience. Assessing regulatory capital in relation to overall risk exposures of a bank is an integrated and comprehensive process. Janata Bank PLC follows the 'asset based' rather than 'capital based' approach in assessing the adequacy of capital to support current and projected business activities. As per Bank Company Act, 1991 (Amended up to 2023) section 13, the terms and conditions of the main features of all capital instruments have been segregated in terms of the eligibility criteria set forth vide BRPD Circular No. 18 dated 21 December 2014 [Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel III)] and other relevant instructions given by Bangladesh Bank from time to time. The main features of the capital instruments are as follows: Total Regulatory Capital= Tier-1 Capital (Common Equity Tier-1 +Additional Tier-1)+ Tier-2 Capital **1. Tier-1 Capital (going-concern capital):** From regulatory capital perspective, going-concern capital is the capital which can absorb losses without triggering bankruptcy of the Bank. a) Common Equity Tier-1 (CET-1) b) Additional Tier-1 Tier-1 capital consisting of CET-1 and Additional Tier-1 capital, the highest quality capital items which are stable in nature and allow a bank to absorb losses on an ongoing basis. CET-1 includes paid-up capital, statutory reserve, general reserve, retained earnings, minority interest in subsidiaries. **2. Tier-2 Capital (gone-concern capital)** Gone-concern capital is the capital which will absorb losses only in a situation of liquidation of the Bank. Tier-2 capital lacks some of the characteristics of the core capital but bears loss absorbing capacity to a certain extent. Capital consists of general provision (against unclassified loans, SMA and off-balance sheet exposures) & Sub-ordinated debt. Janata Bank PLC issued subordinated bond for Tk. 15,000 million on 24.12.2018 for increasing Tier-2 Capital which has been fully redeemed on 23.12.2025.

		Particulars	Solo	Consolidated
Quantitative Disclosure	b) Amount of Regulatory Capital with separate Disclosure of CET-1, AT-1, T-1 and T-2 capital		Taka in million	
		CET-1 Capital		
		Paid-up capital	23,140.00	23,140.00
		Statutory reserve	13,871.51	13,871.51
		Legal reserve	691.55	691.55
		Retained earnings	(69937.53)	(69482.56)
		Total Tier-1 Capital	(32234.47)	(31779.50)
		Additional Tier-1 Capital	-	-
		Tier-2 Capital	6915. 50	7661.90
	c) Regulatory Adjustment/ Deductions from capital	Less: deduction	10333.60	10339.60
	d) Total eligible capital	Total Eligible Capital	(35652.57)	(34457.20)

Note: Bangladesh bank through letter no: BRPD(BS)661/14(B)P/2022-4295 Date: 26/04/2022, has given permission to amortize at defined rate of Sub-ordinated bond at end of the year instead of beginning of the year. Through letter no: BRPD(BS) 661/14(B)P/2022-1735 Date: 17/02/2022 Bangladesh Bank has given exemption regarding deduction of 25% of deferred tax assets from Tier-1 Capital for the year of 2025.





3. Capital Adequacy

Qualitative Disclosure	a) A summary discussion of the bank's approach to assessing the adequacy of its capital to support current and future activities	Janata Bank PLC is actively aware of maintaining capital to support its current and future activities. Bank assesses the adequacy of its capital in terms of Bank Company Act, 1991 and RBCA guideline (Revised regulatory capital framework in line with Basel-III) circulated vide BRPD 18/2014. However, in terms of the regulatory guidelines, Bank computes the capital charge / requirement as under: i. Credit risk: On the basis of Standardized Approach; ii. Market risk: On the basis of Standardized Approach; and iii. Operational risk: On the basis of Basic Indicator Approach Risk weighted assets (RWA) are determined by multiplying the exposure amount of assets with their respective risk weights prescribed in Basel-III guidelines. RWA for market & operational risk are calculated by multiplying the capital charge for these risks by the reciprocal of minimum capital adequacy ratio. Assessment of capital adequacy is carried out in conjunction with the capital adequacy reporting to Bangladesh Bank. The bank has policy to manage and maintain its future capital considering all material risks that are covered under pillar-2 of Basel III and result of stress tests. The primary objective of the capital management is to optimize the balance between return and risk, while maintaining economic regulatory capital in accordance with risk appetite. The maintained capital adequacy ratio by the bank on the solo & consolidated basis is -2.76% & -2.65% respectively against the minimum regulatory requirement of 10.00%. Tier-1 capital adequacy ratio for solo & consolidated is -3.30% & -3.24% respectively against the minimum regulatory requirement of 6.00%.

Quantitative Disclosure	b) Capital Requirement		Solo	Consolidated
			Taka in million	
		For Credit Risk	1166612.44	1164222.92
		For Market Risk	62469.50	72436.10
		For Operational Risk	62775.98	62775.98
		Total Capital Requirement	**1291857.92**	**1299435.00**
	c) Total Capital, CET 1 Capital , Tier-1 Capital and Tier 2 capital ratio:	Capital to Risk Weighted Assets Ratio(CRAR)	-2.76%	-2.65%
		Common Equity Tier-1 Capital Ratio	-3.30%	-3.24%
		Additional Tier-1 Ratio	-	-
		Total Tier-1 Capital Ratio	-3.30%	-3.24%
		Total Tier-2 Capital Ratio	0.54%	0.59%
	d) Capital Conversion Buffer		-	-
	e) Available Capital under Pillar 2 Requirement		-	-

Note: Capital has been calculated considering the Regulatory forbearance. The aggregated required provision for balance with other bank and FI, money at Call and Short Notice, investment, loans & advances, unreconciled balance with BB and off-balance sheet exposures of Janata Bank PLC is Taka 62,494.32 crore and the maintained provision in the Financial Statements for the year ended 31 December 2025 is Taka 6,553.02 crore resulting actual shortfall in maintaining provision is Taka 55,941.30 crore.

Janata Bank PLC has maintained provision against balance with other bank and FI, money at Call and Short Notice, investment, loans & advances, reconciled balance with BB and off-balance sheet exposures as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

4. Credit Risk

Qualitative disclosure

Credit risk is the potential loss that may arise from a borrower's failure to repay a loan or to meet its obligation in accordance with agreed terms. Banks are very much prone to credit risk due to its core activities i.e. lending to corporate, SME, individual, other banks/FIs or to other countries.

As per Bangladesh Bank guidelines, the past due and impaired loans and advances are defined for strengthening the credit discipline and mitigating the credit risk of the Bank. The impaired loans and advances are defined on the basis of (i) Objective / Quantitative criteria and (ii) Qualitative judgment. According to the instructions of Bangladesh Bank, all Loans & Advances are classified into following segments. These are: 1. Standard-0, 2. Standard-1, 03. Standard-2, 04.Special Mention Account (SMA) 5. Substandard (SS) 6. Doubtful (DF) 7. Bad / loss (BL)

	CL Categories		Period of Past due or overdue
a) (i) JBPLC follows Bangladesh Bank's BRPD Circular No.15 Dated 27 November 2024	Unclassified	STD 0	No past due or overdue
		STD 1	≥ 1 day but < 1 month
		STD 2	≥ 1 month but < 2 months
		SMA	≥ 2 months but < 3 months
	Classified	SS	≥ 3 months but < 6 months
		DF	≥ 6 months but < 12 months
		BL	≥ 12 months

(ii) Provisioning depending on the group: As per BRPD Circular No-15 date: 27 November 2024 and BRPD Circular No-29 date: 21 December 2025.	**Particulars**		**Cottage,Micro, Small Enterprises & Short Term Agri Credit**	**Staff Loan**	**Remaining categories of loans & advances: Agricultural credit other than short term, medium enterprise, consumer financing, credit card, industrial credit, service sector credit, trade & commerce sector credit, housing finance and other credit.**
	UC	STD0 STD1 STD2	0.50%	1%	1%
		SMA	0.50%	-	5%
	Classified	SS	20%	-	20%
		DF	50%	-	50%
		BL	100%	-	100%

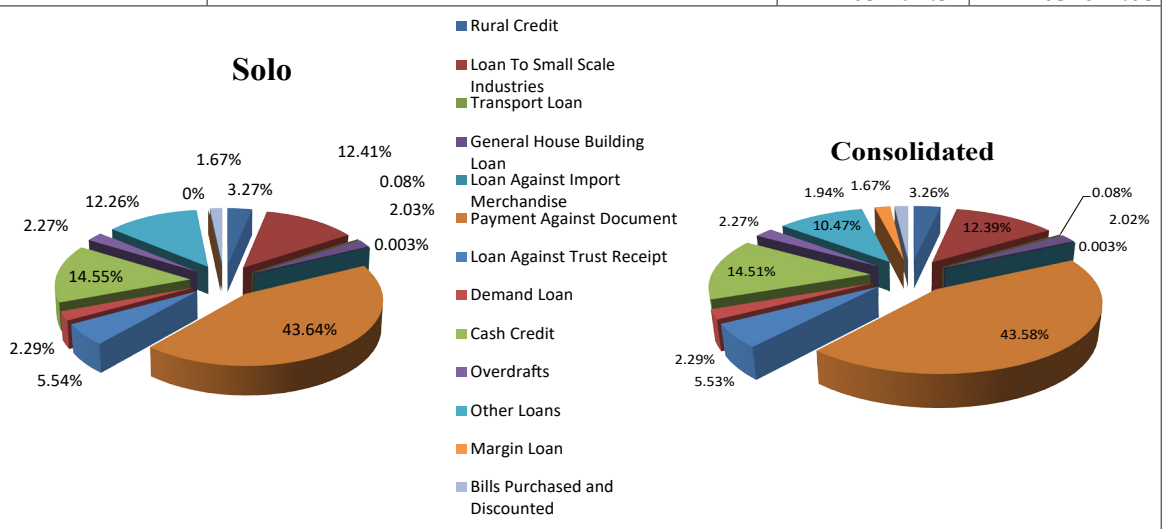
Interest accrued is credited to interest suspense account instead of crediting to income account if the loan is classified as sub-standard and doubtful. Charging of interest is discontinued when the loan is classified as bad/loss.

Qualitative disclosure	(iii) Discussion of the bank's credit risk management policy:	Janata Bank PLC has credit policy and procedures for sound credit operation in processing sanctioning and after sanction credit procedures. As per instructions of Bangladesh Bank, Credit Policy and Credit Risk Management (CRM) has been prepared and approved by JBPLC's Board of Directors. The key principle of credit risk management is client due diligence which is aligned with our country and industry portfolio strategies. Before sanction of any credit facility, size & type, purpose, structure (term, conditions, repayment schedule & interest rate), securities of the loan proposed are assessed. Aiming to prevent concentration (single borrower/group borrower/geographical/sectoral concentration) and long tail-risks (large unexpected losses), JBPLC follows different prudential guidelines of its own and Bangladesh Bank. In all market conditions, the bank's capital is effectively protected by ensuring a diversified and marketable credit portfolio. Risk appetite for credit risk of JBPLC is determined by its Board of Directors desiring optimum business mix, risk preferences, the acceptable trade-off between risk & reward etc. Internal Credit Risk Rating System (ICRRS) has been adopted by Janata Bank PLC as per Bangladesh Bank's instruction that defines the risk profile of borrower's to ensure that account management, structure and pricing are commensurate with the risk involved. Overall quality, performance, recovery status, risks status, adequacy of provision of loans portfolio are regularly reported to the Board of Directors/ Executive Committee/ Risk Management Committee of the Board for information and guidance. Risk related issues are also reported to Bangladesh Bank as per regulatory instructions. The assessment process is initiated at branch/credit division and placed before Management Credit Committee or approval Authority/Board for approval. The approval authority has been delegated by Board of Directors. Janata bank PLC is very much concerned about managing non-performing loan (NPL). There are policies in line with regulatory instructions for managing special NPL. JBPLC follows Bangladesh Bank's instruction for classification of loans & advances and provisioning. Targets to recover classified loans & advances are determined for the branch, area office & divisional office at the beginning of the year. Continuous communication with the borrowers, special meeting with the defaulters, formation of special task forces, announcement of special program etc. are emphasized. There is a Special Asset Management Division headed by a General Manager and five Deputy General Manager headed departments for efficient and prudent management of special assets.

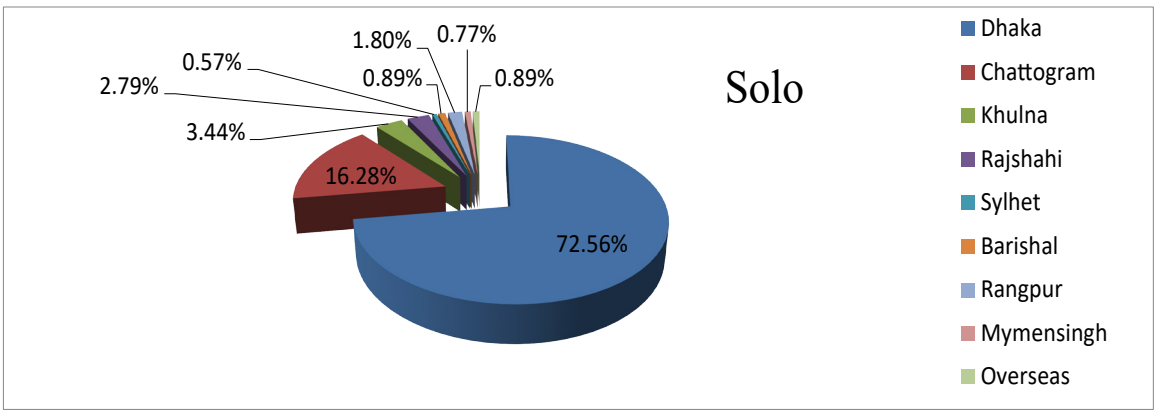
Quantitative Disclosures

	Particulars	Solo	Consolidated
b) Total gross credit risk exposure broken down by major types of credit exposure		Taka in million	
	Rural Credit	34366.94	34366.94
	Loan To Small Scale Industries	130423.61	130423.61
	Transport Loan	879.37	879.37
	General House Building Loan	21311.09	21311.09
	Loan Against Import Merchandise	26.39	26.39
	Payment Against Document	458728.89	458728.89
	Loan Against Trust Receipt	58233.89	58233.89
	Demand Loan	24065.23	24065.23
	Cash Credit	152912.92	152689.22
	Overdrafts	23861.47	23861.47
	Other Loans	128829.71	110129.71
	Margin Loan	0	20373.27
	Bills Purchased and Discounted	17552.00	17552.00
	Total	**1051191.51**	**1052641.08**
c) Geographical distribution of exposures broken down by major types of credit exposure:	Dhaka	762713.43	764163.00
	Chattogram	171130.95	171130.95
	Khulna	36111.67	36111.67
	Rajshahi	29364.55	29364.55
	Sylhet	6012.92	6012.92
	Barishal	9378.83	9378.83
	Rangpur	18935.78	18935.78
	Mymensingh	8140.54	8140.54
	Overseas (UAE branches)	9402.84	9402.84
		1051191.51	**1052641.08**

Major types of credit exposure



Geographical distribution of exposures

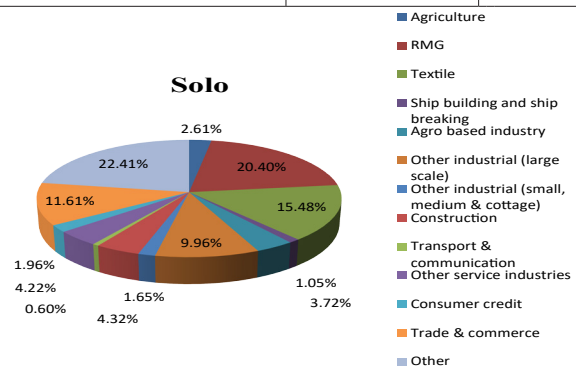


Quantitative Disclosures

d) Industry or counterparty type distribution of exposures, broken down by major types of credit exposure

Particulars	Solo	Consolidated
	Taka in million	
Agriculture	27464.20	27464.20
RMG	214399.30	214399.30
Textile	162728.70	162728.70
Ship building and ship breaking	11049.40	11049.40
Agro based industry	39111.90	39111.90
Other industrial (large scale)	104699.90	104699.90
Other industrial (small, medium & cottage)	17317.10	17317.10
Construction	45455.30	45455.30
Transport & communication	6277.70	6277.70
Other service industries	44362.20	44362.20
Consumer credit	20612.40	20612.40
Trade & commerce	122092.70	122092.70
Loan to purchase share	0	0
Other	235620.71	237070.28
Total	**1051191.51**	**1052641.08**

Industry or counterparty type distribution



e) Residual contractual maturity breakdown of the whole portfolio, broken down by the major type of credit exposure

Maturity Grouping of loans and advances

	Solo	Consolidated
	Taka in million	
Repayable on Demand	0	0
Not more than one month	106947.80	106947.80
Not more than 3 months	22330.20	22330.20
More than 3 months but not more than 1 years	196523.91	196523.91
More than 1 years but not more than 5years	704875.00	704875.00
More than 5 years	20514.60	21964.17
Total	**1051191.51**	**1052641.08**

f) Major counterparty wise amount of impaired loans & Provision:

Loans and advances on the basis of significant concentration

Solo	
	Taka in million
Advances to allied concerns of directors	-
Advances to Managing Directors and other Senior Executives	41.27
Advances to customer group (amounting more than 10% of banks total capital)	747379.20
Other customers	231949.65
Advance to staff	71821.39
Total	**1051191.51**

Quantitative Disclosures

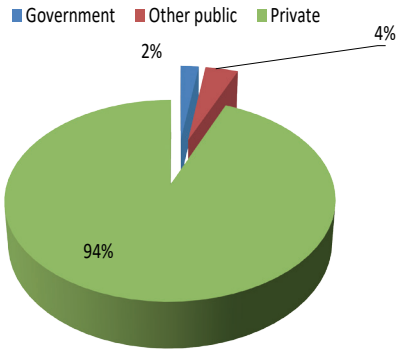
f) Major counterparty wise amount of impaired loans & Provision:

Sector wise loans and advances

Solo

Taka in million

	Unclassified	Classified	Total
Government	23378.89	112.62	23491.51
Other public	41100.63	1059.42	42160.05
Private	258669.55	726870.40	985539.95
Total	**323149.07**	**728042.44**	**1051191.51**



Provisioning against loan & advances

Particulars	Loan Amount	Provision Amount
	Taka in million	
Standard	295351.77	3400.30
SMA (Including RST)	27797.30	1757.00
Total Unclassified	**323149.07**	**5157.30**
Substandard	2542.99	121.53
Doubtful	3598.07	700.00
Bad & Loss	721901.38	50974.80
Total Classified	**728042.44**	**51796.33**
Total	**1051191.51**	**56953.63**

(g) Movement of NPL & Provisions

	Taka in million
Gross non-performing loans (NPLs)	728042.44
Non-performing loans (NPLs) to outstanding loans & advance	69.26%
Movement of NPLs (Gross)	
Opening balance	**680658.65**
Add: Newly during the year	**56538.69**
Less: Cash Recovery	5662.10
Written-Off	216.50
Interest waiver	992.10
Re-scheduling & Restructuring	2284.20
Closing balance	**728042.44**
Movement of specific provisions for NPAs	
Opening balance	49044.54
Less : Fully provided debts written off	(281.82)
Add : Exchange fluctuation	40.39
Recoveries of written off	447.34
Provision made during the year	104.30
Transfer from General Provision	2215.81
ECL Provision from Retain earnings (Overseas)	225.77
Closing Balance	**51796.33**

5. Equities: Disclosures for Banking Book Positions

Qualitative Disclosure:

Investment in equity securities are broadly classified into two categories:

Quoted securities: These securities are bought and held primarily for the purpose of selling them in future or holding for dividend income and these are reported at cost. Unrealized gains are not recognized in the profit and loss statement. However, required provisions are kept for diminution in value of the investment.

Unquoted securities: Investment in unlisted securities is reported at cost under the cost method.

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

The primary aim of investing in these equity securities is selling them in future for capital gains or holding for dividend income. As per BRPD Circular No. 14 dated June 25, 2003, investments in quoted shares and unquoted shares are revalued at the year-end at market price and as per book value of the last audited balance sheet of that company, respectively. Provision should be made for any loss arising from diminution in value of investments (portfolio basis), otherwise investments are recognized at cost.

Quantitative Disclosures

Taka in million

Particulars	Solo basis			Consolidated basis		
Particular	Cost of holding	Market Value	Unrealized Gain	Cost of holding	Market Value	Unrealized Gain
Ordinary shares	13520.00	8527.92	(4992.08)	18491.40	11463.27	(7028.13)
Un-quoted shares	10415.86	10415.86	-	10427.79	10427.79	-

Required Capital Charge on Equities — **Taka in million**

Particulars	Solo	Consolidated
General Market Risk	**484.34**	**982.67**
Specific Risk	**484.34**	**982.67**
Total Capital Charge	**968.68**	**1965.34**

The cumulative realized gains (losses) arising from sales and liquidations in the reporting period	66.31

6. Interest Rate Risk in the Banking Book (IRRBB)

Interest Rate Risk in the Banking Book reflects the shocks to the financial position of the bank including potential loss that the bank may face in the event of adverse change in market interest rate. This has an impact on earning of the bank through Net Interest Earning as well as on Market Value of Equity or Net Worth.

Qualitative Disclosures	(a) The general qualitative disclosure requirement including the nature of IRRBB and key assumptions, including assumptions regarding loan prepayments and behavior of non-maturity deposits, and frequency of IRRBB measurement.	To manage this risk in the banking book, bank considers the impact of interest rate changes on both assets and liabilities, and its particular features including, among other things, terms and timing. Changes in interest rates affect both the current earnings (earning perspective) as well as the net worth of the bank (economic value perspective). JBPLC periodically computes the interest rate risk on the banking book that arises due to re-pricing mismatches in interest rate sensitive assets and liabilities. For computation of the interest rate mismatches the guidelines of Bangladesh Bank are followed. Details relating to re-pricing mismatches and the interest rate risk thereon are placed to the ALCO regularly.

Quantitative Disclosures	(b) The increase (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).	At 1% increase/ decline in interest rate, change in net interest income is Taka -1001.30 Million.

7. Market Risk

Market risk is defined as the possibility of loss to a bank caused by changes/movements in the market variables such as interest rates, foreign currency exchange rates, equity prices and commodity prices. Bank's exposure to market risk arises from investments (interest related instruments and equities) in trading book [HFT categories] and the foreign exchange positions. The objective of the market risk management is to minimize the impact of losses on earnings and equity.

Qualitative Disclosures	(a) Views of BOD on trading/ investment activities	The Board approves all policies related to market risk, sets limits and reviews compliance on a regular basis. The objective is to obtain maximum returns without taking undue risks.
	Methods used to measure market risk	Standardized Approach (SA) is used for calculating capital charge against market risk (interest rate risk, equity position & foreign exchange risk) which is determined separately. The total capital requirement in respect of market risk is the sum of capital requirement measured in terms of two separately calculated capital charges for specific market risk and general market risk for each of these market risk sub-categories.
	Market Risk Management System	Janata Bank PLC makes investment decision based on historical data of market movements of all comparable financial instruments to avoid general market risk. For managing specific risk, JBPLC gives importance on investment in government treasury bonds and quality financial instruments, which are less volatile in nature. Treasury Front Office, Back Office & Mid Office have been established and functioning through an independent organizational chain as per the instruction of the manual.

Qualitative Disclosures	Policies and processes for mitigating market risk	There are approved limits for credit deposit ratio, liquid assets to total assets ratio, maturity mismatch, commitments for both on-balance sheet and off-balance sheet items, borrowing from money market and foreign exchange position. The limits are monitored and enforced regularly to protect against market risks. These limits are reviewed based on prevailing market and economic conditions to minimize risk due to market fluctuation.		
Quantitative Disclosures	b) The capital requirements for:	**Particulars**	**Solo**	**Consolidated**
			Taka in million	
		(i) Interest rate risk	930.40	930.40
		(ii) Equity position risk	968.68	1965.34
		(iii) Foreign Exchange risk	4347.87	4347.87
		(iv) Commodity risk	-	-
		Total Requirement	**6246.95**	**7243.61**

8. Operational Risk:

Operational Risk is defined as the risk of losses resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputation risk. Bank strictly follows KYC norms for its customer dealings and other banking operations to mitigate operational risks. Bank has systems, policies and processes for internal control and compliance for the purpose of managing operational risk.		
Qualitative Disclosures	• Views of BOD on system to reduce Operational Risk	Internal Control & Compliance (ICC) is the main tool in managing operational risk. Management, through three units of ICC i.e. Monitoring, Compliance and Audit & Inspection; controls overall operation of the bank. Board audit committee directly oversees the functions of ICC in managing operational risks.
	• Performance gap of executives and staffs	There is no significant performance gap as Janata Bank PLC takes necessary steps for Human Resource development and ensures proper distribution of its human resources.
	• Potential external events	No potential external event is expected to expose the bank to significant operational risk. But, there are few external risk factors relating to the socio-economic condition, political atmosphere, regulatory policy changes, natural disaster etc. based on the overall perspective of the country. Potential external events and related downside risk, namely, political impasse, damage of Bank's delivery channel including ATM, fear of theft/robbery in banks vaults, compliance/adjustment due to changes of regulatory policy stance, laws & regulations etc. are managed to keep within tolerable limit.
	• Policies and processes for mitigating operational risk	Janata Bank PLC has MANCOM (Management Committee) to identify measure, monitor and control the risks through framing required policies and procedures. The policy of managing operational risk through internal control and compliance is approved by the board of directors taking into account the relevant guidelines of Bangladesh Bank. DCFCL (departmental control function check list) and QOR (quarterly operation report) are applied for evaluation of the branches operational performance. Manuals related to credit, human resources, finance & accounts, treasury, audit and inspection etc. have been prepared for continuous recognition and assessment of all material risk that could adversely affect the achievement of Banks goal. The Audit & Inspection division makes a year wise risk based audit plan to carry out comprehensive audits & inspections on the banking operations and procedures are in place & complied with. As a part of continued surveillance, MANCOM, Risk Management Committee (at the management level), Risk Management Division, Vigilance Department, Disciplinary Department, Money Laundering and Terrorist Financing Prevention Department, Audit and Inspection and Monitoring Division regularly review different aspects of operational risk. The analytical assessment was reported to the Board/ Risk Management Committee/Audit Committee of the Bank for review and formulating appropriate policies, tools & techniques for mitigation of operational risk. Roles responsibility and authority are clearly defined at different levels.

<table>
<tr><td rowspan="2">Qualitative Disclosures</td><td>• Approach for calculating capital charge for operational risk</td><td>The bank applies ‘Basic Indicator Approach’ of Basel III as prescribed by Bangladesh Bank in revised RBCA guidelines for operational risk. Under this approach, bank has to calculate average annual gross income (GI) of last three years and multiply the result by 15% to determine required capital charge. Gross Income is the sum of ‘Net Interest Income’ and ‘Net non-interest income’ of a year or it is ‘Total Operating Income’ of the bank with some adjustments as noted below. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average. The capital charge may be expressed as follows:

K= [(GI1 + GI2 + GI3) x α] /n
Where,
K = Capital charge under the basic indicator approach
GI= Only Positive annual gross income over the previous three years
α = 15%
n = Number of the previous three years of which gross income is positive
Gross income: Gross income (GI) is defined as net “Net Interest Income” plus “Net Non-interest income”. It is intended that this measure should:
• be gross of any provision
• be gross of operating expenses, including fees paid outsourcing service provider;
• exclude realized profit/losses from the sale of securities held to maturity in banking book;
• exclude extraordinary or irregular items,
• Exclude income derived from insurance.</td></tr>
<tr><td>Quantitative Disclosures</td><td>b) The capital requirements for operational risk</td><td><table><tr><th>Solo</th><th>Consolidated</th></tr><tr><th colspan="2">Taka in million</th></tr><tr><td>6277.60</td><td>6277.60</td></tr></table></td></tr>
</table>

9. Liquidity Ratio:

<table>
<tr><td rowspan="2">Qualitative Disclosures</td><td>(a) Views of Board of Directors on systems to reduce liquidity risk</td><td>The Board of Directors of Janata Bank PLC has always been cognizant of managing the assets and liabilities of the bank in order to maximize the shareholders’ value, enhance profitability and increase capital to protect the bank from any adverse financial consequences arising from liquidity risks. The Board oversees the measurement and management of liquidity risk profile. Board of Directors plays pivotal roles in controlling the overall liquidity risk through reviewing various reports and ensuring necessary steps taken by the management. All strategies and policies pertaining to liquidity management require approval of Board of Directors.</td></tr>
<tr><td>Methods of measuring liquidity risk</td><td>The aim of bank is to maintain adequate liquidity required at all times and in all circumstances. To maintain this goal, Janata Bank PLC identifies and monitors the driving factors of liquidity risk considering the following aspects:
• Cash Reserve Requirement (CRR)
• Statutory Liquidity Ratio (SLR)
• Medium Term Funding Ratio (MTFR)
• Maximum Cumulative Outflow (MCO)
• Advance Deposit Ratio (ADR)/Investment Deposit Ratio (IDR)
• Liquidity Coverage Ratio (LCR)
• Net Stable Funding Ratio (NSFR)
Bank uses its own liquidity monitoring tool:
• Liquidity Contingency Plan</td></tr>
</table>

Qualitative Disclosures	Liquidity risk management system	Liquidity Risk Management System of Janata Bank PLC has the following objectives: • To provide adequate liquidity by reducing maturity mismatches within manageable permitted levels. • To ensure that the current and potential demand for funds is supported by cash and liquid assets. The possible needs of liquidity shall be measured keeping in view: • The need to replace the net outflow of funds-Funding Risk • The need to compensate for the non-receipt of expected in flows-Time Risk • The need to meet contingent liabilities when they become due – Call Risk • The need to undertake a new transaction.
	Policies and processes for mitigating liquidity risk	The main objective of liquidity policy is to ensure that liquidity positions are sufficient to meet day to day, cyclical and long-term requirements at the lowest possible cost. The approach will be governed by prudence and, in accordance with the applicable laws and regulations, international best practice and the competitive situation within which bank operate in the local and international financial markets. In order to manage the liquidity risk, the Board of Directors of the bank has formed Asset Liability Management Committee (ALCO) which meets at least once a month to monitor the liquidity position and take appropriate steps to manage liquidity risk. The bank has a treasury manual as policy support to combat liquidity risk. A Liquidity Contingency Plan has been developed keeping in mind that enough liquidity is available to meet the fund requirements in liquidity crisis situation.

Quantitative Disclosures	b)	**Liquidity Ratio (Solo)**	
		Particulars	
		Liquidity Coverage Ratio (LCR)	133.97%
		Net Stable Funding Ratio (NSFR)	102.43%
			Taka in million
		Stock of High Quality Liquid Assets	268738.56
		Total net cash outflows over the next 30 calendar days	200596.08
		Available amount of stable funding	1116018.81
		Required amount of stable funding	1089547.39

10. Leverage Ratio:

Qualitative Disclosures	(a) Views of BOD on system to reduce excessive leverage	In order to avoid building up excessive on and off balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced in Basel III. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements. The Board of Directors regularly reviews the leverage ratio and ensures that the management strictly maintains the leverage ratio as prescribed by Bangladesh Bank through Guidelines on Risk Based Capital Adequacy.
	Policies and processes for managing excessive on and off-balance sheet leverage	A minimum Tier-1 leverage ratio of 3.75% is being prescribed by Bangladesh Bank both at solo and consolidated basis. The bank calculates and maintained leverage ratio on quarterly basis. The status of leverage ratio at the end of each calendar quarter is submitted to Bangladesh Bank showing the average of the month based on capital and total exposure. The leverage ratio is calculated using the following formula: Leverage Ratio = Tier-1 Capital (after related deductions)/Total Exposure (after related deductions) The capital measure for the leverage ratio will be based on the new definition of Tier 1 capital as specified in Guidelines on Risk Based Capital Adequacy. Items which are deducted completely from capital do not contribute to leverage and will therefore also be deducted from the measure of exposure.

Qualitative Disclosures	Approach for calculating exposure	The exposure measure for the leverage ratio will generally follow the accounting measure of exposure. In order to measure the exposure consistently with financial accounts, the following procedure will be applied by the bank: i. On balance sheet, non-derivative exposures will be net off specific provisions and valuation adjustments (e.g. surplus/ deficit on Available for Sale (AFS)/ Held-for-trading (HFT) positions). ii. Physical or financial collateral, guarantee or credit risk mitigation purchased is not allowed to reduce on-balance sheet exposure. iii. Netting off loans and deposits is not allowed.

Quantitative Disclosures — (b)

Particulars	Taka in million	
	Solo	Consolidated
Leverage Ratio	-2.68%	-2.64%
On balance sheet exposure	1557147.30	1560181.90
Off balance sheet exposure	43702.28	43702.28
Total Deduction from On & Off-balance sheet exposure/ Regulatory adjustments made to Tier-1 capital	10333.60	10339.60
Total exposure	1590515.98	1593544.58

11. Remuneration:

Qualitative Disclosures	(a) Information relating to the bodies that over-see remuneration:	Janata Bank PLC, one of the state owned commercial banks (SCB) operating in Bangladesh, has been playing pivotal role in overall financial system of the country. Being a state owned bank, the remuneration system of Janata Bank PLC is governed under National Pay Scale declared by Bangladesh Government. There is a fixation cell in the bank which works out the pay fixation as per the national pay scale in force. The remuneration process for the employees was conducted under the National Pay Scale 2009 till June 2015 and since July 2015 onward National Pay Scale 2015 was being applied. The remuneration of home based employees of overseas branches and foreign subsidiaries are made under the National Pay Scale and policy announced by the Ministry of Foreign Affairs of the People's Republic of Bangladesh. The local recruits of UAE branches and foreign subsidiaries are remunerated through a pay structure approved by the Board of Directors. Janata Capital and Investment Ltd, a local subsidiary of Janata Bank PLC, has a separate pay structure for its employees. Usually the branch managers, area head, divisional head and senior management of the head office are considered as the material risk takers.
	(b) Information relating to the design and structure of remuneration processes:	i. The overall design and structure of the remuneration system of Janata Bank PLC are as per the national pay scale approved by the Government of the People's Republic of Bangladesh. ii. The process is reviewed only when a new national pay scale gets in force. Janata Bank PLC adopted a new pay scale which was declared by the government of People's Republic of Bangladesh on 15 December 2015 and became effective from 1 July 2015. iii. Not applicable

Qualitative Disclosures	(c) Description of the ways in which current and future risks are taken into account in the remuneration processes.	Not applicable
	(d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration: An overview of main performance metrics for bank, top-level business lines and individuals. A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance. A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak.	Not applicable
	(e) Description of the ways in which the bank seeks to adjust remuneration to take account of longer-term performance:	Not applicable
	(f) Description of the different forms of variable remuneration that the bank utilizes and the rationale for using these different forms: An overview of the forms of variable remuneration offered (ie cash, shares and share-linked instruments and other forms). A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of varia-ble remuneration differs across employees or groups of employees), a description of the factors that determine the mix and their relative importance.	There is no variable and deferral remuneration existing in the remuneration system. It does not include any reward for longer term performance. However, an incentive system for the employees on overall performance (net profit) of Janata Bank PLC prevails which may be considered as variable remuneration. Salary and all types of benefits provided by the bank are only in the form of cash.

Quantitative Disclosure

(g) Number of meetings held by the main body oversee-ing remuneration during the financial year and remu-neration paid to its member.	Not applicable.
(h) Number of employees having received a variable remuneration award during the financial year. Number and total amount of guaranteed bonuses awarded during the financial year. Number and total of sign-on awards made during the financial year. Number and total amount of severance payment made during the financial year.	Not applicable.
(i) Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms. Total amount of deferred remuneration paid out in the financial year.	Not applicable.
(j) Breakdown of amount of remuneration awards for the financial year to show: -fixed and variable. -deferred and non-deferred. -different forms used (cash, shares and share linked instruments, other forms).	**Particulars** / **Amount in million** **Fixed Pay** (including bonus) 15070.79 **Variable Pay** - **Total** 15070.79 **Particulars** / **Amount in million** **Deferred Pay** - **Non-deferred Pay** 15070.79 **Total** 15070.79
(k) Quantitative information about employees' exposure to implicit (eg fluctuations in the value of shares or performance units) and explicit adjustments (eg claw backs or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration. Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments. Total amount of reductions during the financial year due to ex post explicit adjustments. Total amount of reductions during the financial year due to ex post implicit adjustments.	Not applicable.

Integrated Report on Sustainable Banking



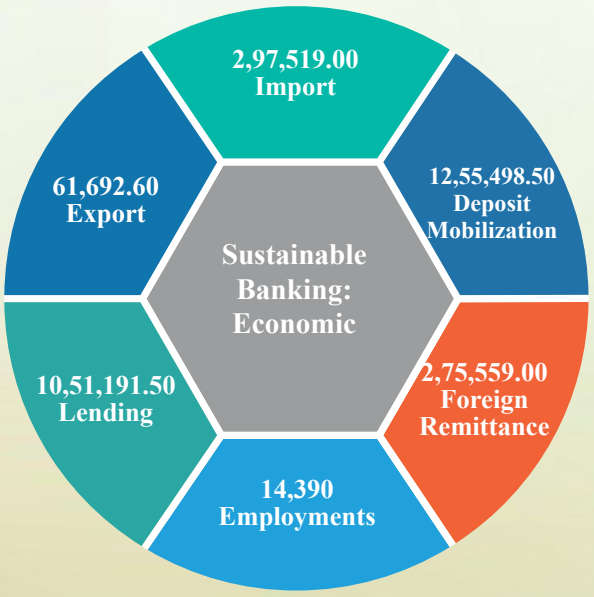
Integrated Report on Sustainable Banking

Conventional banking and traditional investment practices prioritize, above all, profit. "Money makes the world go round" goes the age-old adage. Yet, as the world continues to grapple with the harsh realities of climate change, so too are banks and their customers. In the process, many are realizing profit isn't everything. Here comes the question of Sustainable Banking. Sustainable banking is a strategy that refers to banking and investment practices that pursue profit, while prioritizing social responsibility and environmental sustainability. A new "triple bottom line" approach to banking contextualizes the relationships between profit, social equity and environmental accountability, making a significant shift in the banking industry's role in fastening a sustainable future. This type of banking focuses on responsible and inclusive lending, promoting projects and programs in line with Economical, Environmental and Social. The transparency that sustainable banking brings empowers customers to change the world around them. According to Sustainability Reporting Framework, JBPLC. is reporting on sustainable banking system that enables it to measure, understand and communicate this information. In order to fulfill its mission, JBPLC. needs to

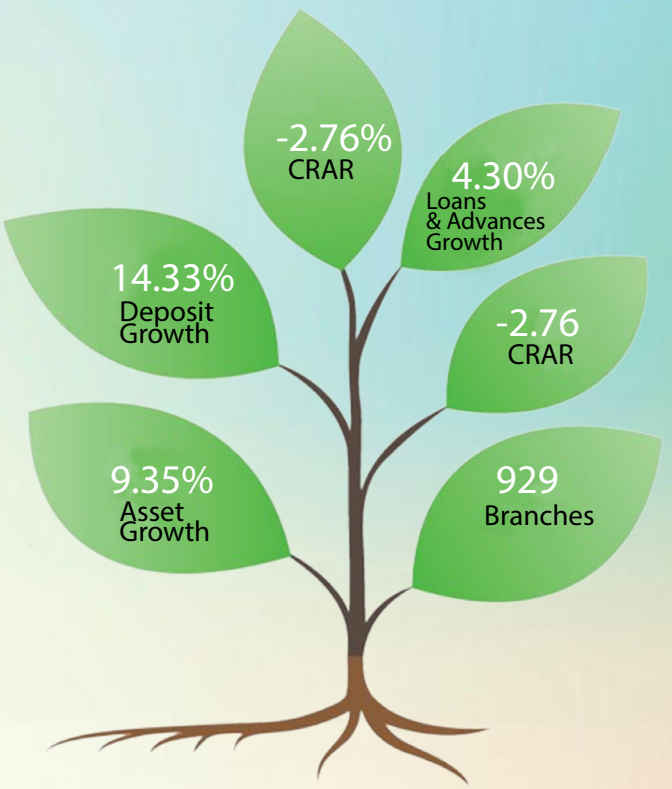
- Achieve sustainable long term financial performance;
- Provide sustainable and responsible financial services;
- Have strong contribution in socioeconomic development;
- Establish good governance, regulation and increase all stakeholders engagement;
- Help in building green environment and,
- Ensure positive and consistent employee experience.

According to the data as of 2025
National Point of view

(BDT in million)



Sustainable Banking: Economic Dimension



JBPLC's own performance

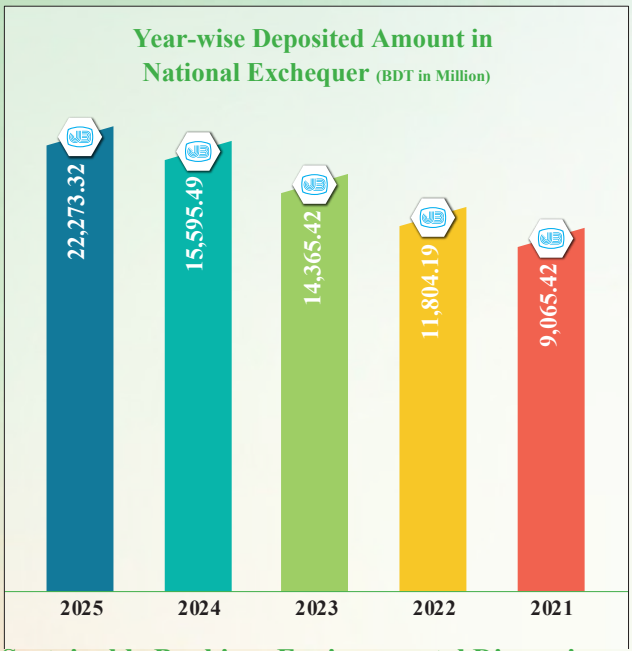
JBPLC.'s contribution to the Banking sector in Bangladesh

JBPLC. aspires to be one of the major contributors in the economy of Bangladesh both in monetary and non-monetary terms. Financial and operational performance of 2025 represents JBPLC.'s strengths. In a period of global economic crisis, JBPLC. acted in line with its sustainable banking mission and transferred resources to real economy. Corporate competencies and advantages enable JBPLC. to keep its strong performance which helped the Bank to continue to support the real economy to leave the crisis behind.

Contribution to National Exchequer

Janata Bank PLC. has significantly contributed to the government's effort in collection of revenue. As per law, the Bank deducts taxes at sources, the VAT and excise duty from various payments and services and deposits these to government exchequer. Besides, the Bank also pays income tax on its own earnings. Total payment to government exchequer from 2021 to 2025 is shown in the following chart:

Table : Sector-wise Contribution to National Exchequer					BDT in Million
Particulars	**2025**	**2024**	**2023**	**2022**	**2021**
Corporate Income tax Paid	7,238.17	2,261.32	1,944.68	2,165.35	2,443.87
Source Tax on Salary	54.32	72.52	81.37	75.76	55.62
Excise Duty	1,390.41	1,580.24	1,299.82	1,201.89	876.12
Source Tax on Interest on Deposit & Others	10,757.84	9,274.10	7,998.49	4,766.95	3,556.19
VAT on Banking Service	649.16	708.32	668.99	775.49	578.86
Source Tax on L/C commission	1,003.87	107.31	75.11	145.32	147.92
Source Tax on knit wear, oven garments	673.24	884.08	1,576.03	1,967.02	899.32
Source Tax on Export Cash Subsidy	228.08	429.76	420.25	459.95	239.04
VAT Deducted at Source (VDS) & Others	255.60	265.63	285.37	224.07	246.02
Source Tax on buying house commission	22.62	12.20	15.33	22.4	2.46
Total	**22,273.32**	**15,595.49**	**14,365.42**	**11,804.19**	**9,065.42**



Sustainable Banking: Environmental Dimension

JBPLC. is monitoring evolving environmental regulations and putting in place the obligatory measures to comply. It is actively engaging itself with the government to ensure an effective balance between addressing climate change and managing the impacts of related regulation on the economy and business. JBPLC. has an obligation to manage the environmental and social impacts of its activities, products and services on society, and to respond strategically to the risks that global environmental and social pressures place on our ability to create sustainable value for our stakeholders.

To earn long term sustainability The Bank follows the principles that are sustainable, Eco-friendly and ethical.

- Sustainable - Long-term renewability and living within current capacity e.g. resources lasting longer with minimal negative impact.
- Eco Friendly - Practices that are not harmful to the environment e.g. recycling, reusable resources, non-polluted behavior.
- Ethical - Socially responsible practices with minimal impact including environmental and community fair trade, no animal testing, and vegan products.

JBPLC. fulfills its sustainable initiatives and obligation through those green banking activities.

Green Banking

As a part of its green banking practices, the Bank provides financial support to the activities that are not harmful to the environment. The Bank has established a dedicated Green Banking Unit and adopted various measures to ensure the effectiveness of its green banking activities. A detail of green banking activities is presented on pages 188-191. Sector Wise Budget Allocation and Disbursement in Green Financing is shown in following chart.

Table : Sector-wise Green Financing	Amount in Million	
Sector	**Budget**	**Disbursement**
Renewable Energy	240.00	25.59
Energy & Resource Efficiency	100.00	-
Alternative Energy	100.00	-
Liquid Waste Management	510.00	-
Solid Waste Management	240.00	-
Circular Economy & Eco Projects Financing	210.00	32.70
Environment Friendly Brick Production	510.00	8.9
Green/Environment Friendly Establishments	210.00	-
Green Agriculture	200.00	33.55
Green CMSME	200.00	-
Green SRF (Socially Responsible Financing)	100.00	8.07
Blue Economy Financing	100.00	-
Information and Communication Technology	180.00	-
Miscellaneous	100.00	-
Total	**3,000.00**	**108.81**

Sustainable Banking: Social Dimension

Having insatiable thirst to benefit all, JBPLC. Has set the wheels in motion to ensure that economic empowerment will trigger social inclusivity. JBPLC.'s products are all constructed on a platform based on these two fundamentals which would naturally fuel sustainable development.

Being very aligned to the country's vision of inclusive development, JBPLC. Has mapped social responsibility agenda aligned to the macro development picture, engaging with our community proactively, to build a strong and sustainable foundation of social development. As a state owned bank, JBPLC. Is putting strong contribution to create wealth for the communities in which we operate, providing inclusive financial services and supporting SMEs, addressing development in Bangladesh and being relevant to communities. The table below showing the financing of JBPLC. For development of society:

(Amount in Million)

Category	Beneficiary	Amount
Women Entrepreneurs Financing	-	-
Poverty Reduction Loans	-	-
Agriculture or Crop Loans	53,102	7,277.25

Being one of the leading state-owned commercial banks in Bangladesh, JBPLC. with its 929 branches and 14,390 employees has also realized its responsibilities to the society and is contributing to the amelioration of the social life of the destitute people, infrastructure, environment etc. The following vertical picture-list represents a quick view of category-wise contribution under CSR Program in 2025. A detail scenario of activity under corporate social responsibilities is presented on pages 185-187.

Human Resources and the Working Environment at JBPLC.

People lie at the heart of JBPLC.'s corporate social responsibility approach. As a result, one of JBPLC.'s key challenges is to support all of its employees from the moment they join and throughout their career in the bank. JBPLC. aims to develop a committed and fair human resources policy. The following illustration shows a quick view of decent works of human resources in 2025. Details have been presented in page 192-195 under the title "Report on Human Resources".

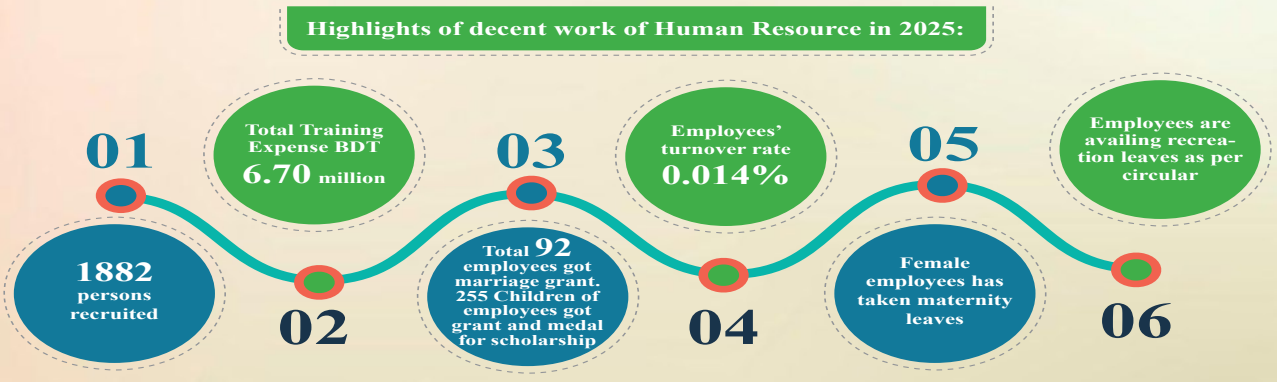


Disbursement of loans in green finance sector at Cox's Bazar corporate branch

Janata Bank PLC., Cox's Bazar Corporate Branch disbursed a loan in favor of M/S. Tajbir Block & Tiles Industries, Cox's Bazar for the production of compressed block bricks and tiles in the green finance sector. The loan disbursal ceremony was attended by Mr. S. M. Abdul Wadud, former GM of the Divisional Office, Chittagong, along with the bank's executives and officers. At the loan disbursal ceremony, the Ex-GM advised the branches under him to disburse more loans in the green finance sector.

Year and Category-wise contribution under CSR Program (BDT in Million)

Category	Year				
Budget	2025	2024	2023	2022	2021
	0.00	5.65	100.00	100.00	100.00
Education & Research	-	3.19	5.29	5.00	0.03
Health & Treatment	-	9.68	0.95	0.55	1.86
Poverty reduction & rehabilitation	-	-	-	-	-
Combat against natural calamity	-	11.71	11.24	39.90	19.88
A try to bring the marginal farmers and the poor out of the grip of loan	-	-	-	-	-
Preservation of history-tradition, culture and sports	-	-	-	-	-
Preservation of environment	-	-	-	-	-
Expansion of technology	-	-	-	-	-
Invention	-	-	-	-	-
Others (Day Care Center + food distribution)	-	1.26	8.68	9.03	1.08
Total	**-**	**25.84**	**26.16**	**54.48**	**22.85**



Sustainable Banking Issues, Achievements in 2025 and Future Plans

	Issues	Management Approach	Indicators/achievement of JBPLC as on 31 December 2025	Future plans
Economy	Sustainable long-term financial performance.	► Maintaining and enhancing balance sheet strength. ► Meeting regulatory capital and liquidity requirements, while holding capital to fund growth.	► -7.26% capital to risk weighted asset ratio (2024: -34.60%) ► 4.30%Advance growth (2024: 2.44%) ► Operating profit BDT -3,616.05 million (2024: BDT -2,875.91 million) ► Retained earnings BDT -6,993.75 million (2024: BDT -2,707.52 million) ► Earnings Per Share is BDT -169.30 (2024: BDT -124.28) ► 14.33% Deposit Growth (2024: -0.48%)	► Decrease revenues ► Maintain growth in investment, deposits, foreign remittance.
	Good Governance, Regulation and Stakeholders engagement.	► Managing Regulatory, ensuring good governance practices, engaging transparently with our stakeholders and responding appropriately to their needs.	► JBPLC. follows BB guidelines & BSEC Corporate Governance Guidelines. ► Formed 3 (three) sub committees of board i.e. • Executive Committee • Audit Committee • Risk Management Committee ► Effective meetings of different committees held in 2025. ► 37 Board Meetings held in 2025 (2024: 33 meetings).	► Remain in full compliance the requirements of law, with corporate governance principles, and the rules of ethics.
	Sustainable and responsible financial services.	► Ensuring an excellent customer experience. ► Treating customers in a fair manner.	► All products are compiled as per Bangladesh Bank product program guideline. ► JBPLC. follows " Money Laundering Act-2012" and "Anti-terrorism Act-2009" with subsequent amendment. ► JBPLC. maintains KYC, CTR, STR reporting time-to-time.	► Increase investment in IT sector to provide faster services. ► Sustain customer interest more.
Responsible to Society	Socio-economic development.	► Creating wealth for the communities in which we operate. ► Providing inclusive financial services.	► BDT 22,273.32 million contribution to national exchequer (2024:BDT 15,595.49 million) ► BDT 129.33million spent from 2021 to 2025 in CSR activity ► BDT 82.73 million spent in 2021-2025 under combat against natural calamity category. ► JBPLC.'s total number of branch: 929 (2024: 929) ► JBPLC.'s foreign remittance is BDT 2,75,559.00 million.	► Follow the new trends, opportunities and threats in Bangladesh and structure its products, services and sectoral priorities accordingly.
	A positive and consistent employee experience.	► Growing leadership capability. ► Ensuring health and safety ► Introducing performance based incentives/reward.	► 14.79% women employees (2023: 14.49 %) ► Total 36 employees promoted to the next level. (2024: 1397) ► BDT 6.2 million spent for training. (2023: BDT 5.2 million) ► 92 employees got marriage grant, 255 children of employees got grant, bond & medal for scholarship.	► Continue to support the professional and personal development of the bank's human resources
	Human Rights	► Committed to eliminate discrimination in all sector of JBPLC. ► Keep away from child labor practices and gender discrimination and encourage suppliers, depositors, investors to do so.	► There is no incident of discrimination in terms of remuneration provided to male and female employees. ► There is no child labor in JBPLC.. ► JBPLC.'s salary policy is the same in all branches and service points. ► Committed to upholding the principles of human rights.	► Remain stable to upholding the principles of human right and labor interests.
	Environment	► Financing in green economy. ► Developing environmental risk management capabilities	► Electricity consumption in 2025 is BDT 183.82 million. (2024: BDT 232.23 million) ► Fuel consumption in 2025 is BDT 111.09 million. (2024: BDT 47.77 million)	► Decrease budget for green finance. ► Increase uses of renewable energy. ► Establish a Sustainable Finance Unit.

Corporate Social Responsibility



Corporate Social Responsibility (CSR) is a management concept whereby companies integrate social and environmental concerns in their business operations (policies & actions) and interact with their all stakeholders including customers, employees, investors, community, and environment. Some ways that a company can embrace CSR include:

- being environmentally friendly and eco-conscious;
- promoting equality, diversity, and inclusion in the workplace;
- treating employees with respect;
- giving back to the community, and;
- ensuring ethical business decisions;

The focus of Janata Bank's CSR strategy is to reflect value of the Bank to its customers, shareholders, employees, communities and society by creating business value and promoting positive social changes. The strategy is integrated into the core business objectives and competencies of the organization and embedded in day-to-day business culture and operations of the Bank.

JBPLC. has taken initiatives under directives of Bangladesh Bank and the Government. This is why, JBPLC. adheres to the following obligations:

A. Legal obligations

- For mainstreaming CSR in banks and financial institutions in Bangladesh, Bangladesh Bank issued DOS Circular No. 01, dated: 1 June 2008 directing to voluntary engagements in promoting equitable and sustainable development.
- The Government has prescribed 22 areas of CSR in relevant schedule of Bangladesh Gazette published on 1 July 2010;

  Aligning with the above two, JBPLC. has formulated its own CSR policy and been practicing accordingly.

B. Moral obligations

- Ensure human welfare by integrating people, planet and profit.
- Bring out the marginal and poor people from the vicious circles of the money lenders and NGOs.
- Stretch helping hands to the handicapped people in order that they could no longer be the burden of the society.
- Contribute to the development of educational infrastructure.

C. Social obligations

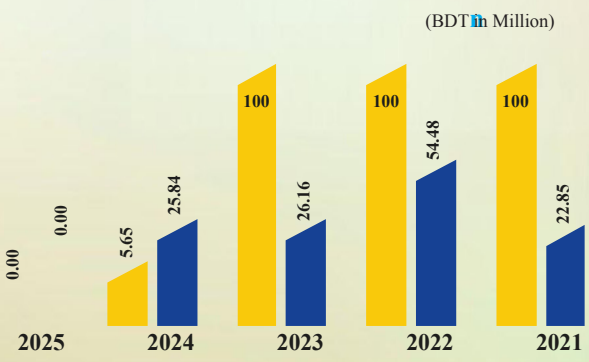
- The term "social", in CSR is often taken to refer to the content of the responsibility. It identifies a field which, in broad sense, indicates duties to the society as a whole.

The Bank has focused its CSR activities and contributed significant amount of its yearly allocated budget in the following sectors:

a. Education & Research
b. Health & Treatment
c. Poverty reduction & rehabilitation
d. Combat against natural calamity
e. Try to bring the marginal farmers and the poor out of the grip of loan
f. Preservation of history, tradition, culture and sports
g. Preservation of environment
h. Expansion of technology
i. Invention and
j. Others.

For the above categories, the Bank has allocated a budget amounting BDT 305.65 million and contributed a total amount of BDT 129.33 million from 2021 to 2025. Due to an operating loss of BDT 3,616.05 million in 2025, it was not possible to allocate any budget for CSR activities in JBPLC. The graph below shows last 5 (five) year's budget and contribution of CSR fund:

CSR Budget and contribution



The table below shows the category-wise contribution from 2021 to 2025.

Year and Category-wise contribution under CSR Program (BDT in Million)

SL	Category	Year				
	Budget	2025	2024	2023	2022	2021
		-	5.65	100.00	100.00	100.00
01	Education & Research	-	3.19	5.29	5.00	0.03
02	Health & Treatment	-	9.68	0.95	0.55	1.86
03	Poverty reduction & rehabilitation	-	-	-	-	-
04	Combat against natural calamity	-	11.71	11.24	39.90	19.88
05	A try to bring the marginal farmers and the poor out of the grip of loan	-	-	-	-	-
06	Preservation of history-tradition, culture and sports	-	-	-	-	-
07	Preservation of environment	-	-	-	-	-
08	Expansion of technology	-	-	-	-	-
09	Invention	-	-	-	-	-
10	Others (Day Care Center + food distribution)	-	1.26	8.68	9.03	1.08
	Total	**-**	**25.84**	**26.16**	**54.48**	**22.85**

For poor, marginal people, freedom-fighters, and educational institutions in the deprived areas all over the country, the Bank has allocated the following amount from 2021 to 2025 (shown in table below):

Beneficiaries (in person)							Total
Year	Freedom Fighter	Poor & Marginal People	Education Institution	Handicap Related Organization	Various Professional Organization	Miscellaneous	
2025	0	0	0	0	0	0	0
2024	0	38,895	3	0	0	145	39,043
2023	0	39,290	3	0	0	85	39,378
2022	0	35,406	1	0	0	135	35,542
2021	0	59,410	1	0	0	13	59,424
Total	**0**	**1,73,001.00**	**8**	**0**	**0**	**378**	**1,73,387.00**

1. Education & Research

Considering the importance of education in national progress and development of human resource, the Bank has contributed BDT 13.51 million from 2021 to 2025.

2. Health & Treatment

JBPLC. has set top priority on health initiatives and provides assistance in buying equipment for infrastructure development of the government and private hospitals.

Besides, emphasis is given on the treatment of sick, poverty-stricken freedom-fighters and their families as well as important persons those who feel shy to disclose their financial crisis even in time of treatment. The Bank contributed BDT 13.04 million from 2021 to 2025 in this category.

3. Poverty Reduction & Rehabilitation

Being a socially responsible bank, JBPLC. comes forward for humanitarian causes with sincerity and passion. For poverty reduction and rehabilitation, the Bank itself and in co-operation with other private or volunteer organizations provided financial support.

4. Combat against Natural Calamity

Under the programme, JBPLC. stretches its helping hand to the people affected by flood, cyclone, earthquake, severe winter, fire etc. JBPLC. contributed BDT 82.73 million from 2021 to 2025 under this category.

5. Helping the Poor and Marginal Farmers

The number of population affected by Sidr, Aila and Monga of the northern belt of the country has been brought under rehabilitation program of the JBPLC.. In this case, interest of the loans and other expenses are adjusted from CSR fund. The quintessence of the scheme is to make the deprived population free from the high interest charged by the mohajons and NGOs, with a view to making them self-reliant gradually. Like-wise, assistance is provided from the CSR fund of the bank for the small leather goods producers in a healthy atmosphere for producing quality products.

6. Preservation of History, Tradition Culture and Sports

For the purpose of building a tyranny-free society and flourishment of culture according to the spirit of liberation war, preservation of primitive history with archaeological places, expansion of sports, JBPLC. also makes its CSR fund available. Besides, the financial assistances are given for arranging programs for celebration of different important days. Above all, according to the instruction of Bangladesh Bank, JBPLC. is sponsoring publishing books and making of films/advertisement on anti-terrorism.

7. Preservation of Environment

JBPLC. is significantly engaged in environment friendly initiatives as a part of its CSR. This includes a substantial focus on mitigating and adapting to climate change. This exclusively impacts the country's development sector. The Bank allocates a portion of its total CSR budget to activities such as reforestation water management and infrastructure projects designed to enhance climate resilience, promoting sustainable solar energy to facilitate green banking. These efforts reflect commitment of the Bank to support environment preservation amid rapid climate change affecting the country.



Janata Bank PLC has distributed blankets among the underprivileged people of Mymensingh Sadar Upazila. Managing Director of the bank, Md. Mazibur Rahman, was present as the chief guest and distributed blankets among the needy. General Manager of Mymensingh Divisional Office, Farjana Khaleque, along with executives, officers and local dignitaries of the bank were present at the blanket distribution ceremony.

8. Expansion of Technology

For building skilled human resource, the Bank allocates a handsome amount of money. For building "Digital Bangladesh" as well as "Smart Bangladesh" outlined by the Government, computer sets which are an integral part of modem society and technology are being provided to government and non-government educational institutions, and non-profitable organizations from the Bank' s CSR fund.

9. Invention

Besides the categories cited earlier, any invention that can influence the development of the nation by the growth of agricultural production, processing environment friendly foods and technology , JBPLC. gives due priority to finance the projects.

10. Others

Moreover, JBPLC. has given BDT 20.05 million from 2021 to 2025 for the establishment and maintenance of a Day Care Center for children of employees of JBPLC. and other banks in joint collaboration with partner banks.

To conclude, Corporate Social Responsibility exemplifies how companies can harmoniously integrate social and environmental priorities within their operations, effectively aligning business strategies with broader societal needs, JBPLC. illustrates this commitment through its dedicated efforts in sectors such as environmental preservation, health, education, and poverty alleviation, reflecting an ethical and sustainable approach to business. By embedding CSR into its core operations not only contribute positively to society development but also foster a more equitable and sustainable future.



Tree Plantation Programme held in Bhurungamari Branch - Kurigram District

Report on Environmental Initiatives (Green Banking)



Green banking refers to environmentally responsible banking practices that aim to reduce the carbon footprint of financial institutions and promote sustainable development. Green banking (also called sustainable banking) involves banks adopting eco-friendly policies in their operations and encouraging customers to support environmental initiatives. Banks can play a crucial role in minimizing environmental risks associated with their lending and operational activities. This includes evaluating the environmental and social impacts of potential clients and projects, establishing appropriate environmental and social standards and policies, conducting due diligence, monitoring and reporting performance, and addressing any issues that may arise. Janata Bank PLC is playing a vital role in the economic development of Bangladesh and is also making a significant contribution to sustainable economic growth.

Out of 17 SDGs, goal No. 7 (Affordable & clean energy), goal No. 9 (Industry, innovation & infrastructure), goal No. 11 (Sustainable cities & communities), goal No. 12 (responsible consumption & production) & goal No. 13 (Climate actions) are considered in green banking.

Environmental Obligations of JBPLC	
Legal	To comply with relevant environmental legislation; To ensure adoption and formulation of environment friendly and sustainable banking policy.
Social	To minimize environmental degradation; To promote environment friendly practices; To reduce carbon footprint from the banking activities; To encourage stakeholders in green activities; To promote awareness in the society about the green house effect.
Economic	To ensure environment protection measures in lending; Mass investment in green finance.

Environmental and social Risk Management in Banks:

Environmental and Social Risk Management (ESRM) in banks is a framework used to identify, assess, and manage risks arising from a borrower's environmental and social impacts. It's a core part of modern sustainable finance and closely linked to green banking. Consequently, the extent of risk for the banks will be higher. We have incorporated environmental and climate change risk as part of the existing credit risk management prescribed to assess a prospective borrower. Major environmental impacts of banking activities tend to be indirect, via business relationships, arising from the provision of financial services to business customers operating in sensitive sectors. Appropriate risk management of these environmental and social impacts is not only the right thing to do, it is also important as a good business practice. It has also given emphasis on green practices in dealing activities operations.

Our approach to environmental and social risk management is based on a combination of policy, standards and guidance.

JBPLC 's Green Strategies

Since 2011, JBPLC has consistently placed the highest priority on protecting the environment from pollution. The bank has adopted and implemented relevant regulatory legislation. In this regard, major steps taken by JBPLC are as follows:

A. Sustainable Finance Unit

A Sustainable Finance Unit headed by a Deputy General Manager has been formed as per Approval of Board of Directors. It is functioning under Risk Management Division.

B. Formulation of Policies

Sustainable finance policy, Environment and Social Risk Management Policy have been forced in line with the guidelines of Bangladesh Bank. Environment and Social Due Diligence (ESDD) checklist is used while assessing borrowers. The Board of Directors of JBPLC has adopted the green and environmental initiatives from the period at the starting year. The policies are being updated from time to time.

C. Formation of Sustainable Finance Committee

A Sustainable Finance Committee, headed by a Deputy Managing Director, has been established to evaluate and supervise the activities of the Sustainable Finance Unit.

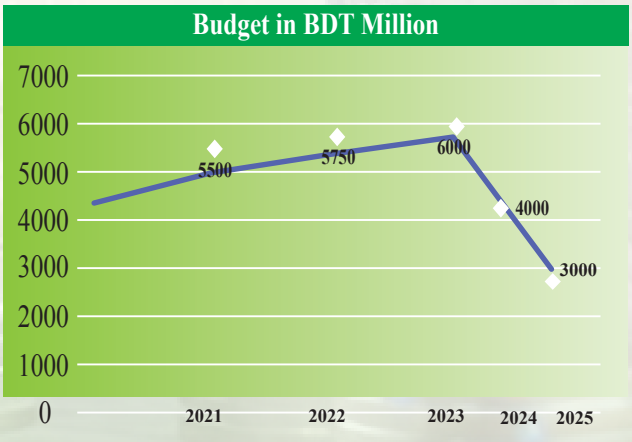
Designation	Status in the Committee
Senior DMD	President
All DMDs	Member
GM, Credit Division	Member
GM, Risk Management Division	Member
GM, BDM & Law Division	Member
GM, Special Asset Management Division	Member
GM, Treasury & Foreign Trade Division	Member
GM, Human Resources Division	Member
GM, ICT Division	Member
GM, Audit & Inspection Division	Member
GM, Monitoring & Compliance Division	Member
GM, Common Services Division	Member
GM, Accounts & Financial Management Division	Member
GM, Company Affairs Department	Member
GM, Research & Planning Division	Member
GM, Estate & Engineering Division	Member
DGM, Sustainable Finance Unit	Member Secretary

D. Sustainable Finance Help Desk

JBPLC has established 895 Dedicated Sustainable Finance Help Desks to provide immediate support to the customers so they can get hassle-free access to sustainable products at the fastest time.

E. Green Financing

We are aware of environmental degradation and therefore we give priority to green finance. BDT 3000.00 million was allocated for the year 2025.



Sector Wise Budget Allocation and Disbursement:

(BDT in million)

Sctor	Budget	Disbursement
Renewable Energy	240.00	25.60
Energy & Resource Efficiency	100.00	
Alternative Energy	100.00	
Liquid Waste Management	510.00	
Solid Waste Managerment	240.00	
Circular Economy & Eco Project Financing	210.00	32.80
Environment Friendly Brick Production	510.00	8.90
Green/Environment Friendly Establishment	210.00	
Green Agriculture	200.00	33.60
Green CMSME	200.00	
Green Socially Responsible Financing	100.00	8.90
Blue Economy Financing	100.00	
Information & Communication Technology	180.00	
Miscellaneous	100.00	
Total	**3000.00**	**109.80**

We have also financed 453 solar panels & 2 biogas plant in 2025.



F. Digital Banking Services

JBPLC is committed to delivering smart banking services to help build a prosperous nation. As part of its digital transformation initiatives, the bank has launched its mobile application, eJanata, to keep customers ahead in the rapidly evolving landscape of advanced financial services. The eJanata app enables customers to access banking services including the ability to send money to bKash or Nagad accounts, NPSB & BEFTN facilities. At present all of 925 branches, 4 overseas branches & 1 Sub Branch are providing online banking services. For performing online banking, the bank has launched Real Time Online Banking activities by the real time centralized online Core Banking System (CBS) software TEMENOS-24 (T24),

JBPIN Cash service in all the branches. We have installed 87 ATM booths and shared 12,435 ATM of other banks across the country. JBPLC has got Payment Card Industry Data Security Standard Certification and going to introduce VISA Card.

G. Green Banking Promotion

JBPLC is actively promoting products and services with a focus on environmental awareness. Currently, the bank advertises its products, brand messages, notices, and circulars through internet and electronic media, ensuring wide reach while supporting eco-friendly communication channels.

H. Sustainability Training Programs

To encourage environment friendly banking, employee awareness and training on environmental and social risk are essential. Janata Bank Staff College and Sustainable Finance Unit are continuously organizing training courses workshops on Green Banking to train up executives/ officers. Credit Departments are assigned for developing knowledge/awareness among the consumers and clients on environmental degradation and promoting green banking.

I. Climate Risk Fund

JBPLC has created a climate risk fund to ensure participation in efforts to tackle ecological degradation and pollution, to mitigate climate change-related risks, adapt to the climate changes, cut carbon emission and tackle disasters. This fund can be used in any climate and disaster-related program and project and for low- interest finance.

J. JBPLC's in-house environmental management practices

Green banking is the term used by banks to make them much more responsible to the environment. JBPLC has improved in-house environmental management by switching to more environment-friendly technologies. The following initiatives are taken in this regard:

i. Green Banking Guideline

JBPLC has a Board of Directors approved green guidelines as per BB's instruction since 2011. This guide directs to reduce consumption of scare resources and reduce cost where possible. Efficient uses of electricity are there with other eco-friendly directions in guide. A 'Green Office Guide' has been circulated to the employees for implementation.

ii. Virtual Meeting/Video Conference

JBPLC conducts meetings and conferences through a hybrid system, offering both physical and virtual participation options. The conferences with the field level are held virtually. Using video conference meetings are held virtually where physical presence is not mandatory. Board Meeting has an option to connect through Zoom.

iii. Digital Communication Channels

JBPLC uses email for both internal and external communication to reduce paper and ink consumption. Circulars, letters, guidelines, and common instructions are circulated through PMIS, Webmail, and the bank's website instead of in hard copy. This practice reduces paper and ink usage, lowers costs, and contributes to environmental protection.

iv. Personnel Management Information System (PMIS)

The PMIS is a web-based system for maintenance of the service registers of employees of JBPLC.





v. Efficient Usage

- Reducing use of non- degradable poly packs and other material which are hazardous to environment.
- Keeping switches off of light, fan, monitor and other devices during work break, unplugging the switches of electronic devices after use.
- Efficient use of printer, cartridge/ink, toner, photocopy, office stationery etc. Applying eco-font in printing to reduce ink and paper, Reuse of scrap paper for drafting, Installation of printers having both sides printing option to reduce use of paper.

vi. Transport Facilities

JBPLC has a sustainable impact on environment by providing bus services to its employees.

vii. Digital Banking Initiatives

Janata Bank has introduced eJanata apps which facilitates banking transaction to reduce paper usage and emissions of carbon footprint.

viii. 4P's: Pioneering Green Banking for a Sustainable Future

Single P (Profit) is not the only concern of JBPLC rather it works for 4 Ps (People, Planet, Prosperity & Alleviating Poverty)

Janata Bank PLC upholds its commitment to sustainable development by empowering people through inclusive financial services, safeguarding the planet via environmentally responsible banking pratices, fostering prosperity through strategic economic support and contributing to poverty alleviation by extending credit to underserved communities.



ix. Environmental initiatives by focusing on 3R's - Reduce, Reuse and Recycle

Janata Bank PLC. implements several environmental initiatives that address climate change and incorporate the 3R philosophy (Reduce, Reuse, Recycle) here's a breakdown:

a. Reduce

- **Green Financing:** Janata Bank offers loans and funds at preferential rates for projects that promote renewable energy, energy efficiency, and pollution reduction. This incentivizes businesses to adopt greener practices.
- **Paperless Banking:** Janata Bank encourage online transactions and digital documentation to minimize paper usage.
- **Energy Efficiency:** Janata Bank promotes energy-saving practices within their branches, including using energy efficient lights and exploring renewable energy sources like solar panels.

b. Reuse

While specific information on direct product reuse isn't available, their green financing initiatives for effluent treatment plants can be seen as a form of reuse, allowing for treated wastewater to be reused in certain applications.

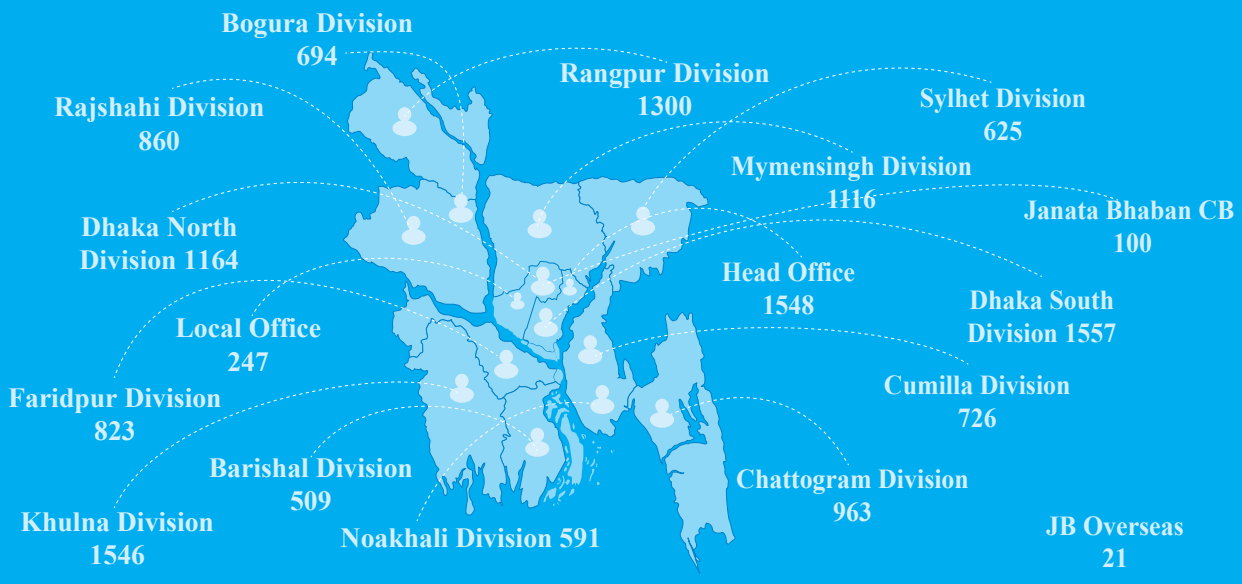
c. Recycle

Janata Bank PLC using scrap paper for drafting is one example reducing paper usage promotes recycling efforts.

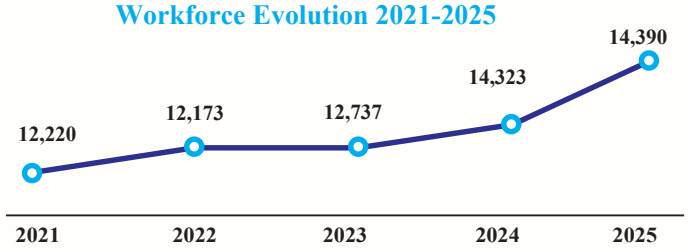
Outlook towards green banking

- Planned to increase sustainable green finance
- Future plan to set up "Green Branch"
- Green finance to various products under Bangladesh Bank re-finance scheme.
- Designing a proper environmental management system to manage environmental risks.

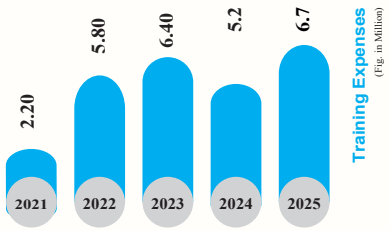
Key Features of Human Resources



Workforce Evolution 2021-2025



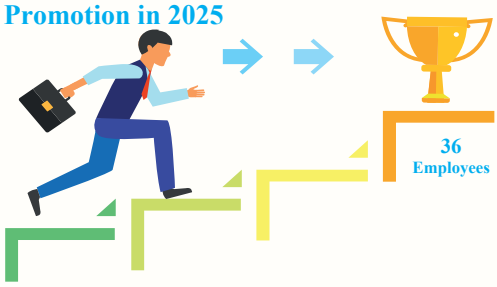
Training Expenses in 2025



Religious Diversity 2025



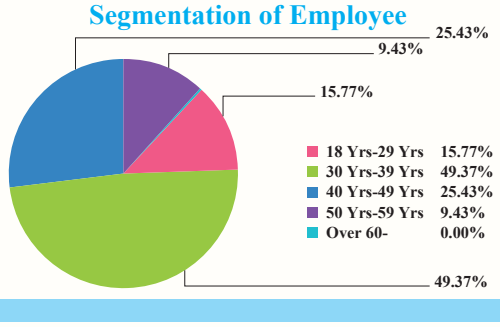
Promotion in 2025



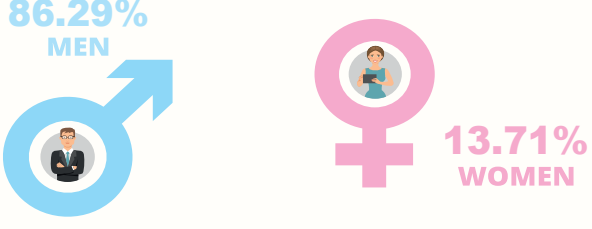
Talent Acquirement 2021-2025



Segmentation of Employee

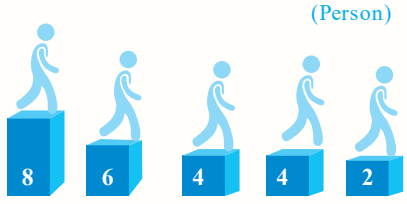


Men-Women Ratio in 2025



Employee Turnover (2021-2025)

(Person)



Report on Human Resources

Human Resource refers to the pool of employees of an organization. The core function of Human Resource Department in banking industry is to facilitate performance improvement. Factors like skill, attitude and knowledge of the human capital play a key role in determining the competitiveness of a financial sector organization. The quality of human resource indicates the ability of a bank to deliver value and valued service to its customers. All employees are not equally qualified in one organization. People differ in their abilities and aptitudes. Human Resource Management is necessary to harness each employee's ability and potential by giving them necessary training, motivation, compensation, appraisal of performance etc. With 14,390 employees nationwide working for Janata Bank PLC. (JBPLC), Human Resource plays a vital role in fulfilling the vision of the Bank. The Bank aims at becoming an attractive national employer in the financial sector of the country and thus pursuing this goal through its Strategic Human Resource (HR) agenda by a cultural transformation, making a real difference in diversity and inclusion, re-designing reward structures and fostering strong leadership and talent management. In the present era of globalization, business organizations are facing emerging challenges in forms of acquisition, balancing, maintaining and optimization of human resource. The success of an organization depends upon several elements and factors but the most important factor and element that affect the organizational performance is its employees.

Diversity of Human Resources According to Designation Gender and Religion as on 31 December 2025

SL.	Designation	Male				Female				Total
		Muslim	Hindu	Christan	Buddhist	Muslim	Hindu	Christan	Buddhist	
1	Managing Director	1	0	0	0	0	0	0	0	1
2	Deputy Managing Director	2	0	0	0	0	0	0	0	2
3	Chief Financial Officer	0	0	0	0	0	0	0	0	0
4	General Manager	10	0	0	0	4	1	0	0	15
5	Deputy General Manager	126	15	0	0	15	1	0	0	157
6	Assistant General Manager	245	29	0	0	70	13	0	2	359
7	Senior Principal Officer	866	202	3	11	154	19	0	0	1255
8	Principal Officer	1334	309	1	3	223	35	0	0	1905
9	Senior Officer	3138	742	3	16	523	99	0	2	4523
10	Officer	1437	420	2	13	313	91	1	4	2281
11	Officer-Teller	1662	525	3	17	392	95	0	4	2698
12	Officer-Rural Credit	245	78	1	0	36	6	0	0	366
13	Assistant Officer Grade -1	127	6	0	0	5	2	0	0	140
14	Assistant Officer Grade -2	42	3	0	0	1	0	0	0	46
15	Support Stuff Category -1	24	0	0	0	0	0	0	0	24
16	Support Stuff Category -2	535	44	1	1	35	2	0	0	618
Total =		**9794**	**2373**	**14**	**61**	**1771**	**364**	**1**	**12**	**14390**

Talent Acquirement

To meet the Bank's junior-level talent needs, Human Resource Division (HRD) of JBPLC has begun applying a more consistent approach of hiring junior-level officers on a regular basis. In 2025, graduates-level officers joined JBPLC numbered 1,882. HR Division has carried out a massive talent acquisition (totaling 10,421) on a regular basis from 2021 to 2025.

Year Wise Recruitment of JBL in Different Grade :

Year	SPO		PO		SO		Officer		Officer-IT		Officer-Teller		Officer-RC		Total
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
2025	0	0	0	0	197	40	290	86	134	36	492	135	412	60	1882
2024	0	0	0	0	288	51	1207	208	25	0	922	189	263	49	3202
2023	0	0	0	0	75	12	480	122	0	0	1043	173	0	0	1905
2022	0	0	0	0	620	57	79	16	1	2	217	58	0	0	1050
2021	0	0	0	0	220	52	616	141	36	6	1042	269	0	0	2382
Total	0	0	0	0	1400	212	2672	573	196	44	3716	824	675	109	10421

JBPLC knows that educational qualifications of employees can contribute to the growth and development of the Bank as it provides a wide range of scopes. JBPLC has a total of 10,482 post for graduate employees. This means JBPLC has well-educated and talented pool of employees aims at helping the organization to gain its strategic goal.

Educational Background of Employees as on 31 December 2025				
SL.	Degree Particulars	Male	Female	Total
1	PhD	6	0	6
2	Professional Degree (FCA/CA/CMA/ACCA)	2	0	2
3	Post Graduate	8930	1552	10482
4	Doctor	0	1	1
5	Computer Engineer	623	90	713
6	Architect Engineer	2	1	3
7	Civil Engineer	113	10	123
8	Electrical Engineer	290	14	304
9	Textile Engineer	155	10	165
10	Leather Engineer	62	2	64
11	LLB	121	13	134
12	Graduate	1369	220	1589
13	HSC	130	18	148
14	SSC	93	2	95
15	Below SSC	521	40	561
	Total	**12417**	**1973**	**14390**

Territorial Management

JBPLC allows staff mobility in different regions across the country according to the needs of the organization for a specific time period including field level exposure and to offer staff members the opportunity to acquire new skills, broaden their knowledge and gain experience in different areas of responsibilities in root level banking.

Controlling Offices/Division Wise Manpower as on 31 December 2025

SL	JBL Division	No. of Unit (Office/ Branch)	Number of Existing Manpower		
			Male	Female	Total
1	Head Office	81	1328	220	1548
2	Dhaka South	110	1232	325	1557
3	Dhaka North	60	678	486	1164
4	Chattogram	86	814	149	963
5	Rajshahi	85	767	93	860
6	Rangpur	80	1173	127	1300
7	Barishal	47	443	66	509
8	Khulna	97	1379	167	1546
9	Cumilla	73	665	61	726
10	Noakhali	62	558	33	591
11	Mymensingh	87	930	186	1116
12	Sylhet	65	595	30	625
13	Faridpur	61	733	90	823
14	Bogura	74	620	74	694
15	Local Office	2	221	26	247
16	Janata Bhaban Corporate Branch	1	85	15	100
17	JB Overseas	9	21	0	21
	Total=	**1080**	**12242**	**2148**	**14390**

Aptitude Development through Training and Learning

The success and failure of an organization depends on its employees' performance. When it comes to the benefits of training, improvement in an employee's individual performance or knowledge is an indirect gain for the organizations as well. That is why the training of staff usually aims to develop the skills of an individual to fulfill the current and future needs of an organization. The Bank is giving the highest importance on training of its employees as a continuous process of human resources development.

In the year 2025, JBPLC has spent BDT 6.7 million on training and development.

External Training other than (JBSC & Regional Staff College) in 2025:

Category		Local	Foreign	Total
Number of Courses		293	3	296
No. of Employees Received Training	Male	2485	6	2491
	Female	432	0	432
	Total	2917	6	2923
Training Expenditure (Fig. In million)		6.2	0.5	6.7
Number of External Training institution		12	3	15
Name of Countries Travelled		Malaysia & China		

Occupational Benefits, Health and Safety issues at JBPLC

JBPLC is a bank of 14,390 Employees. Benefits given to its employees, are seen as Bank's social benefit. JBPLC's salary structure is the same in all branches and service points for the beginner level. There is no discrimination in terms of remuneration provided to male and female employees. Employees of JBPLC also can avail loan facilities in the forms of staff house building loan, computer loan, executive car loan and motorcycle loan.

In addition, JBPLC contributed BDT 31.00 million among employees as medical assistance from welfare fund in 2025.

Every year, the Bank allocates budget for medical purpose of its employees. In 2025, budget under this category was BDT 40.00 million.

Employees of JBPLC also get health assistance from Welfare and Benevolent Fund. In the year 2025, Human Resource Department has given a total of BDT 111.36 million among 815 employees as marriage-grant, scholarship, retirement benefit and expenses related to death from the fund.

JBPLC has appointed a contractual full-time medical consultant and a permanent female doctor to provide its employee's primary medical care. A medical section is located on the 5th floor of the Bank's Head Office. Besides, JBPLC also has medical retainer in different places of the country to support the employees outside the Head Office.

Keeping in mind sudden illness of its employees, JBPLC has an ambulance for emergency services. Fire foam and extinguishers and buckets of sand have been kept at arm's length in every floor of the Head Office and in most of the branches for taking primary action against incidents of sudden fire. Prioritizing safety of the employees from unwanted incidents, a bilateral agreement has been signed on the 24 November, 2014 between the Bank and Bangladesh Ansar & VDP to depute personnel for security purposes. Besides, considering privacy issues bank has allocated separate restroom and a prayer room for its female employees.

Grievance Management

JBPLC knows that the dissatisfaction, expressed or not, of its employees can be a potential source of trouble. In the Bank, whenever an employee has any grievance, he/she can present his/her problem to the immediate supervisor. If he/she is not satisfied with superior's decision, he/she can go to the next higher level of his department.

Vacation, Recreation leaves and Absences in 2025

To alleviate stress and to refresh mind arising out of long

period of work, a number of JBPLC employees availed recreation and maternity leave in 2025 according to the Guidelines of BB.

Promotion, Motivation and Reward

Promotion is an effective tool for reward and motivation as well as an inspiration of an employee's improvement of skill and to increase his job satisfaction. In 2025, a total of 36 employees from different grades were promoted to the next higher level.

Promotion Scenario in 2025 :

SL.	Designation	Male	Female	Total
1	General Manager	0	0	0
2	Deputy General Manager	24	4	28
3	Assistant General Manager	8	0	8
4	Senior Principal Officer	0	0	0
5	Principal Officer	0	0	0
6	Senior Officer	0	0	0
7	Senior Officer (Supernumerary)	0	0	0
8	Officer	0	0	0
9	Officer-Teller	0	0	0
10	Assistant Officer Grade -1	0	0	0
11	Assistant Officer Grade -2	0	0	0
12	Support Stuff Category -1	0	0	0
13	Support Stuff Category -2	0	0	0
Total		**32**	**4**	**36**

Succession Planning

Succession planning in HR is the process of preparing people for future roles to support continuous business functioning. Succession planning is a long-term, strategic investment that buffers both large and medium-sized businesses against inevitable future disruptions or sudden job vacancies. To develop the employees, JBPLC practices lateral moves, assignment to special projects, team leadership roles and both internal and external training and development opportunities.

Personnel Management Information System (PMIS)

Human Resources Development Department (HRDD) of JBPLC has introduced a web-based Real-time HR Management Program named 'Personnel Management Information System (PMIS)' with the technical assistance of ICTD (System). An elaborate database has been established with personal, family and service information of all the employees.

Data entry, edit, update & upload etc. can be done by an authorized user of any branch/office from Secure Side and every employee of JBPLC can login in the General Side of PMIS and able to view various HR and Organogram related information of the Bank including employee's personal information. Jobs related transfer-posting, release-joining, leave record & transaction, promotion data calculation etc. are being done in full swing by PMIS Program. The tremendous success of PMIS program are digitized Real-time Pay fixation, Salary disbursement, Annual increment & Income Tax Return calculation of all employees of JBPLC.

From 2016, JBPLC is issuing smart Bank ID card for its employees by using the PMIS data. There is a QR code in the back side of ID card. The English version of the text of ID card is encrypted in QR Code which can be decrypted by a mobile app. This machine readable Bank ID card can be used for multiple purposes.

JBPLC is the pioneer and till date the only state-owned bank which is using the PMIS program as ERP solution for its total HR management.

Human Resource Accounting (additional information)

Human Resource Accounting provides useful information to the management, financial analysts and employees. JBPLC regularly works out and looks into some important areas of Human Resources Accounting for mathematical and co-relational understanding on the main business factors. The following table projects the age-group wise value of human resource ascertained (using & Lev Schwartz law) by present value of future earning model:

Employee Structure by age Group and Gender as on 31/12/2025

SL	Age Group (years)	Male	Female	Total Number of Employees	Percentage of age group
1	18-29	1920	350	2270	15.77
2	30-39	5902	1202	7104	49.37
3	40-49	3250	409	3659	25.43
4	50-59	1190	167	1357	9.43
5	Over 60	0	0	0	0
Total		**12262**	**2128**	**14390**	**100**

Employee Turn-over

JBPLC knows high turn over rates of its employees represent a significant sunk cost for the company that can't be recouped. By improving the environment at work, practicing smart hiring strategies and ensuring optimal arrangement, JBPLC is keeping turn over at a healthy minimum. In 2021 it was 0.07% and in 2025 it is 0.014%.

Average Employee Turnover (Voluntary) Rate :

SL.	Year	Number of Employees who left the Bank	Total Employees (Closing Position)	Average Employee Turnover Rate (%)
1	2025	2	14390	0.014
2	2024	4	14323	0.027
3	2023	4	12737	0.03
3	2022	6	12173	0.05
4	2021	8	12220	0.07

Implementation of National Integrity Strategy

JBPLC has formed a committee named "Ethics Committee" which is comprised of 10 members headed by MD to implement National Integrity Strategy of Government of Bangladesh. To materialize the strategy, JBPLC has formed committees in its different offices and corporate branches. To bring transparency in all banking works, increase efficiency and trimming through digitalization, JBPLC has brought all branches under automation system. In 2023, four employees from different grades received prize money and certificate for best Integrity practices.

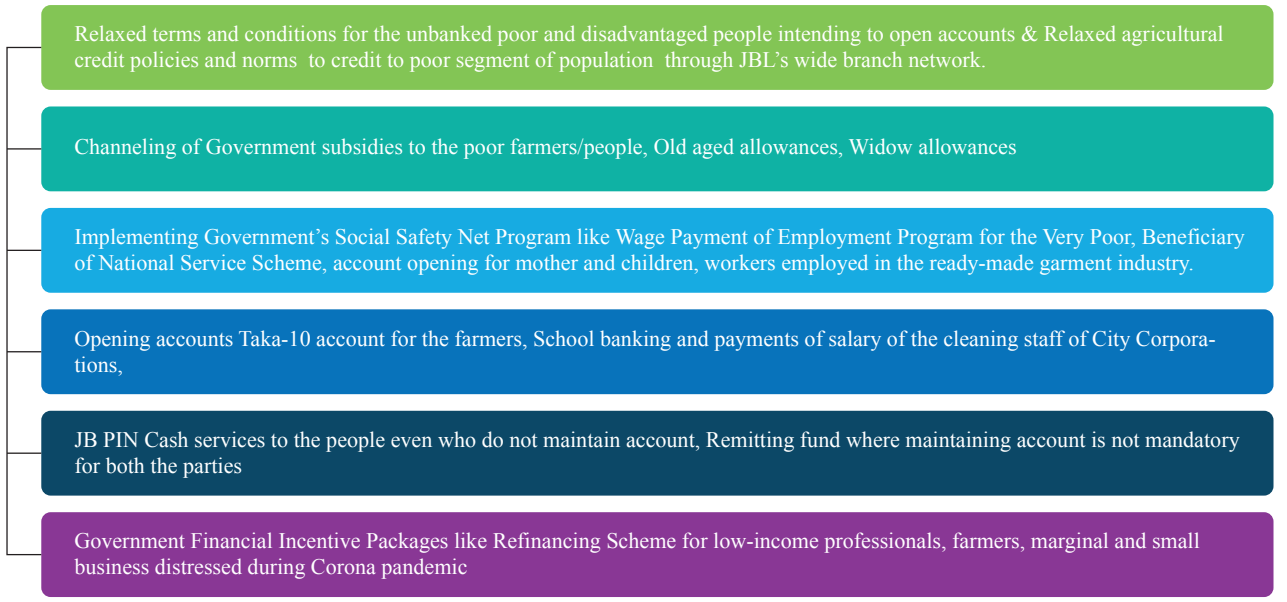
Future outlook

- To implement proper performance-based rewarding.
- To devise appropriate succession plan.
- To implement "National Integrity Strategy" in every sector of the Bank.
- To infuse value in all areas of JBPLC.

Report on Financial Inclusion

Financial inclusion is multidimensional in nature offering quality financial services in a convenient way, extending access to all segments of the population and providing equal opportunities and reducing inequalities in an economy. It is a process of ensuring access to financial services and timely and adequate credit for low income and unbanked people at an acceptable cost. Financial inclusion in banking is vital for driving economic growth, reducing poverty, and enhancing stability by providing underserved populations access to savings, credit, and digital payments. It empowers individuals to manage financial risks and helps banks grow their customer base while promoting financial literacy and reducing reliance on unregulated, risky informal financial tools.

- Extending banking services to the unbanked segment of population.
- Supporting the Government's inclusive growth strategy.
- Sound and safe governance by clear regulation and industry performance standards;
- Financial and institutional sustainability to ensure continuity and certainty of investment;
- Financial inclusion considering wider links to financial sector stability, integrity and protection.
-



Barriers to Financial Inclusion : Despite progress, barriers persist, including lack of digital literacy, inadequate identification documentation, high costs for small-scale banking, and lack of trust in financial institutions.

Our goals for promoting Financial Inclusion: "No one is too poor to save," chanting the slogan we have given high priority to ensure stable and equitable economic growth by a wide range of Financial Inclusion. Financial services to unbanked people creates savings in the economy, leads to food security and poverty alleviation. Our goals for financial inclusion are:

- Removing barriers to banking for poor populations.
- Extending financial education and understanding through suitable financial policy and products.
- Poverty reduction, food security, universal health coverage, gender equality and employment.
- Access for all households to a full range of financial services at a reasonable cost;

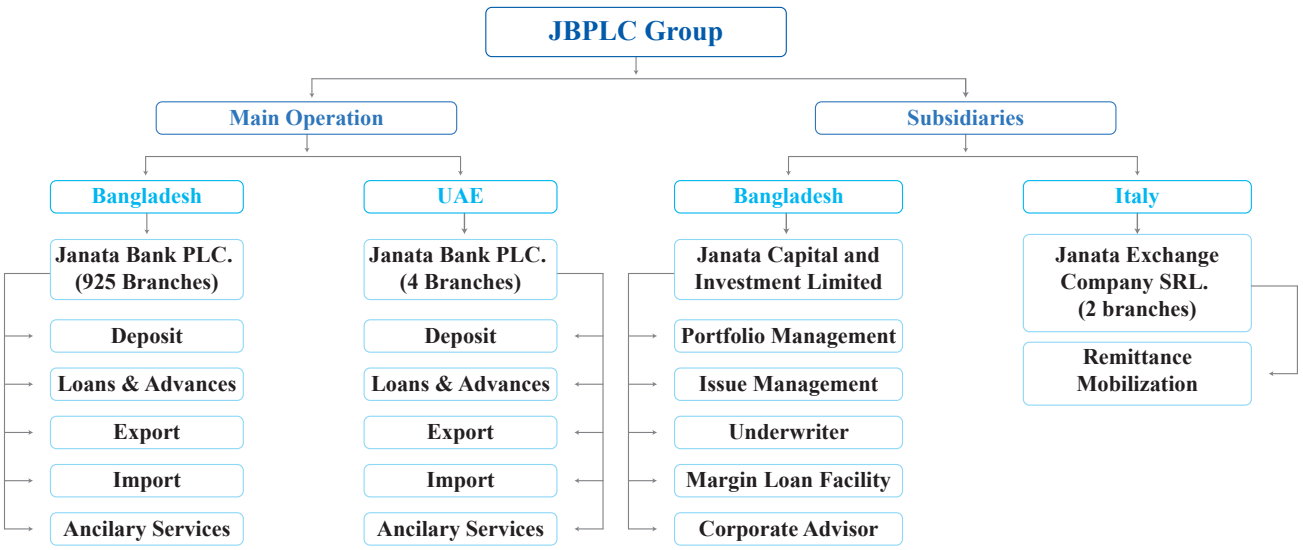
Financial Inclusion activities of Janata Bank Limited :

- JBL made much headway regarding financial inclusion with our services and products of different kinds:
- Extended loan to rural poor women for their employment.
- Introduced credit programme for educated young men.
- Providing mobile banking services to customers.
- School Banking for students at present.
- Operating Farmers' Account opened with Tk. 10 as initial deposit.
- Account of beneficiaries under social safety net programmes.
- Disbursing interest free credit facilities to the landless and marginal farmers.
- Reaching out services and products to the eager women usually remained out of reach of formal banking activities.
- Opening of branches in remote rural areas.

Business Model and Resource Allocation

Business Model of Janata Bank PLC.

Janata bank PLC. operates under two distinct, yet interconnected business model. The bank has 929 branches including 4 (four) overseas branches in UAE and 2 (two) 100% owned subsidiaries named as Janata Exchange Company Srl. Italy and Janata Capital and Investment Limited, Dhaka The bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, facilitating remittance services, transferring money, foreign exchange transaction, issuing guarantee, commitments etc. The principal activities of its subsidiary Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager and that of another subsidiary company Janata Exchange Company Srl. Italy (JEC) is to carry on the remittance of hard-earned foreign currency to Bangladesh.



Resource Allocation of Janata Bank PLC. in 2025

(Figures in Million)

Particulars	Amount	Particulars	Amount
Cash & Cash Equivalent	167,024.16	Borrowing	79,326.58
Investment	293,723.47	Deposit	1,255,498.54
Loans & Advances	1,051,191.51	Other Liabilities	299,682.77
Fixed Assets	7,525.27	Total Liabilities	1,634,507.89
Other Assets	89,462.99	Shareholders' Equity	(25,564.31)
Non Banking Assset	16.20		-
Total Property and Assets	**1,608,943.58**	**Total Liabilities and Shareholders' Equity**	**1,608,943.58**

Figures in Million)

Particulars	Amount	Particulars	Amount
Net Interest Income	(59,033.78)	Profit before Provision and Taxes	(36,160.48)
Investment Income	36,553.21	Provision for Loans and Advances	152.84
Commission, Exchange and Brokerage	4,330.79	Provision for Diminution Value in Investments	-
Other Operating Income	2,426.47	Provision for Others	1,886.41
Total Operating Income	(15,723.32)	Profit before Taxes	(38,199.74)
Total Operating Expenses	20,437.17	Provision for taxation	977.38
Operating Profit	(36,160.48)	Net Profit	(39,177.12)

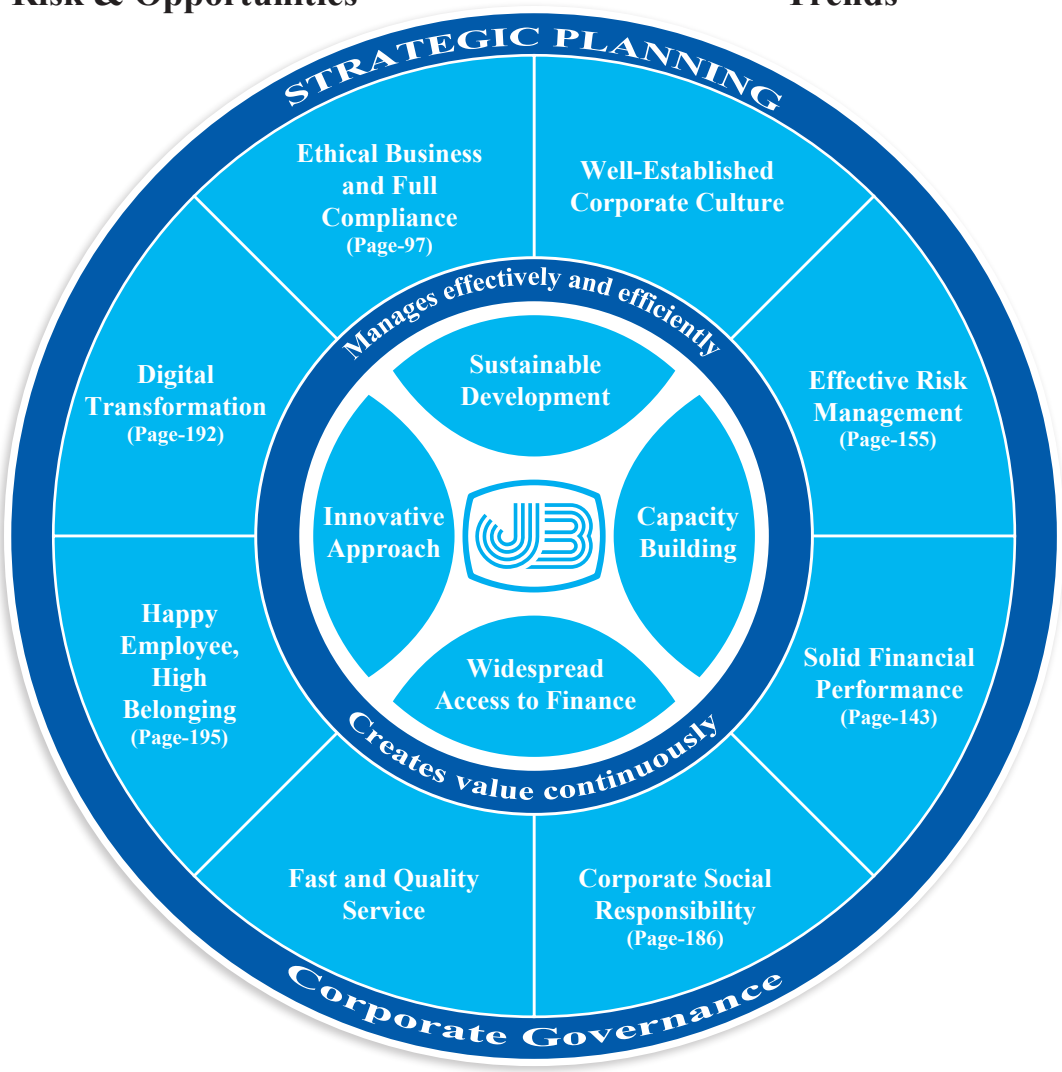
Particulars	Number	Particulars	Number
Employee	14,390	Number of Branches	929
Exchange House	73	Relationship Management Application	367

Value Creation Model

Janata Bank PLC., which represents a well-established tradition and experience in the Bangladesh banking system and has been working to create value for all its stakeholders since its inception, we steer our responsible and sustainable bank identity with our strategic business model, in which we place a sustainability lens at the centre. The priority issues, we have determined according to the opinions of all our stakeholders in our value chain and the trends affecting the society and the industry, shape our strategy. Thus, we take the topics of Widespread Access to Finance, Sustainable Development, Innovative Approach and Capacity Building to the centre of our business model, which is in the continuous development and change cycle. Our activities that we group under the capital fields of integrated management provide input to our model. By linking these inputs with our priority areas, we pass them from sustainability lens at the centre of our business model and focus on how we create value on these capitals.

External Parameters

Risk & Opportunities **Trends**



Shareholder Expectation

Six Major Capitals

Inputs	Output	2025
Financial Capital		
• Shareholders' funds • Borrowed funds • Customer deposits • Subordinated debt	• Change in Total Assets • Total Loans & Advances • Investments • CRAR	9.35% ↑ 1,051,191.51 mil 293,723.47 mil -2.76%
Manufactured Capital		
• Branch & ATM network • Property, plant and equipment • Software • Information and Communication Technology	• Number of Branches • Number of own ATMs • Number of Debit Cardholders • Number of Credit Cardholders • Banking application	929 93 143,600 1,737 e-janata
Human Capital		
• Skills and experience • Competencies • Creativity • Committed and loyal employees • Healthy workforce • Equal opportunities	• Number of Employee • Rate of Female Employee • Employee Turnover Rate • Net Profit Per Employee • Newly Recruitment • Health Assistance to Employee	14,390 14.93% 0.014% (2.72) mil 1,882 111.36 mil
Intellectual Capital		
• Brand value • Institutionalised knowledge • Best practices • Data analytics • Trained employees	• New Product Lunched during the Year • Number of API Services • The Ratio of Young Employees (below 40 years) • Filling Rate of Top Positions with Internal Promotion • Cheque-less Cash Withdrawal	03 02 49.37% 100%
Social and Relationship Capital		
• Services and supplies • Relationships • Assurance services • Customers • Bank's CSR Expenses	• Stationery, Printings Advertisement etc. • Financial Statements audited by ASICO Chartered Accountants • Compliance with Corporate Governance Code certified by Basu Banerjee Nath & Co. Chartered Accountants • Overall Customer Retention Ratio • Bank's CSR Expenses	276.89 mil 98.72%
Natural Capita		
• Utilities • Sustainable Finance • Digitalization in operations	• Electricity Consumption • New Sustainable Finance • Solar Panels • Others eco-friendly project finance • Virtual Meeting & Video Conference is available in all branches. • PMIS, a web-based system is maintaining to keep digital record of all employees.	183.82 mil 109.80 mil 453

Management Report and Analysis

Janata Bank PLC. (JBPLC) is always proactive in its approach towards empowering the unbanked segment of population by offering suitable financial products & services as well as making them financially literate. The Bank is consistently working towards strengthening its financial inclusion initiatives with leverage from the Government's Digitalization program. Banking industry in the country has started changing its direction towards new opportunities. The country has been enjoying a modest but a steady economic growth. Its current development strategy is based on the premise that the creation and distribution of wealth occur with the help of acceleration of growth driven by competitive market forces. The Government has steadily liberalized its trade regime. Bold Government spending aimed at upgrading the country's infrastructure and robust private consumption due to higher salaries and low inflation are the backbone of Bangladesh's solid growth trajectory.

JBPLC as one of the largest State-owned Commercial Banks kept its performance momentum by keeping its operation and achievements at a satisfactory level. In a competitive market, the Bank recorded growth in Deposit, Loans and Advances, CRAR and Recovery against Write-off loans. The Bank is committed to achieving its objective by bringing healthy commercial environment, increasing efficiency, establishing accountability and dynamism in accomplishing its functions. With a continuous expansion of business activities and the increased complexity of the macro environment, the Bank has recognized the need to augment its responsibility towards interlinking Profit, Planet and People. As such, Bank's Management objectives and analysis of the ongoing year is structured under a Triple Bottom Line reporting framework demonstrating how the financial, environmental and social aspects are intertwined in advancing a sustainable operating model.

The Bank's Financial and Sustainability Review is structured with a detailed discussion on the following aspects:

- Performance Review
- Business Review
- Segment Review
- Future Outlook

Review of Performance of JBPLC

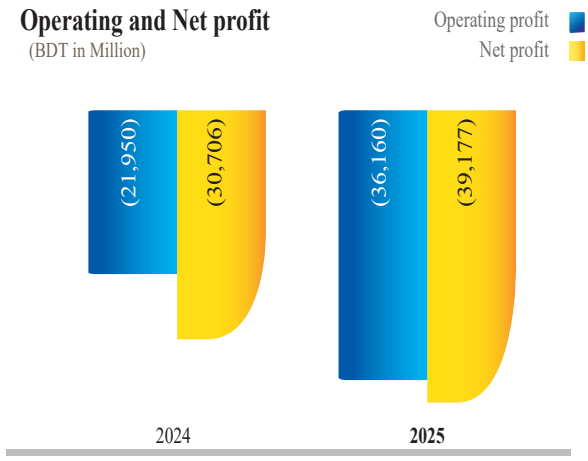
JBPLC's Significant Achievements

JBPLC is one of the leading State-owned Commercial Bank in the country in terms of profitability, asset quality, capital adequacy, product diversification and service portfolio etc. In spite of presence of numerous challenges in overall banking sector of the country, the Bank has been performing pretty well. Major achievements in key areas during 2025 are as following:

- Operating Profit achieved BDT (36,160.48) million and after-tax profit BDT (39,177.12) million;
- Deposit increased to BDT 157,403.46 million which was BDT 1,098,095.07 million in previous year;
- Loans & Advances raised to BDT 1,051,191.51 million which was BDT 1,007,942.50 million in previous year and the growth is 4.29 percent;
- Capital to Risk Weighted Asset Ratio (CRAR) declined to (2.76%) against minimum requirement of 10% under BASEL-III framework prescribed by Bangladesh Bank;
- Realized BDT 5,662.10 million in cash from classified loans and 477.60 million from write-off loans;
- The Bank deposited approximately BDT 22,273.32 million as corporate tax and collected tax.

a) Operating Profit

In 2025, the Operating Profit of the Bank decreased by BDT 14,210.74 million or 64.74 percent to BDT (36,160.48) million during the year from BDT (21,949.75) million of previous year.



b) Interest Income

During the year, Interest Income of loans & advances of the Bank decreased by BDT 12,679.36 million. Decrease of 30.40 percent, reaching BDT 29,034.57 million compared to BDT 41,713.93 million in the previous year.

c) Interest Expenses

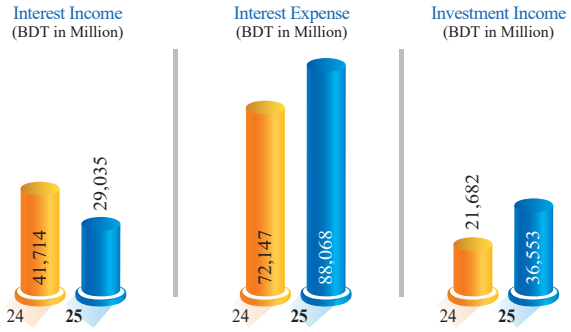
In 2025, the Bank paid a total interest amounting to BDT 88,068.35 million which is 22.07 percent higher than the preceding year.

d) Net Interest Margin (NIM)

During the year, the Net Interest Margin of the Bank decreased BDT 28,600.87 million to BDT (59,033.78) million from BDT (30,432.92) million of the previous year.

e) Investment Income

The Investment Income of the Bank stood at BDT 36,553.21 million from 21,681.88 million of 2024, which is 68.59 percent higher than that of the preceding year.



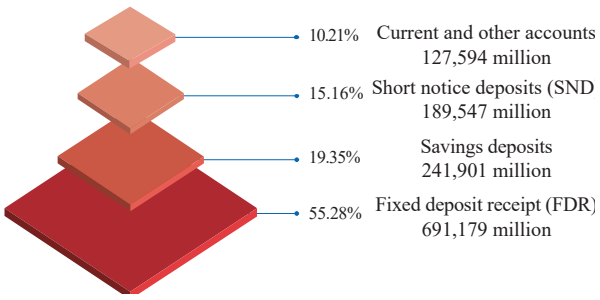
f) Non Interest Income

The Non-Interest Income consists of the commission, fees, exchange and other operating income of the Bank. Total Non-Interest Income of the Bank stood at BDT 6,757.25 million from 5,624.84 million of 2024, which is 20.13 percent higher than that of the preceding year.

g) Deposits

Overall Deposits of the Bank increased by 14.33% stood at BDT 1,255,498.54 million at the end of 2025. The low-cost deposit includes savings deposit, current deposit and short-term deposit. This helps to bring the ratio of high cost and low-cost deposit to 55:45.

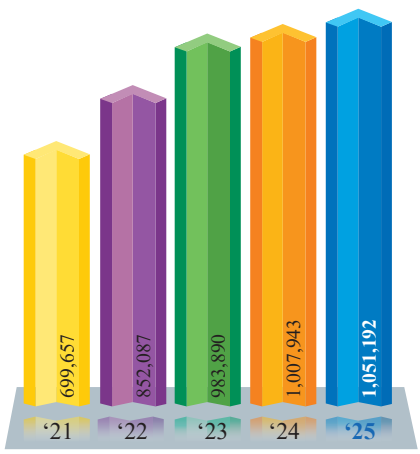
Deposit Mix in 2025



h) Loans & Advances

Loans & Advances increased by BDT 43,249.00 million during the year 2025 and stood at BDT 1,051,191.51 million in comparison to BDT 1,007,942.50 million in 2024 which shows a sustainable growth of 4.29% over the previous year.

Loans & Advances
(BDT in Million)



Concentration of Loans and Advances was well managed and details of concentration are given at notes to the Financial Statements.

i) Recovery of Classified Loan

The target for total cash recovery against Classified Loans was BDT 38,500.00 million for 2025. The Bank was able to recover BDT 5,662.10 million which is 14.71% of the recovery target.

j) Recovery of Write off Loan

The Bank also recovered a cash amount of BDT 477.60 million from Write-off loans. Because, JBPLC management was very serious and proactive about recovery of Write-off loans from the beginning of the reporting year. So, keeping an eye on the recovery of the broad spectrum of default loans, the Bank designed various action plans and employed all out efforts to ease Classified Loans resulting an increase in cash recovery.

Business Review

Industrial Financing

Bangladesh is progressing through a rapid industrialization process, leaving behind the identity of an under developed country to a developing country. In order to achieve sustainable growth, JBPLC is working hard and has given due emphasis on the need of large corporate house.

Industrial Financing

In 2025, total Industrial Finance was BDT 782,975.23 million in different industrial sector. The table shows the Industrial loan mix is given below:



(BDT in million)

Industrial Financing		
Sectors	**Loan Outstanding**	**Total Loan Disbursement 2025**
Food & Beverage	63,513.73	-
RMG & Textile	411,019.22	50.00
Paper & Printing	12,006.83	42.39
Footwear & Leather	38,360.25	-
Pharmaceuticals	9,692.76	-
Ship Building	11,815.87	-
Others	236,566.57	3,984.48
Total	**782,975.23**	**4,076.87**

Import Financing

During the year, import trade stood at BDT 297,519.00 million against 433,250.00 million at the end of 2024. The summary of Import Financing for the year 2025 and 2024 are shown at the table below:

(BDT in million)

Particulars	2025	2024	Change (%)
Import	297,519.00	433,250.00	-31.33%

Export Financing

The major share of country's export earning comes from Readymade Garments export. Considering the growth of export in line with JBPLC's priority to serve the customers with better service, a department named Foreign Trade Department is working with a specialized team to support the emerging Readymade Garments and Textiles sector. Now JBPLC has a sizable portfolio in Export Financing. the Banks all Authorized Dealers (AD) are well equipped to serve country's export-oriented industries. In the year 2025, export business of JBPLC stood at BDT 61,692.60 million against BDT 81,552.90 million of 2024.

The summary of export in the years 2025 and 2024 are given below:

(BDT in million)

Particulars	2025	2024	Change (%)
Export	61,692.60	81,552.90	-24.35%

Financing Women Entrepreneurs

Another important concept in SME financing is to develop the women entrepreneurship. Under the framework of SME, JBPLC is giving special emphasis on developing women entrepreneurs and in line with the regulatory institution, the Bank provides credit facilities for home decoration, boutique, printing services, processed food, fast food etc. In 2025, JBPLC has disbursed BDT 395.64 million to 2388 women entrepreneurs at reduced interest rate. The following table shows the number of entrepreneurs and amount disbursed during the last 5 (five) years.

Year wise Distribution of Loans to Women Entrepreneurs

Year Wise Distribution of Loans to Women Entrepreneurs		
Year	**Number**	**Amount**
2025	2,388	395.64
2024	2,301	153.61
2023	1,075	972.00
2022	823	1,071.30
2021	607	370.10
2020	528	500.80

SME Financing

SMEs play a vital role in any economy in terms of employment, income generation, alleviation of poverty and development of local markets and supply chain. It also develops local products for local needs using local resources.



SME Loan financed by JBPLC

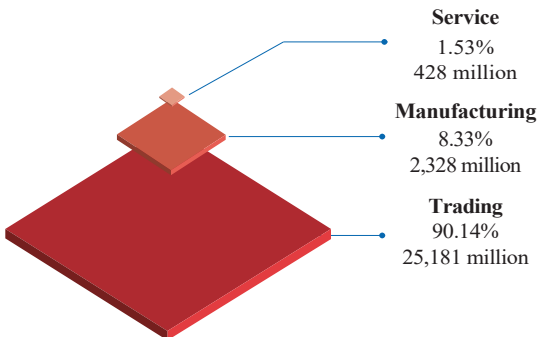
Keeping this in the mind, JBPLC has formulated a comprehensive policy for SME financing under the guidelines of Bangladesh Bank and has made a significant progress in financing this sector with a view to developing a balanced and dynamic industrial sector having a strong base of SMEs throughout the country. JBPLC has put continuous efforts by participating in various Road Shows, Workshops, Forum and Fairs to build awareness among the customers as well as building capacity of the SME officials. To ensure vibrant native economy by financing in the SME sector, JBPLC is working relentlessly and has disbursed BDT 27,937.02 million in favour of various SME entrepreneurs in 2025 which is in the table:

(BDT in million)

Small and Medium Enterprise Financing		
Nature of SME		**Loan Disbursed in 2025**
Cottage	Service	-
	Trading	-
	Manufacturing	4.70
Sub Total		**4.70**
Micro	Service	273.90
	Trading	8,154.46
	Manufacturing	458.10
Sub Total		**8,886.46**
Small	Service	79.00
	Trading	16,976.96
	Manufacturing	946.50
Sub Total		**18,002.46**

Medium	Service	75.00
	Trading	50.00
	Manufacturing	918.40
Sub Total		**1,043.40**
Total Disbursement		**27,937.02**

SME Financing 2025



Agricultural Financing

Agriculture is the main driving force of Bangladesh economy. The overall economic growth of the country is closely linked with the Agricultural sector. To ensure food security, there is no alternative to increase agricultural production. According to the Rural Credit Policy and Program of Bangladesh Bank, crops, fisheries, livestock and green finance are the priority areas. Considering agriculture as a sector more dependent on credit, JBPLC continued its proactive support to gear up agricultural financing since 1974. JBPLC disburses agricultural loan for various purposes which includes corps, vegetables, fisheries, livestock (poultry, dairy and cow fattening) and poverty alleviation. In 2025, JBPLC has disbursed BDT 16,978.09 million as Agriculture Loan. The table given below shows the purpose wise agriculture loan disbursement in 2025:

(BDT in million)

Agricultural Financing		
Sectors	**Loan Outstanding**	**Loan Disbursed in 2025**
Corps	24,665.34	3,585.01
Fisheries	443.34	483.41
Livestock	4,007.50	3,099.17
Women Entrepreneur	536.93	395.64
NGO Linkage Loan	399.51	530.04
Swaniver Loan	292.71	0
Consumers Credit	21,334.11	8,086.56
Others	1,400.95	798.26
Total	53,080.39	16,978.09

Treasury Activities

JBPLC's Treasury Department is involved in both Local and Foreign Currency Management, Asset Liability Management (ALM) and Investment. Besides, JBPLC has been acting as a Primary Dealer nominated by Bangladesh Bank. Treasury Department maintains CRR and SLR on behalf of the Bank. The Department works as to mitigating fund shortage through Liquidity Support, Call Borrowing, Fixed Term Borrowing, REPO with Bangladesh Bank and other banks. As a part of Primary Dealer's function, the department buys and sells Government securities through its Fixed Income Securities Desk. The Foreign Exchange Desk plays an important role in meeting up LC commitment, funding requirement of the customers, managing export proceeds and inward remittance. Investment Desk operates with the Bank's portfolio in the equity and secondary share market. Treasury Department is continuously working directly with branches and Foreign Trade Department, Overseas Banking Department, Accounts Department, Risk Management Department, Reconciliation Department of Head Office to ensure the maximum profitability for the Bank.

Foreign Remittance

JBPLC has set up an independent Department named Foreign Remittance Department (FRD) that exclusively handles payment and distribution of all foreign remittances to the branches. FRD has assigned a dedicated and hard-working team that relentlessly provide prompt service to ensure payment on due time. On-line foreign remittance system has been established at FRD. Foreign Remittance Payments for account credit and instant cash have been made through this on-line EFT system within the same day or within shortest possible time. JBPLC has Taka Drawing Arrangements (TDA) with 73 Exchange Companies/banks different countries such as, UAE, USA, Saudi Arabia, Malaysia, Kuwait, Bahrain, Oman, Singapore, UK, Italy, Qatar, Greece, Spain, South Korea and South Africa.

Besides 925 domestic branches of the Bank are making cash payment of web-based remittance through renowned exchange Companies like RIA, Western Union, MoneyGram, Xpress Money, Transfast, Prabhu, Merchantrade, Ez Remit, Placid, NBL Quick Pay, Cash Express, City Pay, NEC Money Transfer, Speed Cash, Remit Infinity, U-Remit and Hello Paisa instantly. In 2025, the Bank achieved total inward foreign remittance of BDT 275,559.00 million that represents a significant share of total national remittance inflow to Bangladesh.

Online Banking

JBPLC is a committed partner in the process of making a "Digital Bangladesh". To make the slogan a true one, the Bank has already computerized all of its branches and controlling offices along with its Head Office Departments. The Bank has also introduced real-time centralized core banking solutions named TEMENOS T-24 for better customer service and dynamism in decision making. In the meantime, the Bank has also established Central Data Centre (CDC) at its Head Office and Disaster Recovery Site (DRS) at Netaigonj, Narayangonj. At present all the branches are connected with CDC, DRS (for online purpose) and Local Office (for BACH purpose). Among them 925 branches are running with CBS. The Bank is providing ATM facilities with Debit and Credit cards to the customer. Already 93 ATMs have been installed by JBPLC all over the country. JBPLC is providing Real-time Gross Settlement (RTGS) facilities where interbank transfer

of money (over one lac) takes place on a real time basis. Currently 925 branches are providing RTGS facilities.

Segment Review of JBPLC

The Bank's business segment reporting is intended to measure the true performance of each business segment as if it were a stand-alone business and reflects how the business segment is managed. This approach is intended to ensure that the business segment result includes all relevant revenue and expenses associated with the conduct of business.

a) Janata Bank PLC.

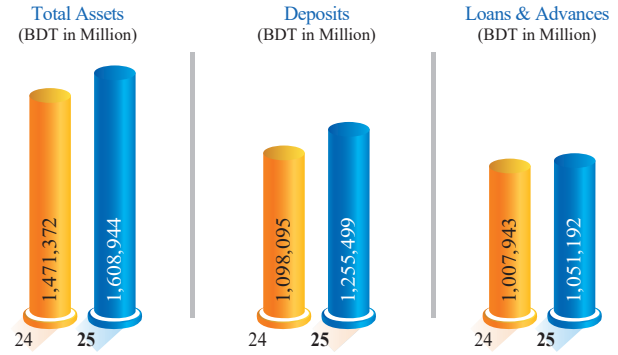
The Bank provides all kinds of commercial banking services to its customers including receiving deposits, providing loans & advances, discounting & purchasing bills, channelling remittance, transferring money, conducting foreign exchange transaction, guarantee, commitments etc. During the year 2025, operating profit of JBPLC excluding subsidiaries decreased by BDT 14,210.74 million or 64.74% to BDT (36,160.48) million from BDT (21,949.75) million of the previous year. At the end of 2025, total deposits of the Bank stood at BDT 1,255,498.54 million against BDT 1,098,095.07 million at the end of 2025 showing increase of 14.33%. Apart from this, total assets of the Bank increased by BDT 137,571.15 million or 9.35% against BDT 1,471,372.43 million of the last year where Loans & Advances is BDT 43,249.00 million registering 4.29% higher than that of previous year.

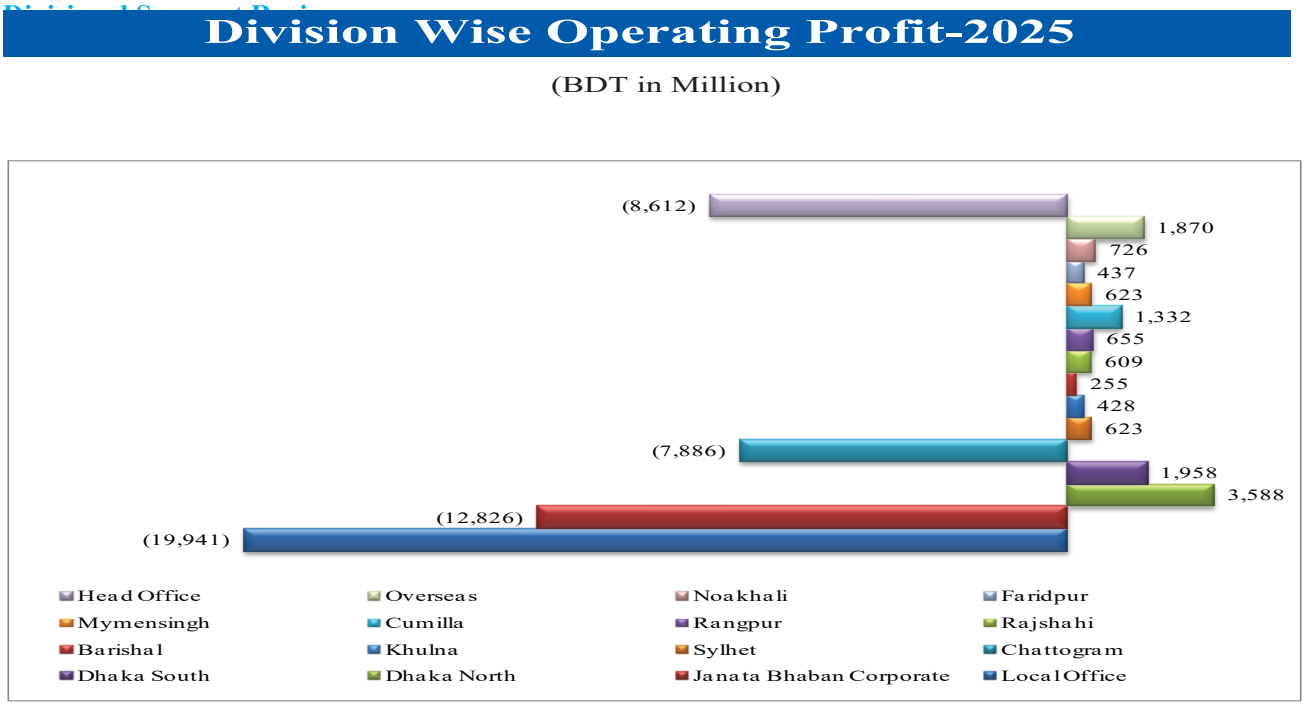
The following table and graph show the comparative performance of Deposits, Loans & Advances, Total Assets, Operating profit and Net Profit of the year 2025 and 2024:

Indicators of Janata Bank PLC.

(BDT in million)

Indicators	2025	2024	Growth (%)
Deposits	1,255,498.54	1,098,095.07	14.33%
Loans & Advances	1,051,191.51	1,007,942.50	4.29%
Total Asset	1,608,943.58	1,471,372.43	9.35%
Operating Profit	(36,160.48)	(21,949.75)	64.74%
Net Profit	(39,177.12)	(30,706.13)	27.59%





The Bank has vast network across the country covering all divisions and major business hubs. The Bank has diversified its operation and major activities in different areas through setting Divisional Office. Moreover, the Bank has 4 branches in the United Arab Emirates. The Bank mainly focused on industrial and commercial lending. The Bank controls and monitors the whole business under 12 Segments or Divisions on the basis of geographical area. The GM-headed 2 (Two) Corporate branches named Janata Bhaban and Local Office are specially controlled as because their portfolio is much larger than some Divisions.

The segment-wise Operating Profits are given below:

(BDT in million)

Division wise Deposit, Advance & Profit				
SL No	Name of the Division	Operating Profit	Loans & Advances	Deposit
1	Local Office	(19,941.25)	403,904.29	56,248.72
2	Janata Bhaban	(12,826.39)	221,311.70	15,563.50
3	Dhaka North	3,588.49	36,033.76	269,539.08
4	Dhaka South	1,957.74	90,508.85	228,532.17
5	Chattogram	(7,886.31)	153,137.50	217,190.65
6	Sylhet	623.20	6,012.92	38,717.78
7	Khulna	428.01	31,332.56	61,342.32
8	Barishal	255.31	9,378.82	24,492.86
9	Rajshahi	609.47	29,364.54	77,823.78
10	Rangpur	655.40	18,935.78	38,542.32
11	Cumilla	1,331.75	9,786.77	63,636.21
12	Mymensingh	623.27	12,915.93	53,121.70
13	Faridpur	437.05	10,558.60	33,365.19
14	Noakhali	725.57	8,206.65	37,259.65
15	Overseas	1,869.90	9,402.84	39,975.03
	Sub-total	**(27,548.79)**	**1,050,791.51**	**1,255,350.96**
16	Head Office	(8,611.69)	400.00	147.58
Total		**(36,160.48)**	**1,051,191.51**	**1,255,498.54**

In 2025 Dhaka North, Sylhet, Barishal, Rangpur, Cumilla, Mymensingh, Faridpur and Noakhali Division has achieved 100% of its target.

b) Subsidiaries of the Bank

Janata Bank PLC. has 2 (two) 100% owned subsidiaries named Janata Exchange Company Sri. Italy, and Janata Capital and Investment Limited, Dhaka, Bangladesh. The principal activities of Janata Exchange Company Srl. Italy (JEC) is to remit money, issue cheques, payment instruments and traveller's cheque and other activities as permitted under the banking law of Italy. Another subsidiary company Janata Capital and Investment Limited, Dhaka acts as Issue Manager, Share Underwriter and Portfolio Manager.

c) Janata Bank as a Whole

The Bank has 929 branches including 4 overseas branches and 2 (two) 100% owned subsidiaries named as Janata Exchange Company Sri, Italy and Janata Capital and Investment Limited, Dhaka. The net profit of the whole Bank after tax in 2025 stood BDT (39,314.66) million from net profit BDT (30,662.22) million of the preceding year. Out of total assets of BDT 1,611,978.17 million of JBPLC as a whole, Loans & Advances was BDT 1,052,641.08 million which was 65.30 percent of total assets.

The table below shows the key performance in Deposits, Loans & Advances, Total Assets and Operating profit of the Bank in 2025 and 2024:

Indicators of Janata Bank PLC. – Consolidated

(BDT in million)

Indicators	2025	2024	Growth (%)
Deposits	1,255,612.92	1,098,100.39	14.34%
Loans & Advances	1,052,641.08	1,009,397.49	4.28%
Total Asset	1,611,978.17	1,474,204.13	9.35%
Operating Profit	(36,176.08)	(21,852.50)	65.55%
Net Profit (Loss)	(39,314.66)	(30,662.22)	28.22%

Future Outlook

In this era of globalization, business world is continuously changing. To keep pace with the changes, every organization needs to ensure continuous development to achieve better competitive advantage and superior service quality over the competitors.

JBPLC is well positioned to meet the challenges of 2025 and will continue to strive to innovate and capture opportunity for growth and value creation. The key concentration areas of the management are to:

1. Focus more on local business.
2. Retain market leadership.
3. Diversify product with increased sales effort.
4. Explore new client segments.
5. Capitalize on the brand value.
6. Invest in Technology for better Data Management & improved Trade Management.
7. Implement Planned Structural Changes.
8. Invest in our Human capital.

To wrap up JBPLC effectively navigated dynamic banking environment in 2025, excelling in some key sections. With advances in digital transformation and global expansion, the Bank continues to strengthen its leadership in the banking sector of Bangladesh, setting the stage for future innovation and growth.

Awards & Rcognitions

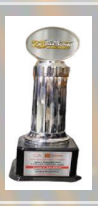

















































Award Receiving Photos





Janata Bank PLC has recently achieved the Payment Card Industry Data Security Standard (PCI-DSS) compliance certification for the third time, ensuring the security of card operations and customer data protection. The Chairman of the bank Mr. M. Fazlur Rahman holds the Award on a meeting at the Bank's Head Office, Motijheel, Dhaka.

Janata Bank PLC is the first state-owned bank in Bangladesh to earn this certification. On tuesday, 31 March 2026, the certificate was handed over to the Managing Director, Mr.Md Mazibur Rahman, in a grand ceremony at the bank's headquarters. Mr Mashiul Islam, CEO of Consulting Service Partner EIC Limited, presented the certificate.Senior executives, including the bank's General Managers, were alsopresent during the occasion.



Janata Bank PLC has been awarded the Remittance Award 2025 for being the third-highest remittance receiver bank for the fiscal year 2024-25. The award was presented to Md. Mazibur Rahman, Managing Director of Janata Bank PLC, at a ceremony held at the Osmani Memorial Auditorium in Dhaka on 19 December 2025,as part of the International Migrants Day and National Expatriates Day 2025 celebrations. The Remittance Award was handed over by Dr. Asif Nazrul, Adviser to the Ministry of Law, Justice and Parliamentary Affairs and Ministry of Expatriates'Welfareand Overseas Employment, and chief Adviser Prof Dr Muhammad Yunus was present at the function as the chief guest.









Janata Bank PLC has been awarded the"Top Ten Remittance Award 2025" by the Centre for NRB over its remittance collections. Information and Broadcasting Minister Zahir Uddin Swapon ,presented the award to Sabiqun Nahar, deputy general manager of the bank at the Pan Pacific Sonargaon Hotel in the capital on Sunday, April 26, 2026. State Minister for Foreign Affairs Shama Obaed Islam and State Minister for Expatriates Welfare and Overseas Employment Md Nurul Haque was attended the event. MS Shekil Chowdhury, chairperson of the Centre forNRB, presided over the ceremony.

List of Awards and Recognitions at a glance



Products and Services of JBPLC



Tennery Loan



Rural & Agro Credit



School Banking

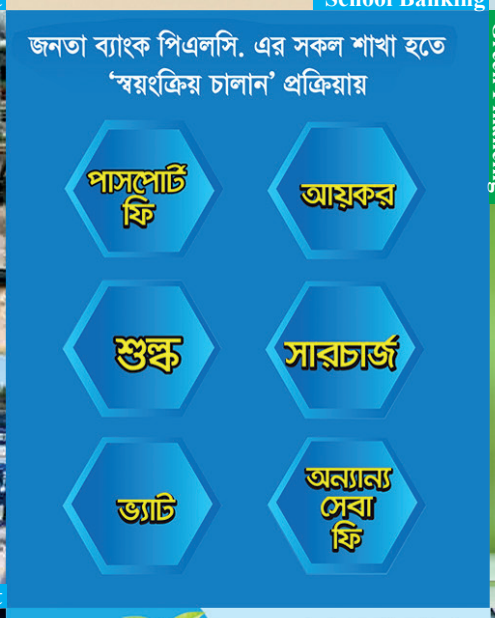




Weavers' Credit



Industrial Credit





Green Financing

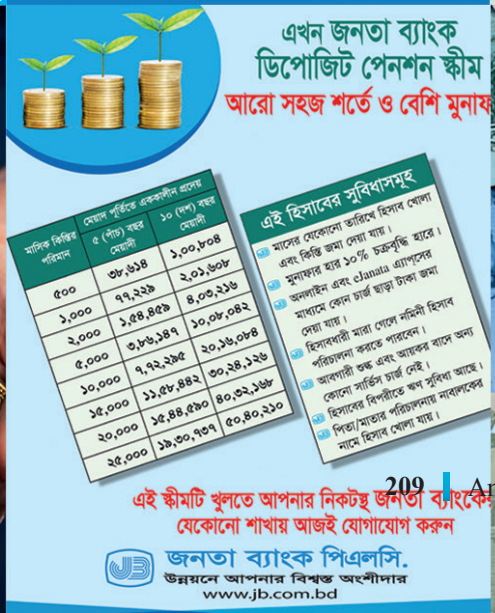


New Generation Double Benenfit Scheme





JBDPS





Products and Services of JBPLC

Janata Bank PLC. is the second largest state-owned commercial bank in Bangladesh. JBPLC Provides both corporate and retail banking services with a strong focus on socio economic development of the country. The bank typically provides short term working capital loan and limited scale long term credit exposure. Moreover, JBPLC offers micro enterprise and special credit as well as rural banking services. Under corporate banking services, JBPLC provides trade finance, consumer finance, project finance and syndicate finance. Various deposit schemes and remittance facilities are being delivered through retail banking Services. Recently JBPLC has introduced some attractive customer friendly deposit schemes, Like Janata Bank Smart Account, NGDBS, DPS, what depositors like the most.

1. Deposits

1.1 Current & Call Deposits

- Current Deposit
- Call Deposit
- Deposit in Foreign Currency
- Resident Foreign Currency Deposit (RFCD)
- Deposits in FC (WES)
- Convertible Taka A/C (D)
- Q- Cash Deposit

1.2 Savings Bank Deposits

- Savings Bank Deposit Account
- Savings Deposit from foreign remitter
- Q-Cash Deposit
- NRB FC Deposit
- School Banking Savings Deposit Account

1.3 Term Deposits.

- Fixed Deposit.
- JB Double Benefit Scheme.
- JB Monthly Benefit Scheme.
- JBL Retirement Savings Scheme.
- Continuous Benefit Account.
- JB Amar Sanchay Amar Munafa.
- Janata Bank Smart Account

1.4 Monthly Scheme Deposits

- Deposit Pension Scheme.
- JB Savings Pension Scheme.
- Medical Deposit Scheme.
- Education Deposit Scheme.
- Ghore Ghore Sanchaya.
- Janata Bank Deposit Pension Scheme (JBDPS).
- Janata Millionaire Deposite Scheme.
- JB Monthly Savings Scheme.
- JB Special Deposit Scheme.
- JB Monthly Amanat Prokalpa.
- Janata Hajj Deposit Scheme.
- Janata Deposit Scheme.
- Nari Kallyan Shanchaya Prokalpa.
- Onibashi Shanchaya Prokalpa (NRPS).

1.5 Special Notice Deposit

- Special Notice Deposit
- Convertible Taka A/C (SND)

2. Loans & Advances

2.1 Term Loan

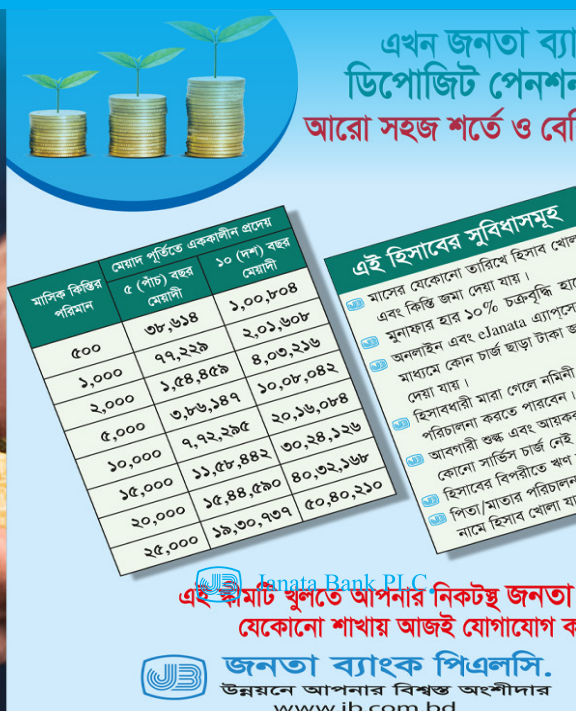
- Industrial Credit (IC)
- House Building Loan (General & Commercial)
- Agro based Industry/Project Loan
- Shipyard loan
- Loan for Overseas Employment
- Consumer Credit

2.2 Small and Medium Enterprise Loan

- Service Sector Loan
- Trading Sector Loan
- Manufacturing Sector Loan







2.3 Continuous Loan
- Cash Credit (Hypothecation)
- Cash Credit (Pledge)
- Export Cash Credit
- Secured Overdraft (SOD)

2.4 Rural & Agro Credit
- Crop Loan
- Fishery Loan
- Animal Husbandry Loan
- Agricultural Machineries Loan
- Rural Transport Loan
- Flower cultivation

2.5 Poverty Alleviation Program
- Supervisory Credit Program
- Small Farmers & Landless Laborers
- Self-employment Scheme
- Ghoroya Prokalpa/Family Based Micro Credit

2.6 Micro & Cottage industries loan
- Dairy/Poultry/Fish Culture
- Loan for Handicrafts/Disabled People
- NGO linkage loan
- Weavers' Credit
- Swanirvar Loan

2.7 Specialized Loan Program
- Cyber Café
- Service holders Loan
- Doctor's Loan Scheme
- Special Credit Program for Women Entrepreneurs
- Janata Care-Health Service Loan (JCHSL)
- Education Loan.
- Mujib Borsho Smarok Rin.
- Janata Bank Shikkha Rin.

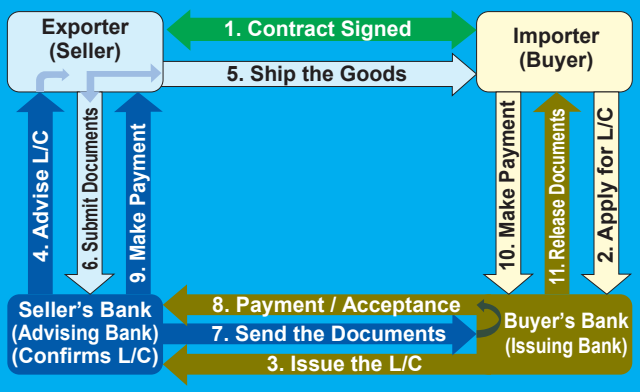
2.8 Import & Export Finance
- Loan Against Imported Merchandise (LIM)
- Inland Bill Purchase (IBP)
- Loan Against Trust Receipt (LTR)
- Payment Against Document (PAD)
- Packing Credit (PC)
- Local/Foreign Bills Purchased (FBP)
- Loan Against Export Development Fund (EDF) Advance Against Cash Incentive/Subsidy/Assistance

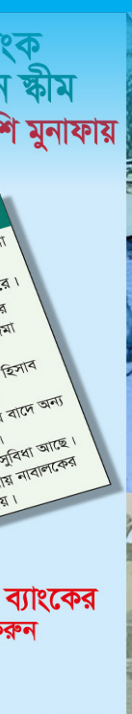
2.9 Letter of Credit
- Letter of Credit - at Sight
- Letter of Credit - Usance
- Back to Back L/C

2.10 Letter of Guarantee
- Advance Payment Guarantee
- Bid Bond
- Performance Guarantee
- Shipping Guarantee

2.11 Other Credit Programs
- Transport
- Loan to Diagnostic Centers
- Loan to Travel Agencies
- Loan for Salt Production

3. Services
3.1 Financial Services (Inland Remittance).
- Online Banking Services.
- Telephone Transfer (TT) Mail Transfer (MT).
- BEFTN.











- JB remittance payment system.
- JB PIN cash System.
- E- Janata Mobile Apps.
- bkash eMoney Generation.
- QR Payment.
- Passport Endorsement System.
- A-Challan Settlement System.

3.2 Financial Services (Foreign Remittance)

- Online Speedy Remittance
- Maintaining NRT Account
- Foreign MT
- Foreign Remittance
- BKash Remittance (Italy)
- Foreign Demand Draft
- Collection of Draft, Cheque, TC
- Foreign Currency Endorsement

3.3 Other Financial Services

- Pay Order/Pay Slip
- Demand Draft (DD)
- Security Deposit Receipt (SDR)
- Automated Challan Issue

3.4 Utility Services

- Gas bills Collection.
- Electricity bills Collection.
- Telephone bills Collection.
- Water/ Sewerage bills Collection.
- Municipality's Different Fees and Taxes Collection.
- Port bills Collection.
- Land Rent Collection.
- Service Provide to Ministry of Food.
- Waqf Contributions Collection.
- Services Provided to Bangladesh House Building Finance Corporation.
- Services Provided to Bangladesh Railway Rindan Samiti.
- Dhaka University's Fee Collection.
- KUET's Fee Collection.

3.5 ATM Services

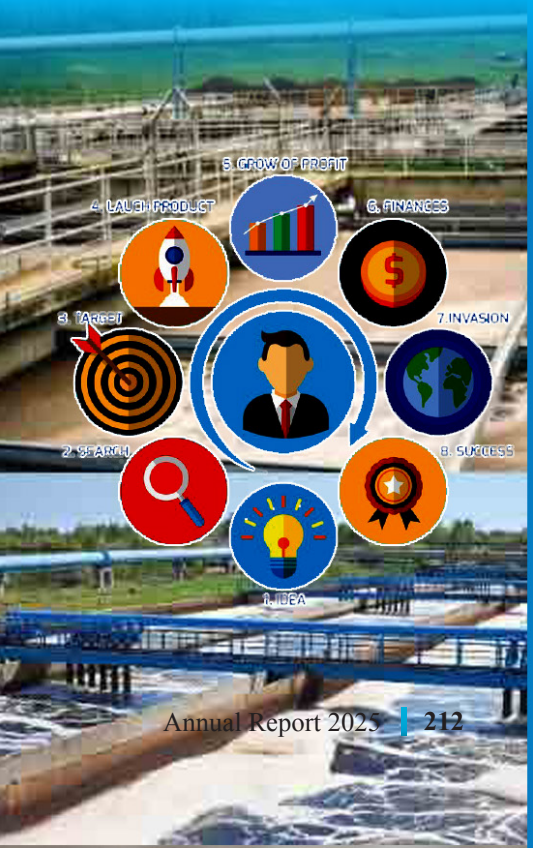
- Cash withdrawal
- Balance inquiry
- Mini statement of accounts
- Point of Sale (POS)
- Mobile recharge
- Tax payment

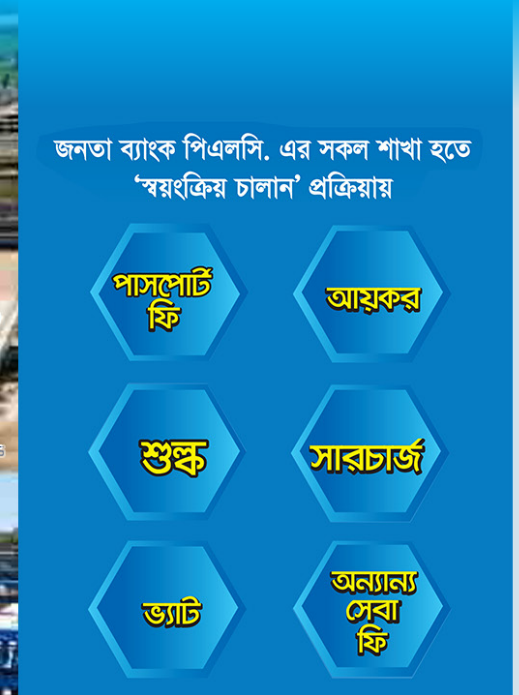
3.6 Welfare Services

- Payment of Non- Govt. Teachers' Salaries
- Payment of Primary and Secondary
- Girls-Students Stipend
- Payment of Monthly Army Pension/Civil Pension
- Payment of Widows, Divorcees and Destitute Women Allowances
- Payment of Old-age/Disabled Allowances
- Food procurement bills
- Issuance of Television License
- Payment of Sanchayapatra

3.7 Services to the Government

- Sale of Prize Bond
- Sale of Wage Earner Bond (WEB)
- Sale of Sanchaya Patra (SP)
- VAT collection & Deposit to Govt. Exchequer
- Tax collection & Deposit to Govt. Exchequer
- Excise duty collection & Deposit to Govt.







Exchequer

3.8 Other Services

- Locker & Safe Custody Service.
- SMS banking
- Sale of Lottery Ticket
- Foreign Currency Buying and Selling
- Bangladesh Electronic Fund Transfer Network (BEFTN)
- Bangladesh Automated Clearing House (BACH)
- Debit Card Service
- Credit Card Service

4. Customer Care

- Help/Information Desk
- Inquiry Desk
- Counseling

5. Internet based Foreign Remittance Cash Payment Services

- Speedy Remittance Cell
- Western Union
- IME
- Placid NK Corporation
- X-Press Money
- NBL Quick-Pay
- Prabhu Group Inc.
- Trans Fast Remittance
- Ria Financial service
- Merchantrade
- EZ Remittance
- CBL Money Transfer







Media Highlights

Sunday 28 Dec. 2025 — The New Nation



Janata Bank inaugurates Bogura divisional office

Janata Bank inaugurates Bogura divisional office on Sunday.Chairman of Janata Bank PLC, Muh Fazlur Rahman, CSP, inaugurated the bank's Divisional Office.

১৭ ডিসেম্বর ২০২৫ — বণিক বার্তা



মহান বিজয় দিবস উদযাপন উপলক্ষে জনতা ব্যাংক পিএলসির পক্ষ থেকে জাতীয় স্মৃতিসৌধে

ব্যাংকের এমডি মো. মজিবর রহমানের নেতৃত্বে গতকাল ঢাকার সাভারে এ কর্মসূচি পালন করা হয়।

১৫ জুলাই ২০২৫ — পাঞ্জেরী



জনতা ব্যাংকের জনতা ব্যাংক পিএলসির ব্যবস্থাপনা পরিচালক মো. মজিবর রহমান ব্যাংকের প্রধান কার্যালয়ে মোবাইল ফিন্যান্সিয়াল সার্ভিস বিকাশের মাধ্যমে রেমিটেন্স পরিশোধের কার্যক্রম উদ্বোধন করেন ।

Dec 04, 2025 — The Financial Express



JANATA BANK HOLDS 866TH BOARD MEETING

Janata Bank PLC held its 866th board meeting on Wednesday, with Chairman of the Board of Directors Md Fazlur Rahman in the chair.

Sept 10 2025 — The Financial Express



Janata Bank PLC has achieved a milestone in deposit growth, with its total deposits exceeding Tk 1.25 trillion.

১৯ অক্টোবর ২০২৫ — আজকের নিরিক্ষ



জনতা ব্যাংক পিএলসিতে তারুণ্যের উৎসব ২০২৫ উদযাপিত

জনতা ব্যাংক পিএলসির তারুণ্যের উৎসব- ২০২৫ উদযাপিত হয়। অনুষ্ঠানে প্রধান উপদেষ্টার বিশেষ সহকারী ড. আনিসুজ্জামান চৌধুরী প্রধান অতিথি হিসেবে উপস্থিত ছিলেন।

০৭ নভেম্বর ২০২৫ — আমাদের বাংলাদেশ



গ্রাহকবান্ধব আধুনিক ব্যাংকিং সেবা সম্প্রসারণের ধারাবাহিকতায় জনতা ব্যাংক পিএলসির ডিজিটাল ব্যাংকিং অ্যাপ ই-জনতায় (eJanata) যুক্ত হয়েছে এনপিএসবি (NPSB) ফান্ড ট্রান্সফার এবং মোবাইল রিচার্জ সুবিধা।

১১ জুলাই, ২০২৫ — বাংলাদেশ প্রতিদিন



তারল্য সংকট কাটিয়ে ব্যাংকটি ফিরেছে সচ্ছলতায়। ব্যাংকটির ব্যবস্থাপনা পরিচালক (এমডি) বহুমুখী দক্ষতা ও নিরলস পরিশ্রমের ফলেই এ অগ্রগতি সম্ভব হয়েছে বলে মনে করছেন সংশ্লিষ্টরা।

18 July, 2025 — NEW AGE



Janata Bank begins free remittance service in UAE.

Bangladesh Bank governor Ahsan H Mansur inaugurates Remittance Service Month of Janata bank virtually on Wednesday.

৩০ মার্চ, ২০২৬ — কালের কণ্ঠ



জনতা ব্যাংকের ডিএমডি মো. ফয়েজ আলমের সভাপতিত্বে ব্যাংকের প্রধান কার্যালয়ে অ্যাসেট-লায়াবিলিটি ম্যানেজমেন্ট কমিটির সভা অনুষ্ঠিত হয়েছে।

৩ মার্চ ২০২৫ — Jamuna TV



আর্থিক স্বাক্ষরতা দিবস উপলক্ষ্যে জনতা ব্যাংক পিএলসির উদ্যোগে এক বর্ণাঢ্য র‍্যালি অনুষ্ঠিত হয় ।

১৯ এপ্রিল ২০২৬ — দৈনিক বাংলা



জনসাধারণের জন্য আধুনিক ব্যাংকিং সেবা আরও সহজলভ্য করতে পিরোজপুর জেলার নাজিরপুর উপজেলার গাওখালী বাজারে নতুন একটি উপশাখার কার্যক্রম শুরু করেছে জনতা ব্যাংক পিএলসি।

৩ জুলাই, ২০২৫ — নয়া দিগন্ত



ই-ক্রেডিট ম্যানেজমেন্ট সিস্টেম বাস্তবায়নে প্রথম জনতা ব্যাংক

ই-ক্রেডিট ম্যানেজমেন্ট সিস্টেম উদ্ভাবনী কর্মপরিকল্পনা ২০২৫ বাস্তবায়নের জন্য রাষ্ট্রমালিকানাধীন বাণিজ্যিক ব্যাংক ক্যাটাগরিতে প্রথম স্থান অর্জন করেছে জনতা ব্যাংক পিএলসি।

২৪ মে ২০২৫ — ডেস্টা টাইমস



জনতা ব্যাংক পিএলসি-এর সহযোগী প্রতিষ্ঠান জনতা ক্যাপিটাল অ্যান্ড ইনভেস্টমেন্ট লিমিটেড এর ১৫তম বার্ষিক সাধারণ সভা অনুষ্ঠিত হয়েছে। ।

জুলাই ২১, ২০২৫ — পাঞ্জেরী



জনতা ব্যাংক পিএলসির ব্যবস্থাপনা পরিচালক মোঃ মজিবর রহমান সম্প্রতি জনতা ব্যাংক স্টাফ কলেজ ঢাকা কর্তৃক আয়োজিত ৫ দিন ব্যাপী ইসলামী ব্যাংকিং অপারেশন শীর্ষক প্রশিক্ষণ কোর্স উদ্বোধন করেন।

01 April, 2026 — The Business Standard



Janata Bank PLC has recently achieved the PCI DSS (Payment Card Industry Data Security Standard) compliance certificate for the third time, reaffirming its commitment to ensuring security in card operations and protecting customer data.

১৩ মে, ২০২৫ — খবরের কাগজ



জনতা ব্যাংক পিএলসির প্রধান কার্যালয়ে শ্রেণীকৃত ঋণ আদায়ে মঙ্গলবার (১৩ মে) বিশেষ টাস্কফোর্স সভা অনুষ্ঠিত হয়।

১৫ সেপ্টেম্বর, ২০২৫ — ইনকিলাব



বিকাশ ওয়ালেট থেকে জনতা ব্যাংকের হিসাবে অ্যাড মানি সুবিধার উদ্বোধন করেন জনতা ব্যাংক পিএলসির ব্যবস্থাপনা পরিচালক মোঃ মজিবুর রহমান।

১৯ এপ্রিল ২০২৬ — Hawker.com.bd



জনতা ব্যাংকের নতুন ডিজিটাল পেমেন্ট প্যাটফর্ম জনতা পে (Janatapay) চালু করা হয়েছে। ১২ এপ্রিল রোববার প্রধান অতিথি হিসেবে ভার্চুয়ালি উপস্থিত থেকে জনতা ব্যাংকের এ সেবার আনুষ্ঠানিক উদ্বোধন করেন আর্থিক প্রতিষ্ঠান বিভাগের সচিব নাজমা মোবারেক।

২৪ অক্টোবর ২০২৫ — ইত্তেফাক বাংলাদেশ



নেত্রকোনার কেন্দুয়ায় প্রথম উপশাখা চালু করেছে জনতা ব্যাংক

গতকাল সোমবার নেত্রকোনা জেলার কেন্দুয়া উপজেলায় প্রথম উপশাখা চালু করেছে জনতা ব্যাংক পিএলসি।

November 9, 2025 — Business Mirror



Janata Bank's Divisional Managers Meet in Cumilla

The Divisional Branch Managers' Conference of Janata Bank Cumilla Division.

২৩ এপ্রিল, ২০২৬ — দৈনিক বাংলা



রেমিট্যান্স সংগ্রহে টপ টেন অ্যাওয়ার্ড পেল জনতা ব্যাংক

জনতা ব্যাংক পিএলসি ২০২৫ সালে রেমিট্যান্স সংগ্রহে দেশ সেরা ১০ ব্যাংকের স্বীকৃতি পেয়ে টপ টেন অ্যাওয়ার্ড অর্জন করেছে। সম্প্রতি রাজধানীর প্যান প্যাসিফিক সোনারগাঁও হোটেলে সেন্টার ফর এনআরবি'র উদ্যোগে আয়োজিত ট্রান্সফিং বাংলাদেশ' শীর্ষক ওয়ার্ল্ড ডায়াসপোরা সিরিজ ২০২৬ এর উদ্বোধনী অনুষ্ঠানে এই অ্যাওয়ার্ড প্রদান করা হয়।

২৭ জুলাই, ২০২৫ — ঢাকা টাইমস



জনতা ব্যাংকের ময়মনসিংহ বিভাগীয় শাখা ব্যবস্থাপক সম্মেলন অনুষ্ঠিত

জনতা ব্যাংক পিএলসির ময়মনসিংহ বিভাগীয় শাখা ব্যবস্থাপক সম্মেলন বাংলাদেশ কৃষি বিশ্ববিদ্যালয়ের শহীদ সৈয়দ নজরুল ইসলাম সম্মেলন হলে অনুষ্ঠিত হয় সম্মেলনে প্রধান অতিথি ছিলেন ব্যাংকের চেয়ারম্যান মুহা ফজলুর রহমান।

২১ ফেব্রুয়ারি, ২০২৫ — প্রতিদিনের সংবাদ



মহান শহীদ দিবস ও আন্তর্জাতিক মাতৃভাষা দিবস পালন

উপলক্ষে জনতা ব্যাংক পিএলসির ব্যবস্থাপনা পরিচালক মো. মজিবর রহমান ও উপব্যবস্থাপনা পরিচালক মোঃ ফয়েজ আলমের নেতৃত্বে জনতা ব্যাংকের পক্ষ থেকে কেন্দ্রীয় শহীদ মিনারে পুষ্পস্তবক অর্পণ করা হয়।

২৮ মার্চ, ২০২৬ — Business Mirror



জনতা ব্যাংকে যথাযোগ্য মর্যাদায় মহান স্বাধীনতা দিবস উদযাপন

যথাযোগ্য মর্যাদা ও ভাবগাম্ভীর্যের মধ্য দিয়ে জনতা ব্যাংক পিএলসিতে মহান স্বাধীনতা দিবস পালিত হয়েছে।

22 Sept 2025 — NEW AGE



Janata Bank launches Green Pin service

for cardholders, said a press release, Chairman Md Fazlur Rahman inaugurated the service at an event at the bank's head office.

NEW AGE



Janata Bank PLC became the third-highest remittance-collecting bank in the financial year 2024-25. In this regard, the bank won Remittance Award 2025 at an event on Wednesday held on the occasion of International Migrants Day and National Expatriates' Day 2024

১৪ জুলাই, ২০২৫ — ঢাকা টাইমস



জুলাই উইমেন্স ডে উপলক্ষে জনতা ব্যাংক পিএলসি কর্তৃক এক আলোচনা সভা অনুষ্ঠিত হয়েছে। সভায় ব্যাংকের ব্যবস্থাপনা পরিচালক মো. মজিবর রহমানসহ শীর্ষ নির্বাহীগণ উপস্থিত ছিলেন।

Photo Gallery



Board of Directors and Management Team of Janata Bank PLC.



Janata Bank PLC celebrated Tarunyer Utshob 2025, highlighting the bank's commitment to digital transformation and customer-centric innovation. Chief Adviser's Special Assistant Anisuzzaman Chowdhury attended the event and inaugurated the bank's customer service campaign along with the NFC-enabled Taka Pay Card. Nazma Mobarek, Secretary of the Financial Institutions Division under the Ministry of Finance, attended as a special guest.



Janata Bank PLC secured 1st place among state-owned commercial banks for successful implementation of the e-Credit Management System Innovation Action Plan 2025. Finance Adviser, Dr. Salehuddin Ahmed presented the award and certificate to Managing Director Mr Md Mazibur Rahman.



Janata Bank PLC, Hon'ble Chairman Mr. M. Fazlur Rahman and Managing Director Mr. Md Mazibur Rahman celebrating Tk 1.25 lakh crore deposit milestones with senior executives and officials.



Janata Bank PLC introduced the Green PIN service, enabling cardholders to activate cards and manage PINs from home. Inaugurated by Hon'ble Chairman Mr. M. Fazlur Rahman at the bank's head office in the presence of Managing Director Mr. Md Mazibur Rahman, deputy managing directors, senior executives, and officials.

Photo Gallery



Janata Bank PLC Director Mr. Md. Ahsan Kabir inaugurated the remittance payment program through bKash mobile financial service at the bank's head office. The bank's MD, DMD, GM, and concerned executives were present at the time.



Mr. Md. Belal Hossain Pramanik, AGM (3rd from right) of JBPLC receiving the appreciation for highest. S. Tax Depositor in 2024-2025 fiscal year among all commercial bank in Bangladesh.



Janata Bank PLC signed an MoU with Dhaka North City Corporation to facilitate fee collection and salary processing for DNCC employees. DNCC Administrator Mohammad Ejaz and GM (ICT Division, JBPLC) Mohammad Anis signed the agreement on behalf of their organizations.



Janata Bank PLC achieved the PCI-DSS compliance certificate for the third time, a global certificate ensuring security and data protection in ATM card operations. Managing Director Mr. Md. Mazibur Rahman handed over the certificate to Hon'ble Chairman Mr. M. Fazlur Rahman.



Janata Bank PLC organized a tree plantation program in July 2025 to celebrate the 'July Reawakening' and 'Youth Festival 2025' inaugurated by the Director of the bank and Additional Secretary of the Financial Institutions Division (Ministry of Finance), Mr. Md. Ahsan Kabir, and the Managing Director Mr. Md. Mazibur Rahman.



Hon'ble Chairman of JBPLC Mr. M. Fazlur Rahman presides over the inauguration ceremony of the Visa Dual Currency Debit Card in the capital recently.



Janata Bank PLC achieved the distinction of being the third-highest remittance-generating bank in 2024-25. Managing Director Mr. Md. Mazibur Rahman receiving award from expatriates' welfare and overseas employment adviser Mr Asif Nazrul.



Janata Bank PLC's digital banking app, eJanata, has introduced NPSB fund transfer and mobile recharge facilities. Hon'ble Chairman Mr. M. Fazlur Rahman inaugurated the new services at a simple ceremony. Managing Director and Deputy Managing Directors were present.

Photo Gallery



Janata Bank PLC Managing Director Mr. Md Mazibur Rahman and SSL Wireless MD Mr. Sayeeful Islam exchange documents at an agreement signing ceremony.



Hon'ble Chairman Mr. M. Fazlur Rahman, Managing Director Mr. Md. Mazibur Rahman along with other officials inaugurated the new divisional office of JBPLC in Bogura.



The first sub-branch of Janata Bank PLC is being inaugurated at Kendua upazila in Netrokona district with the virtual presence of Managing Director Md Mazibur Rahman.



On the occasion of Martyrs' Day and International Mother Language Day, Managing Director Mr. Md. Mazibur Rahman and Deputy Managing Director Mr. Md. Fayaz Alam along with other officials placing floral wreath at the Central Shaheed Minar on behalf of JBPLC



Hon'ble Chairman Mr. M. Fazlur Rahman, Managing Director Mr. Md. Mazibur Rahman and other high officials pay tribute to martyrs on Independence Day 2025.



Hon'ble Chairman Mr. M. Fazlur Rahman, Managing Director Mr. Md. Mazibur Rahman, along with DMDs, GMs, and female employees of JBPLC celebrated International Women's Day.



Managing Director Mr. Md. Mazibur Rahman, along with DMDs, GMs, and female employees of JBPLC celebrated July Women's Day.



Managing Director Mr. Md. Mazibur Rahman, along with DMDs, welcome the newly appointed GM Farjana Khaleque for JBPLC With flower bouquet.

Photo Gallery



Janata Bank PLC has been recognized as country's one of the top 10 remittance-collecting banks for 2025, receiving the prestigious Top Ten Remittance Award. Sabiqun Nahar, deputy general manager, Foreign Remittance Department, JBPLC received the award on behalf of the bank.



Janata Bank PLC's Dhaka North Division's half-yearly business conference was held in the conference hall of the Dhaka North Divisional Office.



18th Annual General Meeting of Janata Bank PLC.



The 875th board meeting of Janata Bank PLC was chaired by board Chairman Mr. M. Fazlur Rahman.



The Asset Liability Management Committee meeting of Janata Bank PLC was held at the Head Office, chaired by Managing Director Mr. Md. Mazibur Rahman.



Janata Bank Staff College Dhaka has inaugurated a 25-day training programme titled Foundation Course for Officers. The programme was inaugurated by Md Mazibur Rahman, managing director.



Janata Bank Staff College Dhaka has inaugurated a 5-day training programme titled Islami Banking Operation. The programme was inaugurated by Mr. Md Mazibur Rahman, managing director.



Janata Bank PLC managing director Md Mazibur Rahman inaugurates a 20-day training programme titled managers' induction course.

Photo Gallery



Janata Bank PLC. participated in the Banker-SME Women Entrepreneur Fair to showcase women-led businesses across Bangladesh.



JBPLC. observing the Financial Literacy Day 2026.



The 2nd Taskforce Committee meeting for 2025, under the Board approved work plan for recovering defaulted loans, was held at the Head Office, chaired by the Managing Director.



Janata Bank PLC.Laxmibazar Branch, Dhaka celebrate the 'July Reawakening' and 'Youth Festival 2025'.



Hon'ble Chairman Mr. M. Fazlur Rahman inaugurated the Foreign Remittance payment from UAE branches through bKash mobile financial service at the bank's head office. The bank's Managing Director, DMD and concerned executives were also present.



The 15Th Annual General Meeting of Janata Capital and Investment Limited (JCIL), a Janata Bank PLC subsidiary.



Janata Bank PLC's Sylhet Division's manager's conference 2025 was held in Grand Sylhet Hotel & Resort, Sylhet.



Janata Bank PLC signed a corporate agreement with Aurora Specialised Hospital to provide medical service benefits to its employees and customers. Managing Director Mr. Md Mazibur Rahman, GM, DGM and consultant of the Rheumatology Department Nahiduzzaman Sazzad, among others, attended the signing ceremony.

Photo Gallery



Janata Bank PLC has formally launched the operations of its integrated digital payment platform cashless journy "JanataPay" Janata Bank Managing Director Md Mazibor Rahman inaugurated the payment service at the bank's head office.



Write off loan recovery meeting of Janata bank PLC was held at the Head office, chaired by DMD Mr. Md. Nazrul Islam.



An innovation exhibition and selection of the best innovation initiative for 2025-26 held at its head office. Hon'ble Chairman Mr. M. Fazlur Rahman attended the programme as the chief guest, while Farida Yasmin, Joint Secretary of the Financial Institutions Division and Chief Innovation Officer of the Innovation Committee, was present as the special guest.



Coordination Meeting with Lawyers for Expediting Case of Janata bank PLC. held at the Head office, chaired by Hon'ble Chairman Mr. M. Fazlur Rahman.



'Foreign Remittance Service Month' to mark the July mass uprising anniversary. Dr. Ahsan H Mansur, Governor of Bangladesh Bank, inaugurated the Service Month virtually at the inauguration ceremony held at the bank's head office. Hon'ble Chairman of Janata Bank Mr. M. Fazlur Rahman; Managing Director and Deputy Managing Directors attended the inauguration ceremony.



"Dasmail Morh Branch" of JBPLC shifted to a new building inagurated by Mr. Md. Abdul Barek Chowdhury, General Manager, Divisional Office, Rangpur.



Janata Bank PLC. Annual Report 2025 Preparing Team

Photo Gallery



Multifabs Limited





Bangladesh Petroleum Corporation.





Jamuna Group.





Meghna Cement Mills Ltd.



JBPLC Branch Location in Bangladesh Map



Note : ● Indicates the total number of geographical district wise Branches.

■ Indicates the total number of JBPLC Division wise Branches.

JBPLC Branch Network as on 31 December 2025

Sl.	Area/Corp	Br. Grade	Branch Name	Branch Code
1	Special Corp.		Janata Bhaban Corp.	0888
2			Local Office	0102
Division Dhaka-North (57)				
3	Area Office Dhaka North (26)	Corp-1 (8)	Dhaka University Campus Corp.	0118
4			Gulshan Circle-2 Corp.	0494
5			Kamal Ataturk Avenue Corp.	0904
6			Kawran Bazar Corp.	0232
7			Mohakhali Corp.	0197
8			Mohammadpur Corp.	0085
9			Ramna Corp.	0005
10			Uttara Model Town Corp.	0520
11		Corp-2 (10)	Bangla Motor Corp.	0493
12			Farmgate Corp.	0080
13			Gazipur Corp.	0180
14			Gulshan Circle-1 Corp.	0832
15			Hotel Inter Continental Corp.	0159
16			Moghbazar Corp.	0203
17			Mouchak Market Corp.	0231
18			Polli Biddutaion Board (Reb) Corp.	0148
19			Rajani Gandha Super Market Corp.	0521
20			Tongi Corp.	0145
21		Gr-A (11)	Banani	0540
22			Bangladesh Open University Campus	0903
23			Dakshinkhan	0600
24			Kaliakoir	0447
25			Khilgaon Road	0813
26			Mouchak Scout Camp	0430
27			Porabari Bazar	0552
28			Rampura	0883
29			Sonargaon Road	0873
30			Tejgaon Industrial Area	0767
31			Uttarkhan	0656
32		Gr-B(II)	Badda	0841
33		Gr-C(2)	Balughat Bazar	0935
34			Jamuna Future Park	0973
35		Gr-D(2)	Gazipur Chowrasta Branch	0993
36			Kapasia Branch	0994
37	Area Office Dhaka West (23)	Corp-2(12)	Dhanmondi Corp.	0239
38			Elephant Road Corp.	0208
39			Green Road Corp.	0327
40			Manikgonj Corp.	0006
41			Mirpur Section-1 Corp.	0143
42			Mirpur Section-10	0349
43			New Market Corp. (Dhaka)	0043
44			Satmosjid Road Corp.	0238
45			Savar Corp.	0350
46			Sher-E-Bangla Nagar Corp.	0314
47			Shyamoli Corp.	0519
48			University Grants Commission Bhaban	0900
49		Gr-A(6)	Amin Bazar	0814
50			Begum Rokeya Swarani	0842
51			Dhaka College Gate	0228
52			Dhakeswari Road	0503
53			Dhamrai	0207
54			Rayer Bazar	0343
55		Gr-B(4)	Ganashastha Kendra	0452
56			Nayar Hat	0431
57			Rajfulbaria	0700
58			Rupnagar	0916
59		Gr-C(1)	South Jamsahat	0565

Sl.	Area/Corp	Br. Grade	Branch Name	Branch Code
Division Dhaka-South (104)				
60	Area Office Dhaka South (24)	Corp-1(11)	Abdul Gani Road Corp.	0898
61			Bangabandhu Road Corp.	0066
62			Dilkusha Corp.	0039
63			Foreign Exchange Corp. (Dhaka)	0423
64			Imamgonj Corp.	0001
65			Motijheel Corp.	0237
66			Rajarbagh Corp.	0319
67			Rajuk Bhaban Corp.	0041
68			Shantinagar Corp.	0119
69			Topkhana Road Corp.	0136
70			Wapda Corp.	0242
71		Corp-2(3)	Gandaria Corp.	0227
72			I.w.t.a. Corp.	0178
73			Nagar Bhaban Corp.	0902
74		Gr-A(18)	Abul Hasnat Road	0492
75			Armanitola	0328
76			Bangshal Road	0113
77			Champatali	0491
78			Chawk Bazar (Dhaka)	0093
79			English Road	0387
80			Farashganj	0056
81			Islampur Road (Dhaka)	0167
82			Laxmi Bazar	0229
83			Mitford Road	0230
84			Mokim Katra	0330
85			Nawabganj	0233
86			Nazimuddin Road	0234
87			Posta	0195
88			Sadarghat	0020
89			Urdu Road	0871
90			Victoria Park	0241
91			Zinzira	0858
92		Gr-C(1)	Hazaribagh	0922
93		Gr-D(2)	Asrafabad Road	0960
94			Galimpur	0939
95	Area Office Dhaka East (23)	Corp-2(8)	Arambag Corp.	0040
96			D.m.c.h. Corp.	0053
97			Jatrabari Corp.	0074
98			N.r.b. Corp.	0914
99			Nawabpur Road Corp.	0024
100			Postagola Corp.	0434
101			Sarulia Corp.	0448
102			Zero Point Corp.	0235
103		Gr-A(15)	Alu Bazar	0422
104			Fakirapool	0867
105			Fulbaria	0538
106			Hatkhola Road (Ladies)	0724
107			I.c.m.h.	0908
108			Jurain	0348
109			Kakrail	0490
110			Kamalapur Bazar	0329
111			Kaptan Bazar	0539
112			Mugda Para	0282
113			Narinda Road	0428
114			Purana Paltan	0236
115			Shyampur (Dhaka)	0418
116			Thatari Bazar	0098
117			Tipu Sultan Road	0240
118		Corp-2(1)	Netaigonj Corp.	0003

Sl.	Area/Corp	Br. Grade	Branch Name	Branch Code
119	Area Office Narayangonj (21)	Gr-A(12)	B. K. Road	0358
120			Bandar	0160
121			Deobhoug	0500
122			Dredger Sangstha	0344
123			Fatulla	0134
124			Godnail	0050
125			Langal Bandha	0658
126			Pagla Bazar	0361
127			Sonamia Market	0359
128			Sonargaon	0177
129			Syed Ali Chamber	0243
130			Tan Bazar(Narayangonj)	0089
131		Gr-B(5)	Dharmatola Road	0780
132			Kalir Bazar (Narayangong)	0772
133			Katchpur	0655
134			Nabigonj (Narayangonj)	0415
135			Panam Nagar	0800
136		Gr-C(2)	Jalkuri	0955
137			Madangonj	0360
138		Gr-D(1)	Chowdhury Gao Bazar	0963
139		Corp-2(1)	Narshingdi Corp.	0031
140	Area Office Narsinghdi (17)	Gr-A(5)	Murapara	0205
141			Palash	0104
142			Shibpur (Narsindi)	0255
143			Sreerampur Bazar	0684
144			Velanagar	0906
145		Gr-B(4)	Cnb Road (Narsinghdi)	0784
146			Ghorasal	0036
147			Gopaldi Bazar	0320
148			Hatirdia	0421
149		Gr-C(7)	Atash Ali Bazar	0632
150			Bashgari Bazar	0602
151			Belabo Bazar	0921
152			Hasnabad Bazar	0270
153			Joshar Bazar	0630
154			Monohordi	0940
155			Shekher Char	0414
156	Area Office Munshigonj (8)	Gr-A(2)	Bhagyakul	0217
157			Munshigonj	0010
158		Gr-B(3)	Betka	0225
159			Subachani Bazar	0786
160			Tongi Bari	0386
161		Gr-C(2)	Abdullah Pur	0657
162			Kamalaghat	0311
163		Gr-D(1)	Poschim Muktarpur	0983
Division Chattogram (81)				
164	Corp-1(4)		Foreign Exchange Corp. (Chattogram)	0749
165			Laldighi East Corp.	0002
166			Sadharan Bima Bhaban Corp.	0216
167			Sk. Mujib Road Corp.	0033
168	Corp-2(3)		Asadgonj Corp.	0057
169			Khatungonj Corp.	0009
170			New Market Corp. (Chattogram)	0082

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
171	Area Office Chattogram-A (26)	Gr-A(18)	Amir Market	0246
172			Aturar Depo	0607
173			Bakalia	0044
174			Baluchara	0433
175			Bayejid Bostami Road	0522
176			Chaktai	0054
177			Chattogram University	0170
178			Chowdhuri Hat	0363
179			Fatikchhari	0109
180			Feringee Bazar	0323
181			Gohira	0449
182			H.s.s. Road	0245
183			Hathazari	0062
184			Khagrachari	0324
185			Nazir Hat	0097
186			Rangamati	0169
187			Sadarghat Road (Chattogram)	0034
188			Terri Bazar	0880
189		Gr-B(3)	Chattogram Cantonment	0032
190			Jalil Nagar	0795
191			Sarker Hat	0578
192		Gr-C(2)	Ashraf Ali Road	0897
193			Faizia Bazar	0848
194	Area Office Chattogram-B (21)	Corp-2(2)	Dewanhat Corp.	0244
195			Port Corp. (Chattogram)	0138
196		Gr-A(9)	Ambagan	0757
197			C.u.f.l.	0834
198			Colonel Hat	0498
199			E.p.z (Chattogram)	0852
200			Kadamtali	0223
201			Mirsharai	0161
202			Potenga Road	0135
203			Sitakunda	0100
204			Strand Road (Chattogram)	0017
205		Gr-B(8)	Barabkunda	0142
206			Dry Dock	0535
207			Jorargonj	0818
208			Karer Hat	0293
209			Katghar	0362
210			Kumira	0179
211			Pahartali	0063
212			Salimpur	0533
213		Gr-C(2)	Kamar Ali Bazar	0817
214			Shaherkhali	0819
215	Area Office Chattogram-C (17)	Corp-2(1)	Wasa Corp. (Chattogram)	0546
216		Gr-A(12)	Burishchar	0288
217			Chawk Bazar (Chattogram)	0294
218			City Corporation (Chattogram)	0022
219			Jubilee Road	0083
220			Kalurghat	0137
221			Kazir Dewri	0766
222			Ladies (Chattogram)	0826
223			Mimi Super Market	0835
224			Muradpur	0831
225			Patiya	0060
226			Pomora	0224
227			Reazuddin Bazar	0015
228		Gr-B(3)	Dohazari	0068
229			Kaptai	0284
230			Mohammedpur (Chattogram)	0868
231		Gr-C(1)	Chattogram Veterinary And Animal Sciences University	0980
232	Corp-2(1)		Coxs Bazar Corp.	0106
233	Area Office Coxs Bazar (13)	Gr-A(2)	Bandarban	0633
234			Satkania	0326
235		Gr-B(4)	Chakaria	0278
236			Lama	0648
237			Ramu	0446
238			Teknaf	0899
239		Gr-C(6)	Bomanghat	0674
240			Kutubdia	0252
241			Lohagara (Chattogram)	0820
242			Naikhongchari	0269
243			Padua	0823
244			Pekua	0669
Division Sylhet (60)				
245		Corp-1(1)	Sylhet Corp.	0012
246	Area Office Sylhet (24)	Corp-2(2)	Foreign Exchange Corp. (Sylhet)	0745
247			Zinda Bazar Corp.	0249
248		Gr-A(7)	Beani Bazar	0154
249			Jalalabad	0747
250			Kanaighat	0830
251			Kazitula	0722
252			Sheikghat	0803
253			Station Road (Sylhet)	0482
254			Tajpur	0163
255		Gr-B(8)	Bhadeshwar	0297
256			Bishwanath	0158
257			Burunga Bazar	0593
258			Dhaka Dakshin	0150
259			Fenchugonj	0095
260			Shahjalal Upashahar	0481
261			Sherpur Nutan Bazar	0273
262			Zakigonj	0882
263		Gr-C(6)	Begumpur Bazar	0683
264			Companygonj (Sylhet)	0618
265			Gangadia Kazir Bazar	0801
266			Golapgonj	0828
267			Kalibari Bazar	0802
268			Kumargaon	0893
269		Gr-D(1)	West Amura	0605
270	Area Office Habigonj (12)	Corp-2(1)	Hobigonj Corp.	0111
271		Gr-A(1)	Nayapara	0340
272		Gr-B(4)	Bahubal	0266
273			Madhabpur	0214
274			Nabigonj (Habigonj)	0157
275			Shaistagonj	0172
276		Gr-C(6)	Bulla Bazar	0651
277			Chhatian Bazar	0624
278			Chunarughat	0654
279			Goplar Bazar	0199
280			Markuli	0341
281			Montola	0432
282	Moulvi Bazar (12)	Corp-2(1)	Moulvi Bazar Corp.	0090
283		Gr-A(4)	Baralekha	0870
284			Juri	0092
285			Kulaura	0861
286			Sreemongal	0086
287		Gr-B(1)	Rajnagar	0905
288		Gr-C(5)	Akatona	0305
289	Area Office Sunamgonj (11)		Bhanugach	0151
290			Gorarai Bazar	0703
291			Jaifar Nagar	0706
292			Kazir Bazar	0476
293		Gr-D(1)	Fakir Bazar Branch	0998
294		Corp-2(1)	Sunamgonj Corp.	0279
295		Gr-A(1)	Chhatak	0055
296		Gr-B(6)	Barafechi Bazar	0342
297			Derai	0376
298			Gobindagonj Bazar	0222
299			Jagannathpur	0220
300			Jawa Bazar	0276
301			Ranigonj Bazar	0164
302		Gr-C(1)	Nayabandar	0375
303		Gr-D(2)	Sachna Bazar	0948
304			Shibgonj Bazar	0586
Division Khulna (90)				
305		Corp-1(2)	Khulna Corp.	0004
306			M.K Road Corp.	0038
307	Area Office Khulna (22)	Corp-2(2)	Jashore Road Corp.	0806
308			K.U.E.T Corp.	0412
309		Gr-A(7)	Customghat	0247
310			K.D.A Building	0027
311			Khalishpur	0215
312			Khan Jahan Ali Road	0210
313			Noor Nagar	0334
314			Paikgachha	0901
315			Roosvelt Jetty	0528
316		Gr-B(8)	Alam Nagar	0791
317			BSCIC Industrial Estate (Khulna)	0789
318			Daulatpur (Khulna)	0125
319			Fultola	0531
320			Hazi Mohsin Road	0357
321			Nirala	0542
322			Rupsha	0536
323			Sheik Para Bazar	0529
324		Gr-C(4)	Kapilmuni Bazar	0892
325			Mirerdanga	0140
326			Rupsha East	0413
327			Shalua Bazar	0793
328		Gr-D(1)	Chuknagar	0982
329	Area Office Bagerhat (10)	Corp-2(1)	Bagerhat Corp.	0007
330		Gr-A(3)	Mongla Port Compound	0840
331			Rail Road	0315
332			Sharankhola	0257
333		Gr-B(2)	Foylahat	0483
334			Rampal	0196
335		Gr-C(3)	Daibogohati Bazar	0628
336			Digraj	0845
337			Katakhali	0477
338		Gr-D(1)	Morrelganj	0981

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
339	Area Office Chuadanga (10)	Gr-A(5)	Bamundi Bazar	0347
340			Chuadanga (Main)	0124
341			Darsana	0094
342			Jiban Nagar	0133
343			Meherpur (Main)	0110
344		Gr-C(4)	Alamdanga(Chuadanga)	0889
345			Hasadah	0404
346			Kapashdanga	0599
347			Rail Bazar	0776
348		Gr-D(1)	Mujibnagar Branch	0999
349	Area Office Jashore (19)	Corp-2(1)	Noapara Corp.	0122
350		Gr-A(6)	Bakra	0466
351			Chanchra	0627
352			H.m.m. Road	0011
353			Jhikargachha	0035
354			Keshabpur	0139
355			Monirampur	0256
356		Gr-B(5)	Benapole	0846
357			Bordia	0192
358			Lohagara (Narail)	0204
359			Narail	0052
360			Navaran	0640
361		Gr-C(5)	Chhatiantola	0435
362			Mahakal	0614
363			Maiz Para	0429
364			Mohila	0825
365			Upa Shahar	0807
366		Gr-D(2)	Naldi	0464
367			Rupgonj Bazar	0775
368	Area Office Jhenaidah (13)	Corp-2(1)	Jhenaidah Corp.	0025
369		Gr-A(2)	Kaligonj (Jhenaidha)	0847
370			Shailakupa	0149
371		Gr-B(1)	Kotchandpur	0876
372		Gr-C(9)	Bhatoi Bazar (Charpara Bazar)	0604
373			Bhawanipur	0561
374			Bishoykhali	0564
375			Ganna Bazar	0750
376			Harinakundu	0259
377			Hatfazilpur	0621
378			Joradah	0619
379			Katlagari Bazar	0678
380			Maheshpur	0965
381	Area Office Satkhira (14)	Corp-2(1)	Satkhira Corp.	0067
382		Gr-A(2)	Assasuni	0156
383			Shyam Nagar	0303
384		Gr-B(5)	Bakal	0660
385			Kaligonj (Sathkhira)	0304
386			Patkelghata	0176
387			Satkhira Upazila Campus	0690
388			Sultanpur Bazar	0512
389		Gr-C(6)	Agardari	0568
390			Banshtala Bazar	0689
391			Brahmarajpur	0652
392			Senergati	0574
393			Tala (Satkhira)	0974
394			Uzirpur Bazar	0723

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
Division Barishal (43)				
395	Corp-1(1)		Barishal Corp.	0072
396	Barishal Area (21)	Gr-A(6)	Alekanda Bangla Bazar	0411
397			Jhalakathi	0322
398			Medical College	0509
399			Paterhat	0194
400			Pirojpur (Main)	0318
401			Port Road	0513
402		Gr-B(8)	Bakergonj	0611
403			Bazar Road	0369
404			Chowk Bazar	0211
405			Kowrikhara	0132
406			Muladi	0912
407			Natun Bazar (Barishal)	0514
408			Sharikal	0741
409			Torki	0147
410		Gr-C(6)	Agailjhara	0947
411			Bhurghata	0798
412			Kalashkathi	0371
413			Kashipur	0718
414			Padrishibpur	0424
415			Station Road(Jhalakati)	0609
416		Gr-D(1)	Kakardha	0936
417	Area Office Bhola (9)	Gr-A(3)	Ali Nagar	0610
418			Bhola (Main)	0123
419			Charfession	0189
420		Gr-B(1)	Borhanuddin	0226
421		Gr-C(3)	Borhangonj Bazar	0562
422			Kunjerhat Bazar	0309
423			Lalmohan	0969
424		Gr-D(2)	Darun Bazar	0563
425			Velumia	0985
426	Area Office Patuakhali (12)	Gr-A(2)	Barguna (Main)	0336
427			Patuakhali (Main)	0128
428		Gr-B(2)	Amtali	0727
429			Bauphal	0869
430		Gr-C(5)	Dashmina	0725
431			Daspara	0726
432			Galachipa	0879
433			Khepupara	0874
434			Subidkhali	0872
435		Gr-D(3)	Natun Bazar (Patuakhali)	0679
436			Thanapara	0730
437			Patharghata	1002
Division Rajshahi (80)				
438	Corp-1(1)		Rajshahi Corp.	0014
439	Area Office Rajshahi (27)	Gr-A(7)	Bhawanigonj	0310
440			Durgapur (Rajshahi)	0258
441			Haragram	0312
442			Hetemkhan	0702
443			Katakhali Bazar	0078
444			Laxmipur (Rajshahi)	0781
445			Nowdapara	0397
446		Gr-B(7)	Arani	0174
447			Basudebpur (Rajshahi).	0693
448			Godagari	0251
449			Kadirgonj	0790
450			Ladies (Rajshahi)	0676
451			Mohanpur (Rajshahi)	0391
452			Ranibazar	0248
453		Gr-C(13)	Baneshwar	0287
454			Birkutsha	0778
455			Damkura Hat	0822

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
456	Area Office Chapai Nawabgonj (9)		Halidagachi	0821
457			Hatgangopara	0688
458			Kakon Hat	0691
459			Mohonganj (Rajshahi)	0459
460			Now Hata	0396
461			Premtali	0436
462			Puthia	0437
463			Rajabari Hat	0692
464			Taherpur	0209
465			Tanore	0463
466		Corp-2(1)	Chapai Nawabgonj Corp.	0016
467		Gr-A(2)	Kansat	0296
468			Rohanpur	0162
469		Gr-B(2)	Nachole	0253
470			Ranihati	0400
471		Gr-C(4)	Chatra	0457
472			Dewpura	0701
473			Mallikpur	0541
474			Shibgonj (Chapai)	0364
475	Area Office Natore (23)	Gr-A(3)	Natore (Main)	0023
476			Singra Bazar (Natore)	0855
477			Station Bazar(Natore)	0506
478		Gr-B(5)	Bonpara Bazar	0857
479			Gurudaspur	0155
480			Jonail	0467
481			Natore Academy	0045
482			Patuapara	0456
483		Gr-C(14)	Alaipur	0756
484			Bagatipara	0250
485			Basudebpur (Natore)	0394
486			Bildahar	0460
487			Dayarampur	0478
488			Dhanaidaha	0398
489			Dighapatia	0485
490			Hatiandaha (Natore)	0779
491			Kalam	0393
492			Kanchikata	0488
493			Madhnagar	0395
494			Moukhara	0453
495			Rajapur Bazar	0451
496			Salampur	0682
497		Gr-D(1)	Lalpur Bazar Branch	0992
498	Corp-2 (2)		Ishwardi Corp.	0069
499			Pabna Corp.	0076
500	Area Office Pabna (20)	Gr-A(5)	Bera	0849
501			Chatmohar	0642
502			Kashinathpur	0461
503			Pabna Bazar	0313
504			Ruppur	0166
505		Gr-B(4)	Atua	0526
506			Dulai	0639
507			Municipality	0499
508			Nurpur	0471
509		Gr-C(8)	Ataikula Bazar	0661
510			Banagram Bazar	0665
511			Bangladesh Ikhu obeshona Institute	0975
512			Dasuria Bazar	0943
513			Demra Bazar	0729
514			Mashundia	0573
515			Pakshi	0105
516			Tebunia	0470
517		Gr-D(1)	Pabna University Of Science & Technology	0986

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
Division Rangpur (74)				
518	Corp-2 (1)		Rangpur Corp.	0008
519	Area Office Rangpur (22)	Gr-A(7)	Domar	0042
520			Haragach	0099
521			Jaldhaka	0181
522			Lalbag Bazar	0534
523			Nilphamari (Main)	0126
524			Shatibari	0352
525			Syedpur (Nilphamari)	0029
526		Gr-B(6)	Alamnagar(Rangpur)	0218
527			Gangachara	0190
528			Kaunia	0267
529			Paglapir Bazar	0351
530			Pirgonj	0954
531			Shilpanagari	0808
532		Gr-C(7)	Betgari	0824
533			Charaikhola	0473
534			Chilahati	0406
535			Chowdhurani	0532
536			Madargonj	0338
537			Ramgonj (Nilphamari)	0465
538			Shyampur (Rangpur)	0103
539		Gr-D(1)	Kaimari	0587
540	Area Office Dinajpur (16)	Corp-2(1)	Dinajpur Corp.	0091
541		Gr-A(7)	Baro Bandar	0673
542			Chirir Bandar	0188
543			Dasmail Morh	0501
544			Fulbari Bazar (Dinajpur)	0854
545			Parbatipur	0061
546			Pulhat	0298
547			Setabgonj	0401
548		Gr-B(5)	Bahadur Bazar	0495
549			Birampur	0141
550			Dinajpur Medical College Road	0569
551			Hili Sthala Bandar	0913
552			Kobiraj Hat	0502
553		Gr-C(3)	Aftabgonj	0970
554			Ambari	0388
555			Narabari	0585
556	Area Office Gaibandha (9)	Gr-A(3)	Gaibandha (Main)	0030
557			Gobindagonj (Gaibandha)	0444
558			Palashbari	0856
559		Gr-B(1)	Tulshighat	0403
560		Gr-C(4)	Bamondanga	0373
561			Bridge Road	0764
562			Hat Laxmipur	0337
563			Mirgonj Bazar	0597
564		Gr-D(1)	Kalirbazar (Gaibandha)	0959
565	Area Office Kurigram (15)	Corp-2(1)	Kurigram Corp.	0129
566		Gr-A(2)	Lalmonirhat	0048
567			Ulipur	0677
568		Gr-B(3)	Bhurungamari	0261
569			Burimari	0440
570			Hatibandha (Lamonirhat)	0264
571		Gr-C(8)	Aditmari	0543
572			Baura	0544
573			Bhotemari	0545
574			Kaligonj (Lalmonirhat)	0265
575			Nageswari	0923
576			Patgram	0950
577			Raigonj	0455
578			Tree Mohoni Bazar	0742
579		Gr-D(1)	Durgapur	0972

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
580	Area Office Thakurgaon (12)	Corp-2 (2)	Panchaghar Corporate	0827
581			Thakurgaon Corp.	0127
582		Gr-A (2)	Pirgonj Bazar	0866
583			Rani Sankail	0286
584		Gr-B(6)	Atwari	0292
585			Balarampur	0582
586			Debigonj	0285
587			Lahirihat	0302
588			Ruhia	0201
589			Station Bazar(Thakurgaon)	0910
590		Gr-C(1)	Fulbari	0589
591		Gr-D(1)	Banglabandha Sthalbandar Branch	0990
Division Cumilla (69)				
592	Area Office Cumilla North (24)	Corp-2 (2)	A.k. Fazlul Haq Road Corp.	0515
593			Chandina Samabay Corp.	0131
594		Gr-A (10)	Batakandi Bazar	0420
595			Burichang	0185
596			Companigonj (Cumilla)	0087
597			Daudkandi	0079
598			Debidwar (New Market)	0853
599			Gouripur Bazar	0088
600			Homna	0891
601			Ramchandrapur	0112
602			Ramkrishnapur	0308
603			Sashangacha	0316
604		Gr-B(3)	Jafargonj	0365
605			Mohanpur Bazar	0560
606			Shahebabad Bazar	0836
607		Gr-C(6)	Baira	0687
608			Dulalpur Bazar	0696
609			Fakir Bazar	0595
610			Kamalla	0643
611			Shashidal Bazar	0594
612			Sundalpur	0638
613		Gr-D(3)	Bharashar Bazar	0941
614			Elahabad Bazar	0966
615			Meghna Branch	0991
616	Area Office Cumilla South (21)	Corp-2 (2)	Cumilla Corp.	0019
617			Kandir Par Corp.	0731
618		Gr-A(7)	Barura	0851
619			Chouddagram	0859
620			Cumilla Co-Operative	0026
621			Dharmapur	0200
622			Gandamati Bazar	0479
623			Laksham	0117
624			Nangolkot	0601
625		Gr-B(5)	Chawk Bazar (Cumilla)	0634
626			Cumilla Cadet College	0839
627			Cumilla University	0945
628			Gunabati	0260
629			Nalghar Bazar	0438
630		Gr-C(4)	Bhoukshar Bazar	0721
631			Cumilla E.p.z.	0909
632			Payerkhola	0507
633			Shuagong Bazar	0968
634		Gr-D(3)	Alkara	0608
635			Bhulain Bazar	0603
636			Cheora Bazar	0987

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
637	Corp-2(1)		Brahmanbaria Corp.	0084
638	Area Office Brahmanbaria (24)	Gr-A(9)	Akhaura	0046
639			Ashugonj	0171
640			Asugonj Sarkarkhana	0345
641			B.baria Co-Operative	0120
642			Bancharampur	0221
643			Kasba	0114
644			Kuti	0212
645			Nabinagar	0144
646			Sarail Co-Operative	0115
647		Gr-B(4)	Aruail	0427
648			Bayek	0617
649			Niaz Park	0894
650			Tan Bazar(Brahmanbaria)	0804
651		Gr-C(5)	Bholachang Bazar	0735
652			Biddyakut	0752
653			Mogra Bazar	0606
654			Shuhilpur	0555
655			Ujanchar Bazar	0620
656		Gr-D(5)	Chinair Bazar	0927
657			Chunta	0596
658			Krishna Nagar	0946
659			Moinpur Bazar	0978
660			Ruposhdi	0937
Division Mymensingh (81)				
661	Corp-1(1)		Mymensingh Corp	0051
662	Area Office Mymensingh (14)	Gr-A(6)	Bhaluka	0759
663			Cantonment	0711
664			Char Para	0187
665			Haluaghat	0146
666			Ladies (Mymensingh)	0748
667			Natun Bazar (Mymensing)	0410
668		Gr-B(3)	Dhala	0761
669			Gouripur Academy Centre	0047
670			Muktagacha	0537
671		Gr-C(5)	Dhobaura	0751
672			Mukhi	0976
673			Munshir Hat	0613
674			Nandail Road Bazar	0754
675			Tarakanda	0175
676	Area Office Jamalpur (22)	Corp-2(1)	Sherpur Corp.	0510
677		Gr-A (2)	Balijuri Bazar	0353
678			Jamalpur (Main)	0037
679		Gr-B (4)	Jamuna Sar Karkhana	0884
680			Jhenaigati	0355
681			Nakla	0698
682			Sarishabari	0439
683		Gr-C (7)	Bakshigonj Bazar	0419
684			Chandrakona	0623
685			Dewangonj Bazar	0443
686			Islampur (Jamalpur)	0202
687			Melandah	0942
688			Station Road (Jamalpur)	0715
689			Zonail Bazar	0961
690		Gr-D (8)	Bangamata Sheikh Fojilatunnesa Mujib Science And Technology University Campus Branch	0995
691			Dhanua Kamalpur	0694
692			Jhagrar Char	0796
693			Kamarerchar	0797
694			Mahmudpur Bazar	0713
695			Nandina	0917
696			Shyamgonj Kalibari Bazar	0979
697			Nalitabari Branch	1001

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
698	Area Office Kishoregonj (15)	Corp-2(1)	Kishorgonj Corp.	0101
699		Gr-A(3)	Bhairab Bazar	0013
700			Katiadi	0182
701			Sararchar	0213
702		Gr-B(3)	Bajitpur	0850
703			Kuliarchar	0121
704			Mithamoin	0354
705		Gr-C(5)	Bangalpara	0504
706			Ghagra Bazar	0956
707			Itna	0283
708			Manik Khali Bazar	0697
709			Pakundia	0977
710		Gr-D(3)	Bhairab Bus Stand	0958
711			Katkhal	0556
712			Laxmipur Bazar	0911
713	Area Office Netrokona (8)	Gr-A (3)	Joynagar	0875
714			Mohangonj (Netrokona)	0219
715			Netrokona (Main)	0028
716		Gr-B(1)	Satpai	0890
717		Gr-C(3)	Jaria Janjail	0152
718			Shyamgonj	0758
719			Teligati Bazar	0686
720		Gr-D(1)	Barhatta Branch	0996
721	Area Office Tangail (21)	Corp-2	Tangail Corp.	0058
722		Gr-A(3)	Bus Terminal	0744
723			Ellenga	0626
724			Madhupur	0300
725		Gr-B(9)	Ashekpur	0743
726			Bhuapur	0886
727			Dhalapara	0615
728			Digor	0550
729			Ghatail	0838
730			Hamidpur	0441
731			Paiska	0548
732			Patharghata	0765
733			Rasulpur	0616
734		Gr-C(6)	Aushnara	0771
735			Deopara	0590
736			Durgapur(Tangail)	0570
737			Kadimdhalla	0957
738			Nagarpur	0685
739			Narandia	0553
740		Gr-D(2)	Nallapara Bazar	0984
741			Rampur Bazar	0988

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
Division Faridpur (56)				
742	Area Office Faridpur (19)	Corp-1(1)	Faridpur Corp.	0075
743		Corp-2(1)	Gopalgonj Corp.	0073
744		Gr-A(3)	Baliakandi	0271
745			Kotali Para	0263
746			Rajbari (Main)	0321
747		Gr-B(8)	Bhanga	0896
748			Boalmari	0925
749			Kala Mridha	0736
750			Khankhanapur	0173
751			Ragdhi	0737
752			Station Road (Faridpur)	0332
753			Titumir Market	0787
754			Tungipara	0907
755		Gr-C(6)	Court Branch	0964
756			Goalchamat	0788
757			Muksudpur	0971
758			Narua	0592
759			Pangsha	0944
760			Satpar	0740
761		Gr-D(1)	Kashiani Branch	1000
762	Area Office Kushtia (13)	Corp-2(1)	Kushtia Corp.	0081
763		Gr-A(2)	Allar Dargah	0380
764			Bheramara	0416
765		Gr-B (5)	Chowrhas Bazar	0755
766			Khoksa	0919
767			Kumarkhali	0417
768			Ram Chandra Roy Street	0659
769			Sukanta Biponi	0763
770		Gr-C(5)	Bagulat	0649
771			Dangmarka Bazar	0653
772			Khaza Nagar	0920
773			Mangalbaria Bazar	0768
774			Rajar Hat	0794
775	Area Office Madaripur (11)	Corp-1(1)	Madaripur Corp.	0165
776		Gr-A(1)	Kalkini	0280
777		Gr-B(8)	Bhedorgonj	0281
778			Bhojeshwar	0274
779			Charmuguria	0317
780			Damudya	0262
781			Gharishar	0719
782			Madaripur Puran Bazar	0368
783			Mostafapur	0579
784			Shariatpur	0489
785		Gr-C(1)	Shibchar	0924
786	Area Office Magura (12)	Gr-A(1)	Magura (Main)	0021
787		Gr-B(2)	Arpara	0291
788			Mohammadpur	0379
789		Gr-C(8)	Binodpur	0333
790			Khamarpara	0508
791			Langalbandh	0268
792			Nakole	0487
793			Naohata	0497
794			Rajapur (Magura)	0629
795			Shimakhali	0511
796			Singra Bazar	0774
797		Gr-D(1)	Gangarampur	0598

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
Division Noakhali (58)				
798	Area Office Noakhali (25)	Corp-2 (2)	Lakshmipur Corp.	0384
799			Maizdee Court Corp.	0275
800		Gr-A (6)	Char Alexander	0887
801			Chatkhil	0833
802			Chowmohani	0108
803			Raipur	0070
804			Ramgonj (Laxmipur)	0383
805			Senbag	0864
806		Gr-B (5)	Bashurhat	0862
807			Bhatra Bazar	0716
808			Chatterpaiya	0837
809			Khilpara	0307
810			Sonapur	0335
811		Gr-C(6)	Dalal Bazar	0584
812			Eidghah Amin Bazar.	0680
813			Golabaria	0773
814			Mandari Bazar	0952
815			Oskhali	0843
816			Peskerhat	0671
817		Gr-D (6)	Charshahi Basurhat	0967
818			Fakirhat	0918
819			Haiderganj	0938
820			Sebar Hat	0949
821			Sonaimuri Branch	0989
822			Zamider Hat	0926
823	Corp-2(1)		Natun Bazar (Chandpur)	0306
824	Area Office Chandpur (17)	Gr-A (7)	Chandpur Co-Operative	0116
825			Chandpur Puran Bazar	0064
826			Faridgonj	0186
827			Hajigonj	0065
828			Kachua	0184
829			Matlab	0885
830			Sengarchar	0709
831		Gr-B (6)	Bepanibag	0734
832			Gallak Bazar	0717
833			Kalipur Bazar	0472
834			Mohanpur (Chandpur)	0637
835			Satbaria	0581
836			Suchipara	0551
837		Gr-C (3)	Balithoba Bazar	0962
838			Palakhal	0636
839			Sujatpur Bazar	0953

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
840	Area Office Feni (16)	Corp-2(1)	Feni Corp.	0107
841		Gr-A(3)	Chhagalnaiya	0385
842			College Road	0408
843			Dagonbhuiyan	0277
844		Gr-B (6)	Baker Bazar	0720
845			Dudhmukha	0525
846			Mohipal	0635
847			Mohurigonj	0647
848			Parshuram	0863
849			Rajapur (Feni)	0366
850		Gr-C (6)	Fulgazi	0389
851			Hazir Bazar	0844
852			Motigonj	0367
853			Munshirhat (Feni)	0390
854			Olama Bazar	0829
855			Sonagazi	0865
Division Bogura (70)				
856	Area Office Bogura (22)	Corp-2(2)	Bogura Corp.	0018
857			Saptapadi Market	0372
858		Gr-A(5)	Adamdighi	0290
859			Bscic Industrial Estate (Bogura)	0782
860			Joypurhat	0206
861			Panchbibi	0458
862			Sherpur	0878
863		Gr-B(7)	Chandni Bazar	0402
864			Katnerpara	0524
865			Ranirhat	0812
866			Rural Development Academy	0374
867			Santahar	0071
868			Shibgonj (Bogura)	0523
869			Tilakpur	0378

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
870	Area Office Naogaon (24)	Gr-C(7)	Chandaikona	0168
871			Chandan Baishya	0299
872			Fuldighi	0518
873			Godarpara	0783
874			Jamalgonj	0183
875			Kundagram	0445
876			Sonatola	0877
877		Gr-D(1)	Dupchancia Branch	0997
878		Corp-2(1)	Naogaon Corp.	0153
879		Gr-A(4)	Dhamoir Hat	0289
880			Kazir Morh	0517
881			Manda	0254
882			Nazipur	0198
883		Gr-B(4)	Atrai	0505
884			Bandaikhara	0576
885			Hapania	0591
886			Niamatpur	0339
887		Gr-C(15)	Agradigun	0475
888			Baidyapur	0809
889			Chowmashia Bazar	0474
890			Deluabari Hat	0810
891			Gaganpur	0705
892			Gobarchapahat	0559
893			Jote Bazar	0811
894			Madhuil	0557
895			Mahadebpur	0450
896			Mangalbari	0480
897			Nischintapur	0707
898			Nithpur	0392
899			Satihat Branch	0462
900			Shibpur (Naogaon)	0558
901			Tilna	0699

Sl.	Area /Corp	Br. Grade	Branch Name	Branch Code
902	Area Office Sirajganj (24)	Corp-2(1)	Serajganj Corp.	0096
903		Gr-A(5)	Baghabari Ghat	0346
904			Masimpur	0468
905			Shahzadpur	0301
906			Shohagpur	0130
907			Ullapara	0860
908		Gr-B (4)	S B Fazlul Haque Road	0769
909			Salonga	0377
910			Tamai	0409
911			Tarash	0484
912		Gr-C (10)	Ajugara	0588
913			Bagbati	0662
914			Daulatpur (Serajgong)	0644
915			Dhangara	0405
916			Dhukuriabera	0664
917			Hatikumrul	0645
918			Jamtoil Bazar	0951
919			Kaijurihat	0469
920			Khukni	0426
921			Randhunibari	0381
922		Gr-D (4)	Baruhash	0666
923			Dhamaiz	0668
924			Dharail Hat	0667
925			Dubila	0672
Overseas (4)				
926			Abu Dhabi	0931
927			Al Ain	0932
928			Dubai	0933
929			Sharjah	0934

Number of branches at a galance-2025

Division	Special Corporate	Corporate-1	Corporate-2	Other Grade				Overseas	Total Number of Branches
				A	B	C	D		
Special Corporate & Overseas	2	0	0	0	0	0	0	4	6
Dhaka North	0	8	22	17	5	3	2	0	57
Dhaka South	0	11	13	52	12	12	4	0	104
Barisal	0	1	0	11	11	14	6	0	43
Chattogram	0	4	7	41	18	11	0	0	81
Cumilla	0	0	5	26	12	15	11	0	69
Faridpur	0	1	3	7	23	20	2	0	56
Khulna	0	2	6	25	21	31	5	0	90
Mymensing	0	1	3	17	20	26	14	0	81
Noakhali	0	0	4	16	17	15	6	0	58
Rajshahi	0	1	3	17	18	39	2	0	80
Rangpur	0	0	5	21	21	23	4	0	74
Sylhet	0	1	5	13	19	18	4	0	60
Bogura	0	0	4	14	15	32	5		70
Total Number of Branches	**2**	**30**	**80**	**277**	**212**	**259**	**65**	**4**	**929**

NEW SUB-BRANCH-2025

Sub-Branch Name	JB PLC Division	Area Name	Open Date
KENDUA SUB-BRANCH	MYMENSINGH	NETROKONA	20.10.2025

List of Authorised Dealer Offices/Branches

S/N	Name of Authorised Dealer office/ Branches	Location
1	Dilkusha Corporate	Dhaka
2	Elephant Road Corporate	Dhaka
3	Farashganj	Dhaka
4	Farmgate Corporate	Dhaka
5	Foreign Exchange Corporate	Dhaka
6	Gandaria Corporate	Dhaka
7	Gulshan Circle-2 Corporate	Dhaka
8	Imamgonj Corporate	Dhaka
9	Janata Bhaban Corporate	Dhaka
10	Jatrabari Corporate	Dhaka
11	Kamal Ataturk Avenue Corporate	Dhaka
12	Kawran Bazar Corporate	Dhaka
13	Local Office	Dhaka
14	Moghbazar Corporate	Dhaka
15	Bangabandhu Road Corporate	Narayangonj
16	Netaigonj Corporate	Narayangonj
17	Mymensingh Corporate	Mymensingh
18	Amir Market	Chattogram
19	Asadgonj Corporate	Chattogram
20	E.P.Z (Ctg)	Chattogram
21	Hili Sthala Bandar	Dinajpur
22	Foreign Exchange Corporate	Chattogram
23	Khatungonj Corporate	Chattogram
24	Laldighi East Corporate	Chattogram
25	Cox's Bazar Corporate	Cox's Bazar
26	Sylhet Corporate	Sylhet
27	Foreign Exchange Corporate	Sylhet
28	Cumilla Corporate	Cumilla

S/N	Name of Authorised Dealer office/ Branches	Location
29	Khulna Corporate	Khulna
30	M.K. Road Corporate	Jashore
31	Barishal Corporate	Barishal
32	Rajshahi Corporate	Rajshahi
33	Rangpur Corporate	Rangpur
34	Bogura Corporate	Bogra
35	Dinajpur Corporate	Dinajpur
36	Mohammadpur Corporate	Dhaka
37	Motijheel Corporate	Dhaka
38	N.R.B. Corporate	Dhaka
39	Jashore Road Corporate	Khulna
40	Sadharan Bima Bhaban Corporate	Chattogram
41	Sk. Mujib Road Corporate	Chattogram
42	Nawabpur Road Corporate	Dhaka
43	New Market Corporate	Dhaka
44	Posta	Dhaka
45	Faridpur Corporate	Faridpur
46	RAJUK Bhaban Corporate	Dhaka
47	Cumilla E.P.Z	Comilla
48	Ramna Corporate	Dhaka
49	Noapara Corporate	Jashore
50	Shantinagar Corporate	Dhaka
51	Mongla Port Compound	Bagerhat
52	Topkhana Road Corporate	Dhaka
53	Haluaghat	Mymensingh
54	Uttara Model Town Corporate	Dhaka
55	Panchagarh Corporate	Panchagarh
56	Burimari	Lalmonirhat

Administrative Division Wise Branches-2025			
Admin Division Wise Branch	**No of Rural Branch**	**No of Urban Branch**	**Total**
Barishal	16	27	43
Chattagram	107	101	208
Dhaka	74	156	230
Khulna	63	52	115
Mymensing	25	20	45
Rajshahi	94	56	150
Rangpur	47	27	74
Sylhet	38	22	60
UAE	0	4	4
Total	**464**	**465**	**929**

MD and CFO's declaration to the Board

30 April 2026

The Board of Directors
Janata Bank PLC.
Janata Bhaban
110, Motijheel Commercial Area
Dhaka-1000

Subject : MD and CFO's declaration to the Board.

In terms of the notification of Bangladesh Securities and Exchange Commission (BSEC) bearing No: SEC/CMRRCD/2006-158/134/Admin/44, dated: 07 August 2012, we, the undersigned Managing Director and General Manager & CFO do hereby certified that for the year ended 31 December 2025:

i) We have reviewed the financial statements for the year and that to the best of our knowledge and belief:
   a) These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;
   b) These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws;

ii) There are, to the best of knowledge and belief, no transaction entered into by the bank during the year which is fraudulent, illegal or violation of the bank's code of conduct.

(Alamgir Kabir Chowdhury)
General Manager & CFO

(Md. Mazibur Rahman)
Managing Director

Independent Auditors' Report and Audited Financial Statements 2025



Independent Auditors' Report

To the Shareholders of Janata Bank PLC. and Its Subsidiaries

Report on the Audit of the Consolidated and Separate Financial Statements

Qualified Opinion

We have audited the consolidated financial statements of Janata Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Janata 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, except for the effects of the matters described in the "Basis for Qualified Opinion" section of our report, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank 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 International Financial Reporting Standards (IFRSs) as explained in note no. # 2.00 to the financial statements.

Basis for Qualified Opinion

1. i. As disclosed in Notes No. 7.00, 7.09 and 7.14, as at 31 December 2025, the Bank's total loans and advances amount to Taka 105,119.15 crore, of which classified loans amount to Taka 72,804.24 crore, representing Non-Performing Loans (NPL) of 69.26% of total loans and advances. The required provision against these loans, including NPLs, stands at Taka 56,638.07 crore; however, the Bank has maintained a provision of only Taka 5,695.36 crore, resulting in a shortfall of Taka 50,942.71 crore.

   ii. As disclosed in note no. # 4.04 to the financial statements, the required provision for Balance with other banks and financial institutions (FIs) is amounting to Taka. 1,548.23 crore against which the Bank has kept provision amount to Taka 38 crore only. Thus, an amount of Taka 1,510.23 crore has remained short in the provision for the said Balance with other banks and FIs.

   iii. As disclosed in note no. # 6.04 to the financial statements, the required provision for investment as at 31 December 2025 is Taka 1,868.40 crore against which the Bank has kept provision of Taka 119.15 Crore. Thus, the shortfall of provision for investment has remained of Taka 1,749.25 Crore.

   iv. As disclosed in note no. # 5.03 to the financial statements, the required provision for Money at call and short notice as at 31 December 2025 is Taka 272.06 crore against which the Bank has kept provision of Taka 54.53 Crore. Thus, the shortfall of provision for Money at call and short notice has remained of Taka 217.53 Crore. Furthermore, investments made under call money and short notice have reportedly matured but remain long outstanding, indicating that these instruments no longer retain their short-term, on-demand nature and have effectively assumed the characteristics of fixed-term deposits. However, no underlying deal agreements or supporting documentation were made available for audit to substantiate these placements, including the basis for determining the applicable interest rates.

   v. As per BRPD Circular No. 06 dated 25 April 2023 and as disclosed in note no. # 23.04 to the financial statements, the required provision for off-balance sheet exposures as at 31 December 2025 is Taka 1,431.98 crore against which the Bank has kept provision of Taka 175.82 Crore. Thus, the shortfall of provision for off-balance sheet exposures has remained of Taka 1,256.16 Crore.

   vi. As disclosed in Note No. 9.07 to the financial statements, the required provision for Unreconciled Balance with Bangladesh Bank as at 31 December 2025 amounts to Taka 122.77 crore, and BEFTN Adjustment amount Taka 5.77 crore total amount is Taka 128.54 crore against which the Bank has maintained a provision of Taka 70.40 crore, resulting in a shortfall of Taka 58.14 crore. This shortfall has arisen primarily due to the absence of a proper reconciliation process for the Balance with Bangladesh Bank maintained in local currency, as reported in Note No. 3.02 is Taka 5,009.44 crore. Although a reconciliation statement was provided by the local office, it lacked sufficient clarity, supporting documentation, and detailed explanations of reconciling items.

vii As per BRPD Circular No. 04 dated 12 April 2022 and as disclosed in note no. # 9.07 to the financial statements, the required provision for Other Assets, Inter Branch Transactions and Nostro Account as at 31 December 2025 is Taka 609.99 crore against which the Bank has kept provision of Taka 411.94 Crore. Thus, the shortfall of provision for Other Assets has remained of Taka 198.05 Crore

The total required provision, as disclosed in paragraphs (i) to (vii) above as at 31 December 2025, stands at Taka 62,497.24 crore, against which the Bank has maintained only Taka 6,565.21 crore. As a result, there remains a total shortfall in provisions of Taka 55,932.03 crore in respect of loans and advances, investments, balances with other banks and financial institutions, money at call and short notice, unreconciled balances with Bangladesh Bank, off-balance sheet exposures, and other assets, as discussed above.

However, Bangladesh Bank vide their letter ref. BSD-2(Wing-1)/2026-388 dated 30 April 2026 gave permission to finalize the financial statements of the Bank for the year ended 2025 without adjusting the said provision shortfall of Taka 55,932.03 crore. On the other hand, Janata Bank PLC. is a state-owned bank and all the shares of the Bank are held by the Government of Bangladesh. Therefore, the Bank has a strong support and backup from the Government to overcome the distressed situations when necessary.

2. i. As disclosed in note no. # 14.06 to the financial statements, as per section 13 (2) of the Bank Company Act 1991 (amended in 2023), BRPD circular No. 35 dated 29 December 2010 and BRPD Circular No. 18 dated 21 December 2014 to fulfil the Basel-Ill requirement, the required capital of the Bank as at 31 December 2025 was Taka 12,918.58 crore of Risk Weighted Assets against which the Bank's reported capital is negative Taka 3,565.26 crore as at balance sheet date. Thus, the Bank's reported capital shortfall is negative Taka 16,483.84 crore as at the balance sheet date. If the shortfall in provision of Taka 55,932.03 crore as stated in Para 1 above were considered, the actual capital shortfall would have been negative Taka 64,406.34 crore.

ii. As per Section 13(2) of the Bank Company Act 1991 (as amended in 2023), BRPD Circular No. 35 dated 29 December 2010, and BRPD Circular No. 18 dated 21 December 2014 issued for Basel-III implementation, the minimum required Capital to Risk Weighted Assets Ratio (CRAR), including Capital Conservation Buffer, was 12.50%. However, the Bank's reported CRAR stood at approximately negative 2.76%. Furthermore, had the provision shortfall as mentioned in Paragraph 1 above been taken into consideration, the capital position would have deteriorated further, resulting in an estimated negative CRAR of approximately 100.81% on a solo basis

3. As per Section 26(2) of the Bank Company Act, 1991 (as amended in 2023) and Bangladesh Bank's BRPD Circular No. 02 dated 16 January 2014, a Bank's total exposure to a single borrower or group is restricted to 25% of its capital, comprising a maximum of 15% for funded and 10% for non-funded exposures. Based on the Bank's capital of Taka 2,314 crore as at 31 December 2025, the allowable single party limit is Taka 578 crore (25% of Paid-up Capital), with funded exposure capped at Taka 347 crore (15% of Paid-up Capital) and non-funded at Taka 231 crore (10% of Paid-up Capital).

However, based on information provided by the Bank, multiple exposures were found to exceed the above regulatory thresholds significantly, with individual group exposures reaching as high as 988% of the Bank's capital. Several other groups also exceeded the allowable limits by wide margins, posing substantial credit concentration risk and representing clear non-compliance with the regulatory requirements.

4. In relation to loans and advances there were significant weakness in the Bank's internal control, specially loans were renewed having excess over limit, poor or nil turnover of the company, unauthorized excess overdrawn in Cash Credit account, grace period extended frequently to avoid classification of loan accounts, unauthorized increase/decrease of instalment size, unauthorized changes in first repayment and expiry dates by branches, showing same assets as collateral/security of more than one loan, Loans were sanctioned with inadequate or non-realizable collateral, including lien on FDRs maintained with Combined Islamic Banks.

Loan sanctioned/rescheduled/renewed/disbursed without ICRR and less than acceptable limit, significant weaknesses in loan documentation, violating down payment in rescheduling, inadequate physical inspection regarding the utilization of loan facilities conducted by the branch officials, disbursement of loan to willful defaulter. These indicate that, the Bank has significant control weaknesses in loan sanctions, disbursement, monitoring and recovery of loans and advances.

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5. Janata Bank PLC. invested Taka 350 crore in Redeemable Non-Convertible Preference Shares of Orion Power Sonargaon Ltd., as per the resolution passed in the 793rd Board meeting dated 14 November 2023, Treasury Department was supposed to made the investment but the investment was made by Industrial Credit Department (ICD) which is a non-compliance with the Board Decision and Bank's internal policy. As per the relevant documents, the funds were sanctioned and disbursed for capital overhauling, major maintenance and beaver embankment renovation, but an amount of Taka 297.43 crore was transferred or withdrawn in cash by the customer organization and deposited into various accounts with different banks. There was no post disbursement reporting ensuring the utilization for the said investment and the fund was not used for the purpose it was approved for, and no such work was done by the borrower. However, as at 31 December 2025, no appropriate corrective or recovery measures have been taken by the Bank in respect of the above matter, and no redemption or return (including interest/Coupon) has been realized from the said investment.

6. As disclosed in Note No. 8.00 to the financial statements, the total carrying amount of Fixed Assets of the Bank as of 31 December 2025 is Tk. 752.53 crore. As per Paragraph-51 of International Accounting Standard (IAS)-16 "Property, Plant and Equipment", the residual value and useful life of each item of PPE shall be reviewed at least at each financial year end. Also, as per Paragraph-61 of the same IAS, the depreciation method applied to each item of PPE shall be reviewed at least at each financial year end. As per Paragraph-9 of IAS-36 "Impairment of assets", an entity shall assess at each reporting date whether there is any indication that an asset is impaired. However, the bank did not properly review the residual value, useful life, and depreciation method of the property, plant and equipment at the year end. The bank also did not assess the existence of indication of impairment of its assets at the reporting date. Moreover, most branches were unable to provide fixed asset registers along with detailed records of additions and tag number. This hindered our ability to perform physical verification of the assets and to confirm their existence, ownership, and valuation. It was also noted that branches maintain fixed asset registers and calculate depreciation manually, as a result, we were unable to verify the written down value of fixed assets as of 31 December 2025, potentially leading to an overstatement of fixed assets in the financial statements.

7. In accordance with IFRS 16- Leases, the bank has complied with the standards for only 41 out of 912 rented branches. This indicates a significant level of non-compliance with IFRS 16 requirements. These inconsistencies may impact the accuracy of financial reporting and compliance with accounting standards.

8. We draw attention to Note 27 to the financial statements regarding the recognition of investment income. The Bank has recognized interest income amounting to Taka 4.56 crore for the quarters ended June 2025 on its investment in First Security Islami Bank PLC Perpetual Bond. However, the aforesaid income has not yet been realized in cash. Furthermore, First Security Islami Bank PLC have been categorized as a combined Islamic bank, and there exists significant uncertainty regarding the recoverability of the underlying investments as well as the realization of the related income. Therefore, recognition of such unrealized income is not consistent with the principle of prudence and may result in an overstatement of profit for the year.

9. We draw attention to the loan classification and reporting process of Janata Bank PLC. During our review of CL statements, we observed that the CL statements contained numerous inaccuracies and inconsistencies, including incorrect information relating to sanction dates, expiry dates, installment amounts, rescheduling dates, repayment frequency, amount due and other key loan parameters. As a result of such misinformation, we noted that the classification status of a number of loan accounts required revision based on our independent assessment in accordance with the BRPD Circular No. 15 dated 27 November 2024. The cumulative impact of such loan outstanding balance has been estimated at approximately BDT 367.84 crore and 13,565 loan IDs. We are unable to confirm documents of mentioned loan IDs. However, these inaccurate CL statement has been submitted to the Bangladesh bank on quarterly basis. These findings indicate significant weaknesses in the Bank's internal control over loan data management, monitoring and classification processes.

10. As per BRPD Circular No. 08 dated 01 December 2016 and BRPD Circular No. 12 dated 13 May 2024 titled "Guidelines on Core Banking Solution (CBS) Features and Controls", banks are required to implement and operate an updated and fully functional Core Banking Solution (CBS) to ensure proper control, reporting and risk management. However, Janata Bank PLC. entered into a contract with a vendor to implement CBS platform (T24 R-20) on 27 December 2020 and invested USD 80,83,950 but the Bank is yet to implement the CBS and there is no binding Annual Maintenance Contract (AMC) with the vendor and deadline of implementation of the said CBS. Consequently, there remains significant doubt in accurate financial reporting and also a non-compliance of the said BRPD circular issued by Bangladesh Bank.

We conducted our audit in accordance with the International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities

in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Qualified Opinion.

Key Audit Matters

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

We have fulfilled the responsibilities described in the auditors' Responsibilities for the audit of the financial statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on accompanying financial statements.

The key audit matter	How the matter was addressed in our audit
Measurement of provision for loans and advances	
The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. While estimating such provision certain judgmental factors need to be considered including: • Future business performance of the borrower; • Key assumptions relating to further business; • Performance of the borrower; • Market value of collateral; • Ability to repossess collateral; and • Recovery rates. For the collective analysis, these provisions are manually processed that deal with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation. Due to the high level of judgment involved and using the manual process in estimating the provision for investment, we considered this to be a key audit matter. At year-end 31 December 2025 the Group reported total loans and advances of BDT 105,264.11 Crore (2024: BDT 100,939.75 Crore) and the Bank reported BDT 105,119.15 Crore (2024: BDT 100,794.25 Crore). The Group reported provision for loans and advances of BDT 5,770.00 Crore (2024: BDT 5,697.56 Crore) and the Bank reported BDT 5,695.36 Crore (2024: BDT 5,625.73 Crore). We have focused on the significant judgments and estimates which could give rise to material misstatement or management bias. Provision measurement is primarily dependent upon key assumptions relating to the probability of default, ability to repossess collateral and recovery rates.	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; and • Reviewed quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • The provision requirements of loans and advances have been communicated with the management and those charged with governance and representatives of Bangladesh Bank. • Finally, we reviewed the adequacy and requirement of the Bank's general and specific provisions as per auditors' requirements and instruction of Bangladesh Bank; • Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Evaluated the balances of loans and advances and provisions of overseas branches whether those are properly incorporated in the gross balances thereon; and • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Finally, the bank-maintained provision as per Bangladesh Bank vide their letter # BSD-2(Wing-1)/2026-388 dated 30 April 2026 gave permission to finalize the financial statements of the Bank for the year ended 2025 without adjusting the said provision shortfall of Taka 55,932.03 crore.
See Note no.- 7 and 13.6 to the consolidated and separate financial statements	

The key audit matter	How the matter was addressed in our audit
Valuation of treasury bill and treasury bond	
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.	We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See Note no.- 6, 19, and 20 to the consolidated and separate financial statements	
Measurement of deferred tax assets	
The Group and the Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable. We have determined this to be a key audit matter, due to the inherent uncertainty in forecasting the amount and timing of future taxable profits and the reversal of temporary differences where significant judgement is involved. At year end the Group reported Deferred Tax Assets of BDT 1,375.90 Crore (2024: BDT 1,507.89 Crore) respectively and Bank reported BDT 1,375.28 Crore (2024: BDT 1,507.33 Crore).	The Group and the Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable. We also assessed the completeness and accuracy of the data used for the estimates of future taxable income. We have checked the instruction of Bangladesh Bank regarding the deferred tax assets which was compiled accordingly. We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTA's. Finally, we assessed the appropriateness and presentation of disclosures against IAS 12 Income Taxes and the instruction of Bangladesh Bank regarding DTA's.
See Note no.- 9.04.02 to the consolidated and separate financial statements	
Recognition of Interest Income from loans and advances	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income involve a complex IT environment as well as require critical estimates and judgments. We identify recognition of interest income from loans and advances as a key audit matter because 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 the recognition of interest income by management to meet specific targets or expectations. At the year-end 31 December 2025, the Group and the Bank reported total gross interest income from loans and advances of BDT 2,779.42 Crore (2024: BDT 4,020.51 Crore) and BDT 2,779.12 Crore (2024: BDT 4,019.23 Crore) respectively.	We tested the design and operating effectiveness of key controls focusing on the following: • Reviewed transfer of interests to income account in line with the Bangladesh Bank's guideline. • Reviewed the grounds for approval for the transfer of interest to the income account. We performed tests of operating effectiveness on automated control in place to measure and recognize profit income. We have also performed substantive procedures to check whether income is recognized completely and accurately. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See Note no.- 25.01 to the consolidated and separate financial statements	

The key audit matter	How the matter was addressed in our audit
Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries ("Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.	We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information. We also assessed the Group's provisions and contingent liabilities disclosures.
IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily, and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are keys to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Group's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management, and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

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.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to the board of directors of the Bank.

Other Matters

i. As per Bangladesh Bank's BRPD Circular Letter No. 14, dated 12 August 2013, the total book value of a bank's fixed assets is restricted to 30% of its total paid-up capital. The Bank's fixed assets book value, at 32.65% of its total paid-up capital, exceeds this limit.

ii. The audit identified weaknesses in AML compliance, including non-compliance with AML Circular BIFU-26, as many divisions do not maintain updated PEP/IP lists and staff awareness remains insufficient.

Some employees have remained in the same position for more than three years, increasing the risk of weak controls and fraud. Documentation gaps, such as missing customer photographs and nominee NID numbers, were also observed, affecting proper customer due diligence (CDD). In addition, AML and BAMLCO training records are not properly maintained, and many staff have not completed mandatory training. Furthermore, Janata Bank PLC. was fined BDT 15.00 lakh, and 15 officials were fined BDT 19.50 lakh for deficiencies in CDD and failure to submit STRs related to loans to the Beximco Group. These issues increase the bank's exposure to money laundering and regulatory risks, and require immediate actions including updating PEP/IP lists, enforcing staff rotation, improving documentation, and strengthening AML training and monitoring systems

iii. The Net Open Position (NOP) limit is being exceeded on a frequent basis, reflecting non-compliance with regulatory guidelines and raising concerns over foreign exchange risk management

iv. During the course of our audit, we observed that Income tax assessments till 2003-04 have been finalized. Assessments for the year 2004-05, 2005-06, 2006-07, 2007-08, 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-2021 ,2021-2022, 2022-2023, 2023-2024 and 2024-2025 are under process. Income tax provision of Taka 730,947,736 has been considered for the year ended 31 December 2025 bringing the total provision of Taka 36,812,702,304

v. Based on our audit procedures, we observed that differences arising between the T24 (CBS) system and ITCL platform are primarily resolved through manual interventions, without adequate system-generated support. In particular, the reconciliation of "Cash in QCCM" balance largely relies on manual adjustments, and the Bank was unable to provide sufficient system-generated reports supporting the reconciling items.

Similarly, in respect of balances with NPSB Settlement A/C and Q-Cash Settlement A/C, we noted frequent disputes, reversals, RC-85 adjustments, RC 85 Pending payment, ATM Transaction, POS transaction, IBFT receiving and excess entries, for which no formal system-based documentation or automated reconciliation reports were available, and the processes are predominantly handled manually. Such reliance on manual processes and absence of robust system controls increases the risk of errors, omissions, and misstatements in the related balances. Accordingly, we were unable to obtain sufficient appropriate audit evidence regarding the accuracy and completeness of these balances.

However, our opinion is not modified in respect of this matter.

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 #2.00 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 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 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) Except as mentioned in basis for qualified opinion, 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) Except as mentioned in basis for qualified opinion, 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) Except as mentioned in basis for qualified opinion, the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; .

(iv) Except as mentioned in basis for qualified opinion, 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) In our opinion, adequate provisions have not been made against certain loans, advances and other assets which are considered doubtful of recovery, resulting in a shortfall in required provisions as per applicable regulatory requirements. However, the Bank has deferred a portion of such required provisions in accordance with the

approval of Bangladesh Bank vide letter reference BSD-2(Wing-1)/2026-388 dated 30 April 2026.

The impact of such deferral has been reflected in the financial statements. Refer to Basis for Qualified opinion in paragraph (i to vii);

(vii) Except as mentioned in basis for qualified opinion in Paragraph 3, 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) In our opinion, the internal audit, internal control and risk management arrangements of the Group, as disclosed in the financial statements, do not appear to be materially adequate. We observed significant weaknesses in the loan administration and recovery functions, including lack of effective coordination between the respective departments. Furthermore, deficiencies in staff competency were noted, as evidenced by inaccurate and incomplete information in CL statements. These issues indicate weaknesses in the Bank's internal control over loan management and monitoring processes. As stated in basis for qualified opinion paragraph 4 and 9;

(b) Except as mentioned in basis for qualified opinion in Para-ii in other matter, 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;

(ix) Financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Janata Capital and Investment Limited, Dhaka have been audited by ACNABIN Chartered Accountants, Janata Exchange Company Srl, Italy have been audited by Dr. Marco Bernabei, Chartered Public Accountant have been properly reflected in the consolidated financial statements;

(x) Except as stated in basis for qualified opinion, 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 covering 60 branches and spent over 47,843 person hours;

(xii) Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

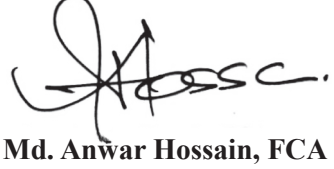
(xiii) Capital to Risk-weighted Asset Ratio (CRAR) has been maintained as suggested by Bangladesh Bank vide letter ref: BSD-2(Wing-1)/2026-388 dated 30 April 2026 which is explained in note no. # 14.06 which we have addressed in our Basis of Qualified Opinion Section-2;

(xiv) 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

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

Firm's Name : **Anil Salam Idris & Co. Chartered Accountants**
Firm's FRC Enlistment No. : **CAF-001-100**

Signature :



Engagement Partner Name : **Md. Anwar Hossain, FCA**
Managing Partner / ICAB Enrollment No. 1415
FRC Enlistment No. : **CA-001-282**
DVC Number :**2604301415AS806608**
Date : **30 April 2026**

Janata Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	3.00	**84,603,763,271**	**61,724,392,771**
Cash in Hand (including foreign currencies)		9,379,801,290	9,984,569,327
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		75,223,961,981	51,739,823,444
Balance with Other Banks and Financial Institutions	4.00	**79,943,499,329**	**71,894,618,706**
In Bangladesh		24,647,891,520	26,653,961,398
Outside Bangladesh		55,295,607,809	45,240,657,308
Money at Call and Short Notice	5.00	**2,720,555,555**	**2,725,055,555**
Investments	6.00	**298,749,635,165**	**247,652,747,899**
Government		255,147,973,715	202,335,106,656
Others		43,601,661,450	45,317,641,243
Loans and Advances	7.00	**1,052,641,076,344**	**1,009,397,489,381**
Loans, Cash Credits, Overdrafts etc.		1,035,089,076,910	991,579,176,768
Bills Purchased and Discounted		17,551,999,434	17,818,312,613
Fixed Assets including Land, Building, Furniture and Fixtures	8.00	**7,554,336,411**	**8,170,544,052**
Other Assets	9.00	**85,749,107,577**	**72,623,077,551**
Non-Banking Assets	10.00	**16,200,000**	**16,200,000**
TOTAL PROPERTY AND ASSETS		**1,611,978,173,652**	**1,474,204,125,915**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	**79,326,580,302**	**99,486,019,311**
Deposits and Other Accounts	12.00	**1,255,612,920,390**	**1,098,100,391,198**
Current Accounts and Other Accounts etc.		127,593,444,662	130,619,370,932
Bills Payable		5,278,005,141	7,606,651,329
Savings Bank Deposits		431,352,721,816	421,444,218,374
Fixed Deposits		691,388,748,771	538,430,150,563
Other Liabilities	13.00	**302,148,011,430**	**263,695,538,040**
Total Liabilities		**1,637,087,512,122**	**1,461,281,948,549**
Shareholders' Equity		**(25,109,338,470)**	**12,922,177,366**
Share Capital-Paid-up	14.00	23,140,000,000	23,140,000,000
Statutory Reserve	15.00	13,871,510,643	13,871,510,643
Legal Reserve	16.00	691,549,248	532,497,761
Assets Revaluation Reserve	17.00	3,831,918,127	3,841,631,527
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	658,669,752	468,115,487
Revaluation Reserve for HFT	20.00	1,946,091,755	146,293,152
Revaluation Reserve for Shares	21.00	-	-
Retained Earnings	22.00	(69,482,560,820)	(29,311,354,029)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,611,978,173,652**	**1,474,204,125,915**

Janata Bank PLC. and its Subsidiaries
Consolidated Balance Sheet
as at 31 December 2025

	Note	2025 Taka	2024 Taka
OFF-BALANCE SHEET EXPOSURES			
Contingent Liabilities :	23.00	**190,580,871,364**	**174,057,678,347**
Acceptances and Endorsements		18,171,668,061	17,823,147,446
Letters of Guarantee		23,048,651,696	31,437,158,623
Irrevocable Letters of Credit		135,679,051,637	110,165,742,562
Bills for Collection		13,681,499,970	14,631,629,716
Other Contingent Liabilities		-	-
Other Commitments :		-	-
Documentary Credits and Short Term Trade-Related Transactions		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and Other Commitments		-	-
Total Off-Balance Sheet Exposures including Contingent Liabilities		**190,580,871,364**	**174,057,678,347**
Net Asset Value Per Share (NAVPS)		**(108.51)**	**55.84**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Signed in terms of our separate report of even date annexed.

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608

Dated: Dhaka, 30 April 2026

Janata Bank PLC. and its Subsidiaries
Consolidated Profit and Loss Account
for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Operating Income			
Interest Income	25.00	29,037,576,704	41,726,817,309
Interest Paid on Deposits and Borrowings etc.	26.00	88,073,923,334	72,151,403,195
Net Interest Income		**(59,036,346,630)**	**(30,424,585,886)**
Investment Income	27.00	36,649,035,546	21,857,473,162
Commission, Exchange and Brokerage	28.00	4,386,271,388	3,297,165,216
Other Operating Income	29.00	2,439,649,329	2,387,577,038
Total Operating Income (A)		**(15,561,390,367)**	**(2,882,370,470)**
Operating Expenses			
Salary and Allowances	30.00	15,159,990,148	13,687,734,925
Rent, Taxes, Insurance, Electricity etc.	31.00	1,604,206,697	1,593,046,687
Legal Expenses	32.00	33,086,525	25,348,936
Postage, Stamp, Telecommunication etc.	33.00	249,448,836	239,362,686
Stationery, Printings, Advertisements etc.	34.00	277,250,084	266,261,373
Chief Executive's Salary and Fees	35.00	9,883,333	9,323,333
Directors' Fees	36.00	5,729,140	4,219,791
Auditors' Fees	37.00	45,713,879	14,243,923
Depreciation, Repair and Maintenance	38.00	1,925,361,784	1,996,444,239
Other Operating Expenses	39.00	1,304,021,222	1,134,142,739
Total Operating Expenses (B)		**20,614,691,648**	**18,970,128,632**
Profit/(Loss) before Provision & Tax (C) = (A-B)		**(36,176,082,015)**	**(21,852,499,102)**
Provision for Loans and Advances	40.00	181,020,471	572,918,050
Provision for Diminution in Value of Investments	41.00	71,999,669	10,000,000
Other Provisions	42.00	1,887,911,626	6,075,584,343
Total Provision (D)		**2,140,931,766**	**6,658,502,393**
Total Profit/(Loss) before Taxes (E) = (C-D)		**(38,317,013,781)**	**(28,511,001,495)**
Provision for Taxation (F)	43.00	**997,645,333**	**2,151,220,239**
Net Profit/(Loss) after Taxation (G) = (E-F)		**(39,314,659,114)**	**(30,662,221,734)**
Net Profit Attributable To:			
Equity Holders of the Bank		(39,314,659,114)	(30,662,221,734)
Non-Controlling Interest		-	-
		(39,314,659,114)	**(30,662,221,734)**
Net Profit for the Year		**(39,314,659,114)**	**(30,662,221,734)**

Janata Bank PLC. and its Subsidiaries
Consolidated Profit and Loss Account
for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Appropriations			
Statutory Reserve	15.00	-	-
Start-up Fund	13.15.06	-	-
General Reserve		-	-
Legal Reserve	16.00	147,062,350	40,247,101
		147,062,350	**40,247,101**
Retained Surplus		**(39,461,721,464)**	**(30,702,468,835)**
Earnings Per Share (EPS)	45.00	**(169.90)**	**(132.51)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Signed in terms of our separate report of even date annexed.

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608

Dated: Dhaka, 30 April 2026

Janata Bank PLC. and its Subsidiaries
Consolidated Statement of Cash Flows
for the year ended 31 December 2025

		Note	2025 Taka	2024 Taka
A.	**Cash Flows from Operating Activities**			
	Interest Receipt in Cash		28,400,159,011	41,694,432,928
	Interest Payments		(80,827,812,060)	(69,778,050,313)
	Dividend Receipts		849,457,605	1,140,333,129
	Fees and Commission Receipt in Cash		647,034,786	1,130,217,902
	Recoveries of Loans Previously Written off		477,600,000	659,653,000
	Cash Payments to Employees		(15,169,873,481)	(13,697,058,258)
	Cash Payments to Suppliers		(277,250,084)	(266,261,373)
	Income Tax Paid		(7,259,509,781)	(2,303,798,200)
	Income from Investment		34,126,975,490	19,844,668,037
	Receipts from Other Operating Activities		2,436,203,717	2,282,016,943
	Payments for Other Operating Activities		(4,457,853,813)	(2,682,069,412)
	Cash Generated from Operating Activities		**(41,054,868,610)**	**(21,975,915,617)**
	Increase/(Decrease) in Operating Assets and Liabilities			
	(Purchase)/sale of trading securities		(3,120,946,270)	1,074,477,573
	Loans and Advances to Customers		(43,243,586,963)	(23,990,430,613)
	Other Assets		(3,556,500,101)	(59,493,292)
	Other Liabilities		29,116,152,491	26,532,086,859
	Deposits from Other Banks		(1,169,457,000)	(402,501,000)
	Deposits from Customers		158,655,171,519	(4,983,134,066)
			136,680,833,676	**(1,828,994,539)**
	Net Cash Flow from Operating Activities (A)		**95,625,965,066**	**(23,804,910,156)**
B.	**Cash Flows from Investing Activities**			
	Proceeds from sale of securities		2,542,546,530,488	3,168,562,548,561
	Payments for purchase of securities		(2,595,359,397,547)	(3,231,939,740,021)
	(Purchase)/Sales of Bond (Others)		4,836,926,063	6,537,301,277
	(Purchase)/Sale of Property, Plant and Equipment		(306,070,540)	(423,729,305)
	Net Cash Flow from Investing Activities (B)		**(48,282,011,536)**	**(57,263,619,488)**
C.	**Cash Flows From Financing Activities**			
	Received from Issue of Ordinary Shares (Rights Issue)		-	-
	Dividends Paid		-	(10,000,000)
	(Paid)/Received from Borrowings		(20,159,439,009)	82,385,152,118
	Net Cash Flow from Financing Activities (C)		**(20,159,439,009)**	**82,375,152,118**
D.	**Net Increase/(Decrease) in Cash (A+B+C)**		27,184,514,521	1,306,622,474
E.	**Effects of Exchange Rate Changes on Cash and Cash-equivalent**		3,739,236,602	3,847,925,599
F.	**Cash and Cash Equivalents at the Beginning of the Year**		136,344,067,032	131,189,518,959
G.	**Cash and Cash Equivalents at the End of the Year**		**167,267,818,155**	**136,344,067,032**
	Cash and Cash Equivalents at the End of the Year Represents			
	Cash in Hand (including foreign currencies)		9,379,801,290	9,984,569,327
	Balance with Bangladesh Bank and its Agent Bank (including foreign currencies)		75,223,961,981	51,739,823,444
	Balance with Other Banks and Financial Institutions		79,943,499,329	71,894,618,706
	Money at Call and Short Notice		2,720,555,555	2,725,055,555
			167,267,818,155	**136,344,067,032**
	Net Operating Cash Flow Per Share (NOCFPS)		**413.25**	**(102.87)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Janata Bank PLC. and its Subsidiaries

Consolidated Statement of Changes in Equity

for the year ended 31 December 2025

(Amount in Taka)

Particulars	Share capital paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign currency translation reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/ (deficit) in profit and loss account	Total
Balance as at 01 January 2025	**23,140,000,000**	**13,871,510,643**	**532,497,761**	**3,841,631,527**	**233,482,825**	**468,115,487**	**146,293,152**	**-**	**(29,311,354,029)**	**12,922,177,366**
Previous year adjustment	-	-	-	-	-	-	-	-	63,268,073	63,268,073
Opening Balance (Restated)	**23,140,000,000**	**13,871,510,643**	**532,497,761**	**3,841,631,527**	**233,482,825**	**468,115,487**	**146,293,152**	**-**	**(29,248,085,956)**	**12,985,445,439**
Change in rate fluctuation of overseas branches	-	-	11,989,137	-	-	-	-	-	53,346,425	65,335,562
Net profit during the year	-	-	-	-	-	-	-	-	(39,314,659,114)	(39,314,659,114)
Transferred from revaluation of investment	-	-	-	-	-	317,590,442	2,999,664,338	-	-	3,317,254,780
Transfer to interest accrued on investment	-	-	-	-	-	-	-	-	(233,466,017)	(233,466,017)
Dividend paid	-	-	-	-	-	-	-	-	-	-
Transferred from (to) Legal Obligation during the year	-	-	-	-	-	-	-	-	(355,176,320)	(355,176,320)
Transferred from (to) ECL Provision during the year	-	-	-	-	-	-	-	-	(253,646,488)	(253,646,488)
Transferred to legal reserve during the year	-	-	147,062,350	-	-	-	-	-	(147,062,350)	-
Transferred from/(to) asset revaluation reserve	-	-	-	(9,713,400)	-	-	-	-	9,713,400	-
Transferred from/(to) deferred tax liability	-	-	-	-	-	(127,036,177)	(1,199,865,735)	-	6,475,600	(1,320,426,312)
Revaluation gain/(loss)	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	**23,140,000,000**	**13,871,510,643**	**691,549,248**	**3,831,918,127**	**233,482,825**	**658,669,752**	**1,946,091,755**	**-**	**(69,482,560,820)**	**(25,109,338,470)**
Balance as at 31 December 2024	**23,140,000,000**	**13,871,510,643**	**532,497,761**	**3,841,631,527**	**233,482,825**	**468,115,487**	**146,293,152**	**-**	**(29,311,354,029)**	**12,922,177,366**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Janata Bank PLC.
Balance Sheet
as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	3.00	**84,572,920,208**	**61,714,448,387**
Cash in Hand (including foreign currencies)		9,348,958,227	9,974,624,943
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		75,223,961,981	51,739,823,444
Balance with Other Banks and Financial Institutions	4.00	**79,730,675,652**	**71,698,834,590**
In Bangladesh		24,647,891,520	26,653,961,398
Outside Bangladesh		55,082,784,132	45,044,873,192
Money at Call and Short Notice	5.00	**2,720,555,555**	**2,725,055,555**
Investments	6.00	**293,723,466,047**	**242,783,508,056**
Government		255,147,973,715	202,335,106,656
Others		38,575,492,332	40,448,401,400
Loans and Advances	7.00	**1,051,191,505,217**	**1,007,942,500,430**
Loans, Cash Credits, Overdrafts etc.		1,033,639,505,783	990,124,187,817
Bills Purchased and Discounted		17,551,999,434	17,818,312,613
Fixed Assets including Land, Building, Furniture and Fixtures	8.00	**7,525,271,032**	**8,142,502,897**
Other Assets	9.00	**89,462,986,574**	**76,349,375,418**
Non-Banking Assets	10.00	**16,200,000**	**16,200,000**
TOTAL PROPERTY AND ASSETS		**1,608,943,580,285**	**1,471,372,425,333**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	**79,326,580,302**	**99,486,019,311**
Deposits and Other Accounts	12.00	**1,255,498,537,709**	**1,098,095,073,666**
Current Accounts and Other Accounts etc.		127,593,784,331	130,620,709,193
Bills Payable		5,278,005,141	7,606,651,329
Savings Bank Deposits		431,448,076,435	421,617,134,974
Fixed Deposits		691,178,671,802	538,250,578,170
Other Liabilities	13.00	**299,682,774,439**	**261,398,399,209**
Total Liabilities		**1,634,507,892,450**	**1,458,979,492,186**
Shareholders' Equity		**(25,564,312,165)**	**12,392,933,147**
Share Capital-Paid-up	14.00	23,140,000,000	23,140,000,000
Statutory Reserve	15.00	13,871,510,643	13,871,510,643
Legal Reserve	16.00	691,549,248	532,497,761
Assets Revaluation Reserve	17.00	3,831,918,127	3,841,631,527
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	658,669,752	468,115,487
Revaluation Reserve for HFT	20.00	1,946,091,755	146,293,152
Revaluation Reserve for Shares	21.00	-	-
Retained Earnings	22.00	(69,937,534,515)	(29,840,598,248)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,608,943,580,285**	**1,471,372,425,333**

Janata Bank PLC.
Balance Sheet
as at 31 December 2025

	Note	2025 Taka	2024 Taka
OFF-BALANCE SHEET EXPOSURES			
Contingent Liabilities	23.00	**190,580,871,364**	**174,057,678,347**
Acceptances and Endorsements		18,171,668,061	17,823,147,446
Letters of Guarantee		23,048,651,696	31,437,158,623
Irrevocable Letters of Credit		135,679,051,637	110,165,742,562
Bills for Collection		13,681,499,970	14,631,629,716
Other Contingent Liabilities		-	-
Other Commitments		-	-
Documentary Credits and Short Term Trade-Related Transactions		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and Other Commitments		-	-
Total Off-Balance Sheet Exposures including Contingent Liabilities		**190,580,871,364**	**174,057,678,347**
Net Asset Value Per Share (NAVPS)		**(110.48)**	**53.56**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Signed in terms of our separate report of even date annexed.

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608

Dated: Dhaka, 30 April 2026

Janata Bank PLC.
Profit and Loss Account
for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Operating Income			
Interest Income	25.00	29,034,568,367	41,713,933,113
Interest Paid on Deposits and Borrowings etc.	26.00	88,068,352,262	72,146,850,150
Net Interest Income		**(59,033,783,895)**	**(30,432,917,037)**
Investment Income	27.00	36,553,214,738	21,681,875,931
Commission, Exchange and Brokerage	28.00	4,330,785,539	3,245,522,249
Other Operating Income	29.00	2,426,467,715	2,379,318,741
Total Operating Income (A)		**(15,723,315,903)**	**(3,126,200,116)**
Operating Expenses			
Salary and Allowances	30.00	15,059,656,853	13,604,302,409
Rent, Taxes, Insurance, Electricity etc.	31.00	1,604,206,697	1,593,046,687
Legal Expenses	32.00	32,850,145	25,049,396
Postage, Stamp, Telecommunication etc.	33.00	249,105,924	239,018,225
Stationery, Printings, Advertisements etc.	34.00	276,890,110	265,718,212
Chief Executive's Salary and Fees	35.00	6,683,333	4,723,333
Directors' Fees	36.00	4,920,000	3,374,541
Auditors' Fees	37.00	45,491,929	13,996,673
Depreciation, Repair and Maintenance	38.00	1,920,695,217	1,992,321,674
Other Operating Expenses	39.00	1,236,666,251	1,081,995,951
Total Operating Expenses (B)		**20,437,166,459**	**18,823,547,101**
Profit/(Loss) before Provision & Tax (C) = (A-B)		**(36,160,482,362)**	**(21,949,747,217)**
Provision for Loans and Advances	40.00	152,842,090	562,918,050
Provision for Diminution in Value of Investments	41.00	-	-
Other Provisions	42.00	1,886,411,626	6,071,084,343
Total Provisions (D)		**2,039,253,716**	**6,634,002,393**
Net Profit/(Loss) before Taxes (E) = (C-D)		**(38,199,736,078)**	**(28,583,749,610)**
Provision For Taxation (including Ruler Tax) (F)	43.00	**977,384,439**	**2,122,381,685**
Net Profit/(Loss) after Taxation (G) = (E-F)		**(39,177,120,517)**	**(30,706,131,295)**

Janata Bank PLC.
Profit and Loss Account
for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Appropriations			
Statutory Reserve	15.00	-	-
Start-up Fund	13.15.04	-	-
General Reserve		-	-
Legal Reserve	16.00	147,062,350	40,247,101
		147,062,350	**40,247,101**
Retained Surplus		**(39,324,182,867)**	**(30,746,378,396)**
Earnings Per Share (EPS)	45.00	**(169.30)**	**(132.70)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Signed in terms of our separate report of even date annexed.

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608

Dated: Dhaka, 30 April 2026

Janata Bank PLC.
Statement of Cash Flows
for the year ended 31 December 2025

		Note	2025 Taka	2024 Taka
A.	**Cash flows from operating activities**			
	Interest Receipt in Cash		28,397,150,674	41,681,548,732
	Interest Payments		(80,822,240,988)	(69,773,497,268)
	Dividend Receipts		800,541,514	1,045,090,883
	Fees and Commission Receipt in Cash		591,548,937	1,078,574,935
	Recoveries of Loans Previously Written off		477,600,000	659,653,000
	Cash Payments to Employees		(15,066,340,186)	(13,609,025,742)
	Cash Payments to Suppliers		(276,890,110)	(265,718,212)
	Income Tax Paid		(7,238,165,209)	(2,261,319,936)
	Income from Investment		34,080,070,773	19,764,313,052
	Receipts from Other Operating Activities		2,423,022,103	2,273,758,646
	Payments for Other Operating Activities		(4,367,581,627)	(2,653,144,287)
	Operating profit before changes in operating assets and liabilities		**(41,001,284,119)**	**(22,059,766,197)**
	Increase/(Decrease) in Operating Assets and Liabilities			
	(Purchase)/sale of trading securities		(2,969,590,932)	1,242,244,647
	Loans and Advances to Customers		(43,249,004,787)	(24,052,549,040)
	Other Assets		(3,565,425,803)	(74,203,812)
	Other Liabilities		28,986,840,241	26,522,884,316
	Deposits from Other Banks		(1,169,457,000)	(402,501,000)
	Deposits from Customers		158,546,106,370	(4,935,505,224)
			136,579,468,089	**(1,699,630,113)**
	Net cash flow from operating activities (A)		**95,578,183,970**	**(23,759,396,310)**
B.	**Cash flows from investing activities**			
	Proceeds from sale of securities		2,542,546,530,488	3,168,562,548,561
	Payments for purchase of securities		(2,595,359,397,547)	(3,231,939,740,021)
	(Purchase)/Sales of Bond (Others)		4,842,500,000	6,537,941,208
	(Purchase)/Sale of Property, Plant and Equipment		(301,801,621)	(423,605,898)
	Net Cash Flow from Investing Activities (B)		**(48,272,168,680)**	**(57,262,856,150)**
C.	**Cash Flows From Financing Activities**			
	Received from Issue of Ordinary Shares (Rights Issue)		-	-
	Dividends Paid		-	(10,000,000)
	(Paid)/Received from Borrowings		(20,159,439,009)	82,385,152,118
	Net Cash Flow from Financing Activities (C)		**(20,159,439,009)**	**82,375,152,118**
D.	**Net Increase/(Decrease) in Cash (A+B+C)**		27,146,576,281	1,352,899,658
E.	**Effects of Exchange Rate Changes on Cash and Cash-equivalent**		3,739,236,602	3,847,925,599
F.	**Cash and Cash Equivalents at the Beginning of the Year**		136,138,338,532	130,937,513,275
G.	**Cash and Cash Equivalents at the End of the Year**		**167,024,151,415**	**136,138,338,532**
	Cash and Cash Equivalents at the End of the Year Represents			
	Cash in Hand (including foreign currencies)		9,348,958,227	9,974,624,943
	Balance with Bangladesh Bank and its Agent bank (including foreign currencies)		75,223,961,981	51,739,823,444
	Balance with Other Banks and Financial Institutions		79,730,675,652	71,698,834,590
	Money at Call and Short Notice		2,720,555,555	2,725,055,555
			167,024,151,415	**136,138,338,532**
	Net Operating Cash Flow Per Share (NOCFPS)		**413.04**	**(102.68)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Janata Bank PLC.

Statement of Changes in Equity

for the year ended 31 December 2025

(Amount in Taka)

Particulars	Share capital paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign currency translation reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/ (deficit) in profit and loss account	Total
Balance as at 01 January 2025	**23,140,000,000**	**13,871,510,643**	**532,497,761**	**3,841,631,527**	**233,482,825**	**468,115,487**	**146,293,152**	-	**(29,840,598,248)**	**12,392,933,147**
Net profit during the year	-	-	-	-	-	-	-	-	(39,177,120,517)	(39,177,120,517)
Change in rate fluctuation of overseas branches	-	-	11,989,137	-	-	-	-	-	53,346,425	65,335,562
Transferred from (to) revaluation of investment	-	-	-	-	-	317,590,442	2,999,664,338	-	-	3,317,254,780
Transferred from (to) interest accrued on investment	-	-	-	-	-	-	-	-	(233,466,017)	(233,466,017)
Dividend paid	-	-	-	-	-	-	-	-	-	-
Transferred from (to) Legal Obligation during the year	-	-	-	-	-	-	-	-	(355,176,320)	(355,176,320)
Transferred from (to) ECL Provision during the year	-	-	-	-	-	-	-	-	(253,646,488)	(253,646,488)
Transferred from (to) legal reserve during the year	-	-	147,062,350	-	-	-	-	-	(147,062,350)	-
Transferred from (to) asset revaluation reserve	-	-	-	(9,713,400)	-	-	-	-	9,713,400	-
Transferred from/(to) deferred tax liability	-	-	-	-	-	(127,036,177)	(1,199,865,735)	-	6,475,600	(1,320,426,312)
Revaluation gain/(loss)	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	**23,140,000,000**	**13,871,510,643**	**691,549,248**	**3,831,918,127**	**233,482,825**	**658,669,752**	**1,946,091,755**	-	**(69,937,534,515)**	**(25,564,312,165)**

Balance as at 31 December 2024	**23,140,000,000**	**13,871,510,643**	**532,497,761**	**3,841,631,527**	**233,482,825**	**468,115,487**	**146,293,152**	-	**(29,840,598,248)**	**12,392,933,147**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Janata Bank PLC.
Liquidity Statement
Asset and Liability Maturity Analysis
as at 31 December 2025

(Amount in Taka)

Particulars	Not more than 1 month	1 to 3 months	3 to 12 months	1 to 5 years	More than 5 years	Total
Assets						
Cash in Hand (including balance with Bangladesh Bank and its Agent Banks)	34,080,713,625	-	-	-	50,492,206,583	84,572,920,208
Balance with Other Banks and Financial Institutions	63,749,739,900	-	-	-	15,980,935,752	79,730,675,652
Money at Call and Short Notice	-	-	-	18,300,000	2,702,255,555	2,720,555,555
Investments	8,635,300,000	13,180,100,000	41,605,400,000	102,444,700,000	127,857,966,047	293,723,466,047
Loans and Advances	106,947,800,000	22,330,200,000	196,523,905,217	704,875,000,000	20,514,600,000	1,051,191,505,217
Fixed assets including Land, Buildings, Furniture and Fixtures	-	73,118,402	219,781,909	1,169,894,437	6,062,476,284	7,525,271,032
Other Assets	236,701,000	77,042,542,000	4,275,505,000	3,148,057,000	4,760,181,574	89,462,986,574
Non-Banking Assets	-	-	-	-	16,200,000	16,200,000
Total assets	**213,650,254,525**	**112,625,960,402**	**242,624,592,126**	**811,655,951,437**	**228,386,821,795**	**1,608,943,580,285**
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	7,922,820,683	47,377,200,000	24,026,559,619	-	-	79,326,580,302
Deposits	191,482,200,000	259,002,300,000	348,500,500,000	242,737,300,000	208,498,232,568	1,250,220,532,568
Other Accounts	5,124,839,154	-	-	-	153,165,987	5,278,005,141
Provision and Other Liabilities	-	2,938,496,715	22,241,426,995	-	274,502,850,729	299,682,774,439
Total liabilities	**204,529,859,837**	**309,317,996,715**	**394,768,486,614**	**242,737,300,000**	**483,154,249,284**	**1,634,507,892,450**
Net liquidity gap	**9,120,394,688**	**(196,692,036,313)**	**(152,143,894,488)**	**568,918,651,437**	**(254,767,427,489)**	**(25,564,312,165)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

1.00 Corporate Information

1.01 Reporting Entity

Janata Bank PLC. is a state-owned commercial bank incorporated on 21 May 2007 under the Company Act 1994 as a public limited company and governed by the Bank Company Act,1991(As amended up to date). Janata Bank PLC. took over the businesses, assets, liabilities, right, powers, privileges and obligations of erstwhile Janata Bank (emerged as a Nationalized Commercial Bank in 1972), pursuant to Bangladesh Bank Nationalization order 1972 (P.O. No. 26 of 1972) on a going concern basis through a vendor agreement signed between the Ministry of Finance, Govt. of the People's Republic of Bangladesh on behalf of Janata Bank PLC. and the Board of Directors on behalf of Janata Bank PLC on 15 November 2007 with a retrospective effect from 01 July 2007. Including the 4 (four) overseas branches in UAE the bank has 929 branches and 2 (two) 100% owned subsidiaries named as Janata Exchange Company Srl, Italy and Janata Capital and Investment Limited, Dhaka, Bangladesh.

Bangladesh Bank issued license on 31 May 2007 after the name of former Janata Bank Limited. Later on 08 August 2023 Bangladesh Bank issued license after the name of Janata Bank PLC. to conduct the banking business. The registered office of the company is located at 110 Motijheel C/A, Dhaka-1000 and the web address is www. jb.com.bd.

1.02 Nature of Business

The bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, facilitating remittance, money transfer, foreign exchange transaction, issuing guarantee, commitments etc. The principal activity of its subsidiary Janata Exchange Company Srl. Italy (JEC) is to carry on the remittance of hard-earned foreign currency to Bangladesh and that of another subsidiary company Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager. The bank has opened an NRB branch at Motijheel, Dhaka to render exclusive service to non-resident Bangladeshis'.

1.03 Subsidiaries of the Bank

Janata Bank PLC has 2 (two) 100% owned subsidiaries viz. Janata Exchange Company Srl. Italy and Janata Capital and Investment Limited, Dhaka, Bangladesh.

1.03.01 Janata Exchange Company Srl, Italy

Janata Exchange Company Srl. Italy was incorporated on 18 January 2002 vide Ministry of Finance letter # অম/অবি/ব্যাংকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাংকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank PLC. having authorised capital of ITL 1.00 Billion and its paid-up capital is 600,000 EURO.

Apart from Rome branch, JEC, Italy has another branch in Milan, Italy, which was established vide MOF's approval Letter # অম/অবি/ব্যাংকিংনীঃ/শা-১/১২/(২)/২০০/৩/৩৫২ dated 24 November 2002.

1.03.02 Janata Capital and Investment Limited, Dhaka

Janata Capital and Investment Limited Dhaka was incorporated on 13 April 2010 vide incorporation certificate no. C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank PLC. having BDT 5,000 million authorised capital and its paid-up capital is BDT 4,274 million. The company has started its operations from 26 September 2010 and its main functions are issue management, underwriting and portfolio management.

1.03.03 Accounting Policies of Subsidiaries

The Financial Statements of two subsidiaries are prepared as well as their assets, liabilities, income and expenses are measured and regularised under Group accounting policies as that of the Parent Company's.

2.00 Basis of Preparation and Significant Accounting Policies

2.01 Statement of Compliance

The consolidated and the solo financial statements of Janata Bank PLC. have been prepared on a going concern basis of accounting as per as possible in accordance with International Financial Reporting Standards ('IFRS') adopted by the Financial Reporting Council, Bangladesh (FRC) vide reference ১৪৬/এফআরসি/প্রশা:/প্রজ্ঞাপন/২০২০/৬৭ dated 02 November 2020 (Details in note no. 2.22) their the First Schedule (Section-38) of the Bank Company Act-1991 (amended up to date) and Banking Regulation Policy Department (BRPD) Circular no-14, dated 25 June 2003 of Bangladesh Bank and other relevant circulars of Bangladesh Bank. In case any requirement of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank shall prevail. The Group and the Bank has departed from some requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below and the bank and its subsidiaries have chosen to comply with the following rules & regulations of Bangladesh Bank (Central Bank of Bangladesh) over the requirements of IFRS and the requirements of Bangladesh Bank have been with Janata Bank PLC. also complied with the requirements of following laws & regulations:

(a) The Bank Company Act, 1991 (as amended up to 2023)

(b) The Companies Act, 1994 (as amended up to date)

(c) Rules & Regulations and circulars issued by Bangladesh Bank

(d) Securities & Exchange Rules, 2020

(e) Securities & Exchange Ordinance, 1969

(f) Income Tax Act 2023 (Replaced with Income Tax Ordinance,1984)

(g) Value-added tax and Supplementary Duty Act, 2012

(h) Value-added tax and Supplementary Duty Rules, 2016

(i) Labour Act, 2006 (as amended up to date) and Labour Rules 2015

(j) Financial Reporting Act, 2015; and

(k) Other applicable rules and regulations as per proper authorities.

2.01.01 Presentation and Name of Financial Statements

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

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

2.01.02 Investment in shares and securities

IFRS: As per requirements of IFRS 9 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" or "Amortised cost" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or revaluation reserve account respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (BRPD) circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares should be revalued on the basis of year end market price and last audited Net Assets Value (NAV) respectively.

As per DOS circular no. 1 dated 24 May 2023, for listed/ quoted securities, difference between purchase price and last trade price has to be provisioned after netting off gain/loss of same type securities. For non-listed/ unquoted equity share, provision depends on the difference between the investment and proportionate net worth. For non-convertible cumulative preference share or bond/debenture, provision is 25%, 50% & 100% after year 1, 2 & 3 for non-payment of pre-set interest/profit/dividend/coupon. For open-end mutual fund, provision depends

on the difference between average purchase price and surrender price.

Department of Off-site Supervision (DOS) of Bangladesh Bank vide its letter no. DOS(RMMCMS)1154/33/2025-6287, dated 20 October 2025, instructed us to show investments in quoted shares to Cost price and if market value is lower, the difference between cost price and market price must be kept as provision.

BRPD circular no-04, dated 12 April 2022 has been following for asset classification and provision. For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.

2.01.03 Revaluation gains/losses on Government securities

IFRS: As per requirement of IFRS 9, T-bills and T-bonds fall under the category of "Held for Trading" and "Held to Maturity" where any change in the fair value of held for trading is recognised through profit and loss account, and amortised cost method is applicable for Held to Maturity using an effective interest rate.

Bangladesh Bank:

1. HFT (Held for Trading) Policy
   - HFT securities are those that are actively traded in the market with the intent of short-term profit.
   - These are usually treasury bills (T-bills) and bonds that banks and financial institutions buy and sell in the secondary market.
   - Accounting Treatment: HFT securities are measured at fair value through profit or loss (FVTPL), meaning any changes in market value are recognized immediately in the profit and loss account.
   - Capital Requirement: Since they are marked to market (MTM), unrealized gains/losses directly impact the bank's capital position.

2. HTM (Held to Maturity) Policy
   - HTM securities are those that a financial institution intends to hold until maturity and does not plan to sell before that time.
   - Typically includes government bonds, treasury securities, and long-term debt instruments.
   - Accounting Treatment: HTM instruments are recorded at amortized cost, meaning changes in market value do not affect financial statements unless there is an impairment.
   - Risk Consideration: These assets are not subject to frequent market price fluctuations, providing stability to a bank's balance sheet.

Bangladesh Bank's Guidelines on HFT & HTM:

According to DOS Circular no. 5, dated 26 May 2008 and subsequent clarification in DOS Circular no. 5, dated 28 January 2009; DOS circular letter No. 02, dated 19 January 2012; DOS circular letter No. 01, dated 19 January 2014; DOS circular letter No. 27, dated 04 December 2023;

- Banks must classify their investments as either HFT or HTM at the time of acquisition.
- Shifting between categories is restricted and requires prior approval from Bangladesh Bank.
- Held for Trading (HFT) securities require weekly revaluation (mark-to-market), whereas HTM securities are reviewed for impairment periodically. HFT securities are revalued on the basis of mark to market on weekly basis and any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in Revaluation Reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the Profit and Loss Account. Interest on HFT securities including amortization of discount are recognised in the profit and loss account.
- Capital charge considerations: Since HFT assets affect profit/loss directly, they are more volatile, while HTM assets provide stable earnings.
- Held to Maturity (HTM) securities are amortized at the year end and any losses are recognized through profit and loss account and gains on amortization are recognized in Revaluation Reserve as a part of equity. HFT revaluation loss can be net-off with the balance of Revaluation Reserve. For insufficient balance, charged to the Profit and Loss Account.

2.01.04 Financial instruments – presentation and disclosure

IFRS: According to IFRS 9 (Financial Instruments), a financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

Key Components of Financial Instruments

1. Financial Asset – An asset that is:
   - Cash
   - An equity instrument of another entity (e.g., shares)
   - A contractual right to receive cash or another financial asset (e.g., trade receivables, loans, bonds)
   - A contractual right to exchange financial assets/liabilities under favorable conditions
2. Financial Liability – A contractual obligation to:
   - Deliver cash or another financial asset (e.g., borrowings, bonds, trade payables)
   - Exchange financial instruments under unfavourable conditions
3. Equity Instrument – Any contract that represents a residual interest in the assets of an entity after deducting liabilities (e.g., common shares issued by a company).

Classification under IFRS 9

Under IFRS 9 (Financial Instruments), financial assets are classified based on:

- Business model (how the entity manages financial assets)
- Contractual cash flow characteristics

They can be categorized into:

- Amortized cost
- Fair value through other comprehensive income (FVOCI)
- Fair value through profit or loss (FVTPL)

Bangladesh Bank: As the central regulatory authority, oversees a variety of financial instruments within the country's financial system. While specific definitions of "financial instruments" may not be explicitly detailed in the available guidelines, the term generally encompasses a broad range of monetary contracts between parties. These include instruments such as loans, deposits, bonds, equities, and derivatives, which are utilized by various financial institutions under the purview of Bangladesh Bank. As per Bangladesh Bank guidelines, in certain cases financial instruments are categorized, recognized, measured and presented differently from those prescribed IFRS 9 Financial Instruments.

2.01.05 Financial guarantees

IFRS: As per IFRS 9, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular No. 6 dated 25 April 2023, financial guarantees such as Acceptances & Endorsements, Irrevocable letter of credit, letter of guarantee and bills for collections and other contingent liabilities will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. General provision at 0.50% to 5% is required based on type and conditions of guarantee and other off-balance sheet exposures.

2.01.06 REPO transactions

IFRS: As per IFRS 9, when an entity 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 (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank:

Repo Transactions as per Bangladesh Bank: According to Bangladesh Bank following circulars:

Serial Number	Title	Publication Date
1	DOS circular letter No. 06	15 July 2010
2	DOS circular letter No.03	30 January 2012
3	DOS circular letter No. 02	23 January 2013
4	DMD circular letter No. 06	14 October 2010
5	DMD circular letter No. 07	29 July 2012
6	DMD circular letter No. 01	06 June 2018
7	DMD circular letter No. 09	01 July 2024
8	DMD circular letter No. 12	21 October 2024
9	DMD circular letter No. 09	24 March 2025

A Repo (Repurchase Agreement) is a short-term borrowing mechanism used by banks and financial institutions, where they sell government securities (like Treasury Bills or Bonds) to Bangladesh Bank with an agreement to repurchase them at a later date at a predetermined price. This helps banks manage their short-term liquidity needs. As per DOS circular letter no. 06 dated 15 July 2010 and 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognized in the seller's book and recognized in the buyer's book.

However, as per DMD circular letter no. 7, dated 29 July 2012 and no. 7, dated 23 December 2021 banks are eligible to participate in the Assured Liquidity Support (ALS) program, whereby banks may enter collateralized loan arrangements with Bangladesh Bank. Here the borrowing bank continue to recognize the asset.

2.01.07 Loans and advances/Investments net of provision

IFRS: Loans and advances shall be presented at amortized cost net off any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank: As per BRPD 14/2003, provisions on loans and advances/investments are presented separately asliability and cannot be netted off against loans and advances.

2.01.08 Provision on loans and advances/investments

IFRS:

IFRS: As per IFRS 9 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: "According to BRPD 15 dated 27 November 2024, loan classification and provisioning circular issued which is effective from 01 April 2025. Such provision policies are not specifically in line with those prescribed by IFRS 9."

As per BRPD Circular No. 05 dated 25 June 2025, the CL formats were revised. As per BRPD Circular Letter No. 22 dated 13 October 2025 provision were changed to 1% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector till 31 December 2026. BRPD Circular Letter No. 29 dated 21 December 2025 provision were changed to 0.50% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector till 31 December 2026.

2.01.09 Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS 9 and interest income is recognized using an effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in the Profit and Loss Account on the same IFRS based on the revised carrying amount.

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

2.01.10 Cash and cash equivalent

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

Bangladesh Bank: As per BRPD 14/2003, some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks. Moreover, Money at call and on short notice and Treasury bills, Prize bonds are shown in Investment.

2.01.11 Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet. However mostly the entity shall follow IAS 37 (Provisions, Contingent Liabilities and Contingent Assets) to recognize off balance sheet items.

Bangladesh Bank: As per BRPD 14/2003 and BRPD Circular no.- 06 dated 25 April 2023, off balance sheet items (e.g. Acceptances & Endorsements, Letter of guarantee, Irrevocable Letter of credit, Bills for collection etc.) must be disclosed separately on the face of the balance sheet and a certain amount of provision shall be made following the circular (Details Note: 23.00)

2.01.12 Non-banking asset

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

Bangladesh Bank: As per BRPD circular no. 22 dated 20 September 2021 and BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item named non-banking assets existed in the standard format.

2.01.13 Other comprehensive income

IFRS: Under IAS 1 (Presentation of Financial Statements), Other Comprehensive Income (OCI) refers to income and expenses that are not included in profit or loss but still affect equity. These items are recorded in the Statement of Other Comprehensive Income and later transferred to equity through the Statement of Changes in Equity.

Bangladesh Bank: The templates of financial statements issued vide Section 38 of The Bank Company Act, 1991, BRPD 14, dated 25 June 2003 and BRPD 15, dated 09 November 2009; Bangladesh Bank has issued financial templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income or the elements of Other Comprehensive Income allowed including in an Other Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity. Furthermore, the above templates require disclosure of appropriation of profit on the face of Profit and Loss Statement.

2.01.14 Disclosure of appropriation of profit

IFRS: Under IAS 1 Presentation of financial statements do not require appropriation of profit to be shown on the face of the statement of comprehensive income.

Bangladesh Bank: As per Section 38 of the Bank-Company Act, 1991, BRPD 14, dated 25 June 2003 and BRPD 15, dated 09 November 2009, the Profit and Loss Account template requires disclosure of appropriation of profit on the face of Profit and Loss Account.

2.01.15 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 most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD 14/2003, cash flow statement is guided by the Bangladesh Bank which is the combination of direct and indirect method.

2.01.16 Recovery of written off loans:

IFRS: As per IAS 1, an entity shall not offset assets and liabilities or income or expenses, unless required or permitted by IFRS. Again recovery of written off loans should be charged to Profit and Loss Account as per IFRS 15 (Revenue from Contracts with Customers).

Bangladesh Bank: As per BRPD circular no.04, dated 18 February 2024 recoveries amount from previously written off should be adjusted with the specific provision for loans and advances. All loan accounts that have been classified as bad and loss-making for more than two years can be written off. Regardless of the credit rating, the bank may, at its discretion, write off a loan account taken by a deceased person in his or her own name or in the name of a sole proprietorship. However, in the case of a sole proprietorship, it must be taken into account whether the deceased person has an income-generating successor.

2.02 Basis of Measurement

The financial statements of the bank have been prepared on the historical cost basis except for the following material items:

a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using 'mark to market' concept with gain credited to revaluation reserve but loss charged to Profit and Loss Account which is shown in note 6.01.03.02.

b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' and re-valued Government Treasury Bonds at present value using amortization concept as shown in note 6.01.03.01.

c) Investment in shares of listed companies are valued at market price and unlisted companies at cost or book value of last audited balance sheet, whichever is lower as per Bangladesh Bank Letter No. DOS(SR)1153/161/2013-140 dated 09 April 2013.

d) Land is recognized at cost at the time of acquisition and subsequently measured at fair value as per IAS-16 Property Plant & Equipment.

e) Right-of-use assets is recognized under the IFRS 16 (Lease) at the amount of the lease liability (present value of lease obligations) plus any initial direct costs incurred by the lessee. The accounting policies unless otherwise stated, have been consistently applied by the bank and are consistent with those of the previous year.

2.02.01 IFRS 16: Lease

IFRS 16 Lease is effective for the annual reporting periods beginning on or after 1 January 2019. IFRS 16 defines that a contract is (or contains) a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for considerations. IFRS 16 significantly changes how a lease accounts for operating lease.

Under previous IAS 17, an entity would rent an office building or a branch premises for several years with such a rental agreement being classified as operating lease would have been considered as an balance sheet item. However, IFRS 16 does not require a lease classification test and hence all lease should be accounted for as on balance sheet item (except some limited exception i.e. short-term lease, lease for low value items.)

Under IFRS 16, an entity shall be recognizing a right-of-use (ROU) asset (i.e. the right to use the office building, branches, service centre, call centre, warehouse, etc) and a corresponding lease liability. The asset and the liability are initially measured at the present value of unavoidable lease payments. The depreciation of the lease asset (ROU) and the interest of the lease liability is recognized in the profit and loss account over the lease term replacing the previous heading lease rent expense.

The Management is continuously assessing the recognition criteria of the components of IFRS 16 in its financial statements covering the area of operations including the fixed assets and if found appropriate other than the recognized area, will immediately be recognized as per the scope of IFRS 16- Leases accordingly.

Right-of-use assets (ROU)

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets is measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets is depreciated on a straight-line basis over the lease term. The right-of-use assets is presented under fixed assets. (Note-8).

Lease Liability

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term lease, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with those leases as an expense. The contracts for premises with branches, head office wings, Area office, regional offices are considered for lease calculation.

The impacts of the new standard on lessees' financial statements are: -

- An increase in recognized assets and liabilities;
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease;
- A shift in lease expense classification from rental expenses to interest expense and depreciation

As per IFRS 16: Leases, summary of lease related information is provided in the table below:

(Amount in Taka)

Year	Particulars	Opening Balance	Depreciation/ Interest Expenses	Accumulated Depreciation/ Lease Payment	Closing Balance
2024	RoU Assets	49,417,631	34,065,699	192,193,743	15,351,932
	Lease Liabilities	49,915,266	1,288,289	34,645,117	16,558,438
2025	RoU Assets	15,351,932	14,925,231	88,250,784	426,701
	Lease Liabilities	16,558,438	3,46,269	16,438,727	465,980

2.03 Basis of Consolidation

The consolidated financial statements include the financial statements of Janata Bank PLC. and it's two subsidiaries named Janata Capital and Investment Limited, Dhaka and Janata Exchange Company Srl. Italy, made up to the end of the financial year. The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS)-10. These consolidated financial statements are prepared to a common financial year ended 31 December 2025.

Subsidiaries

Subsidiaries are entities 100% owned and controlled by the JBPLC. The financial statements of subsidiaries are included in the 'Consolidated Financial Statements'.

Transactions Eliminated on Consolidation

Intra-group balances and transactions and any unrealised income and expenses arising from intra-group transactions are eliminated in preparing the Consolidated Balance Sheet. Unrealised gains arising from transactions with equity accounted investors are eliminated against the investment to the extent of the Subsidiaries' interest in the investors. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent there is no evidence of impairment.

2.04 Functional and Presentation Currency

These consolidated financial statements of the Subsidiaries' and the financial statements of the bank are presented in Taka (BDT) which is the Bank's functional currency. Except as otherwise indicated, financial information has been rounded off to the nearest BDT.

2.05 Use of Estimates and Judgments

The preparation of the consolidated financial statements of the Subsidiaries' and the financial statements of the bank in conformity with the Bangladesh Bank circulars and IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

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

The most significant areas of estimation, uncertainty and critical judgments in applying accounting policies that have most significant effect on the amounts recognised in the financial statements of the Subsidiaries' and the bank are as follows:

2.05.01 Going Concern

The Directors have made an assessment of the bank's ability to continue as a going concern and are satisfied with that it has the resources to continue the business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of the bank. Therefore, the Financial Statements continue to be prepared on going concern basis.

2.05.02 Impairment Losses on Loans and Advances

The Subsidiaries' and the bank review their individually significant loans and advances at each reporting date to assess whether an impairment loss should be recorded in the Profit and Loss Account. In particular, management's judgment is required in the estimation of the amount and timing of future cash flows while determining the impairment loss. These estimates are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the impairment allowance made. Loans and advances that have been assessed individually and found to be impaired to the extent of provision made in this year and all individually insignificant loans and advances are then assessed collectively, by categorising them into groups of assets with similar risk characteristics, to determine whether a provision should be made due to incurred loss events for which there is objective evidence, but the effects of which are not yet evident. The collective assessment takes account of data from the loan portfolio (such as levels of arrears, credit utilisation, loan-to-collateral ratios etc.) and judgement on the effect of concentrations of risks and economic data (including levels of unemployment, inflation, interest rates, exchange rates, sovereign rating etc.). Impairment losses loans & advances are recognised as per instruction of Bangladesh Bank. Calculations are shown in note no. 13.06.

2.05.03 Impairment of Available for Sale of Investments

The Subsidiaries' and the bank review their debt securities classified as available for sale of investments at each reporting date to assess whether they are impaired. This requires similar judgments as applied on the individual assessment of loans and advances. The group and the bank also record impairment charges on available for sale equity investments when there has been a significant or prolonged decline in the fair value below their cost.

2.05.04 Deferred Tax Assets

Deferred tax assets are recognised in respect of tax losses to the extent that it is probable that future taxable profits will be available against which such tax losses can be utilised. Judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits, together with the future tax-planning strategies.

2.05.05 Fair Value of Property, Plant and Equipment

The land and buildings of the Subsidiaries' and the bank are reflected at fair value. The Subsidiaries' appointed independent valuation specialist to determine fair value of land and building in the year 2019. When current market prices of similar assets are available, such evidence is considered in estimating fair values of these assets.

2.05.06 Useful Life-time of the Property, Plant and Equipment

The Subsidiaries' and the bank review the residual values, useful lives and methods of depreciation of property, plant and equipment at each reporting date. Judgment of the management is exercised in the estimation of these values, rates, methods and hence they are subject to uncertainty.

2.05.07 Commitments and Contingencies

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognised in the Balance Sheet but are disclosed unless they are remote.

2.06 Changes in Accounting Estimate and Errors

The effect of a change in an accounting estimate shall be recognised prospectively by including it in profit or loss as follows:

a) the period of the change, if the change affects that period only; or

b) the period of the change and future periods, if the change affects both.

To the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or relates to an item of equity, it shall be recognised by adjusting the carrying amount of the related asset, liability or equity item in the period of the change.

Material prior period errors shall be retrospectively corrected in the first financial statements authorised for issue after their discovery by:

a) restating the comparative amounts for the prior period(s) presented in which the error occurred; or

b) if the error occurred before the earliest prior period presented, restating the opening balances of assets, liabilities and equities for the earliest prior period presented.

The most significant effect on the amount recognized in the financial statements are described in the notes no. 22.00

2.07 Books of Accounts

The company maintains its books of accounts for main business in electronic form through soft automation. Further updating of the system is under process.

2.08 Foreign Currency

Foreign Currency Transaction

Foreign currency transactions are translated as per International Accounting Standards IAS-21: 'The Effects of Changes in Foreign Exchange Rates'. Transactions in foreign currencies are translated into the respective functional currency of the operation at the spot exchange rate at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are retranslated into the functional currency at the spot exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortised cost in foreign currency translated at the spot exchange rate at the end of the period. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Foreign currency differences arising on retranslation are recognised in profit or loss. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign Operation

The assets & liabilities of foreign operations are translated to Bangladeshi Taka at exchange rate prevailing at the balance sheet date. The income & expenses of foreign operations are translated at average rate of exchange for the year. Foreign currency differences are recognised and presented in the foreign currency translation reserve in equity. When a foreign operation is disposed of such that control, the cumulative amount in the translation reserve

related to that foreign operation is reclassified to profit or loss as part of the gain or loss on disposal. When the Subsidiaries' disposes of only part of its interest in a subsidiary that includes a foreign operation while retaining control, the relevant proportion of the cumulative amount is reactivated to non-controlling interest.

2.09 Statement of Cash Flows

Statement of cash flows has been prepared in accordance with International Accounting Standards IAS-7: ' Statement of Cash Flows' and under the guideline of BRPD circular No.14, dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.10 Statement of Changes in Equity

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

2.11 Liquidity Statement (Asset and Liability Maturity Analysis)

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the year as per following basis; which are shown in liquidity statement.

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

b) Investments on the basis of their residual maturity term;

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

d) Fixed assets on the basis of their useful lives;

e) Other assets on the basis of their adjustment;

f) Borrowings from other banks and financial institutions, as per their maturity/repayment term;

g) Deposits and other accounts on the basis of their maturity term and behavioural past trend;

h) Other long-term liability on the basis of their maturity term;

i) Provisions and other liabilities on the basis of their settlement;

2.12 Assets and the Basis of their Valuation

The accounting policy set out below have been applied consistently to all periods presented in this Consolidated Balance Sheet and those of the bank and have been applied consistently by the bank.

2.12.01 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions.

2.12.02 Investments

All investments are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited, using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT or/and HTM) is made following DOS circular letter no. 5, dated 26 May 2008 and amended as on 28 January 2009 and Dos circular letter no. 27 dated 04 December 2023 and subsequent changes issued by Department of Offsite Supervision of Bangladesh Bank as shown in note no. 6.01.03.

a) Held to Maturity (HTM)

Investments (financial instruments) which have fixed or determinable maturity date and the bank has no intention to sell before their maturity date irrespective of changes in market prices or the bank's financial position or performance are grouped as held to maturity. Government Treasury Bills, Government Treasury Bonds and other securities approved for statutory liquidity reserves have been classified as held to maturity financial asset. These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments is booked to equity. Any gain or loss on such investments is recognised in the statement of income when the investment is de-recognised or impaired.

b) Held for Trading (HFT)

Investment primarily held for selling or trading is classified in this category. After initial recognition, investments are marked to be traded weekly. The securities under this category are the securities acquired by the bank with the intention to trade by taking advantages of short term price/interest movement and the securities those are classified as HFT by the Bank held in excess of SLR (net of CRR) at a minimum level. Investments classified in this category are principally for the purpose of selling or repurchasing on short trading or if designated as such by the management. In this category, investments are measured in fair value and any change in the fair value i.e. profit or loss on sale of securities in HFT category is recognized in the Profit and Loss Account.

c) REPO and Reverse REPO

Since 01 September 2010 transactions of REPO, reverse REPO are recorded based on DOS circular No. 6, dated 15 July 2010 and amended up to DOS circular letter No. 3, dated 30 January 2012 and subsequent changes issued by Department of Offsite Supervision of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing (Treasury bill) security, JBPLC adjusted the Revaluation Reserve Account for HFT securities and stopped the weekly revaluation (if the revaluation date falls within the REPO period) of the same security.

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. During this year such adjustment was not required.

e) Derivative Investments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risks and indices. Derivatives are categorized as trading unless they are designated as hedging instruments.

All derivatives are initially recognized and subsequently measured at fair value, with all revaluation gains recognized in the Profit and Loss Account (except where cash flow or net investment hedging has been achieved, in which case the effective portion of changes in fair value is recognized within other comprehensive income). The bank has no investments in any derivative instruments.

f) Value of Investment has been shown as under:

Investment Class	Initial Recognition	Measurement After Initial Recognition	Recording of Changes
Govt. T-bills/bonds (HFT)	Cost Price	Fair value	Loss to Profit and Loss Account, gain to revaluation reserve is shown in note no. 6.01.03.02
Govt. T-bills/bonds (HTM)	Cost Price	Amortised cost	Increase or decrease in value to equity impact is shown in note no. 6.01.03.01.
Debenture/Bond	Cost Price	Amortised cost	Increase or decrease in value to Profit and Loss Account impact is shown in note. 6.02.
Investment in listed securities	Cost Price	Cost Price	Loss to Profit and Loss Account, gain to revaluation reserve impact is shown in note no. 6.02.02.
Prize bond	Cost Price	Cost	None

g) Revaluation of investment

As per the DOS (BB) Circular letter no. 05, dated 26 May 2008 & subsequent amended circular no. 05, dated 28 January 2009 and circular letter no. 27, dated 4 December 2023, HFT (Held for Trading) securities are revalued on weekly basis and HTM (Held to Maturity) securities are amortized on

yearly basis. The HTM securities are also revalued if they are reclassified to HFT category with the Board's approval. Any gain or loss on revaluation of HTM securities is recognized in the statement of changes in equity. Gain on revaluation of HFT securities is transferred to the revaluation reserve and loss is adjusted net-off the revaluation reserve provided the excess loss is to be charged in the profit and loss account on weekly basis.

Investment class	Investment class	Investment class	Investment class
Govt. T-bills/ bond (HFT)	Cost	Fair value	Gain to Revaluation Reserve (RR), Loss net-off from RR and excess to P & L
Govt. T-bills/ bond (HTM)	Cost	Amortized cost	Increase or decrease in value to equity
Investment in listed securities	Cost	Fair value	Loss to P & L, gain to Revaluation Reserve

h) Investments in Subsidiary

Investment in subsidiaries is accounted for under the cost method of accounting in the bank's financial statements in accordance with the International Financial Reporting Standards (IFRS)-10 consolidated and separate financial statements. Accordingly, investments in subsidiaries are stated in the bank's balance sheet at cost, less impairment losses if any.

i) Statutory and Non-Statutory Investment

Statutory Investments

Amount which is invested for maintaining statutory liquidity ratio according to Monetary Policy Department (MPD) circular no. 02, dated 10 December 2013 and DOS circular no. 01, dated 19 January 2014 of Bangladesh Bank is treated as statutory investment. These include Treasury bill, Treasury bond, other govt. securities etc. Details of statutory investments have been given in note no. 6.03.01.

Non-statutory Investments

All investment except statutory investment is treated as non-statutory investment such as debentures, corporate bond, ordinary shares (quoted and unquoted), preference share etc. Details of non-statutory investments have been given in note no. 6.03.02.

j) Investment and related income

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

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

2.12.03 Loans, Advances and Provisions

Loans and advances are stated in gross amount. General provisions on unclassified loans and Off-Balance Sheet items, specific provisions for classified loans, and interest suspense account thereon are shown under other liabilities.

Provisions are made on a quarterly basis against classified loans and advances, following management review and in accordance with the guidelines issued by Bangladesh Bank. In particular, provisioning complies with BRPD Circular No. 15 dated 27 November 2024 on loan classification and provisioning, which became effective from 1 April 2025. This circular supersedes and incorporates earlier directives, including BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 05 dated 29 May 2013, BRPD Circular No. 03 dated 21 April 2019, BRPD Circular No. 16 dated 21 July 2020, along with subsequent related circulars and circular letters.

Additionally, the Bank has complied with the latest regulatory instructions issued during 2025, including BRPD Circular Letter No. 29 dated 21 December 2025, BRPD Circular No. 09 dated 19 November 2025, BRPD Circular No. 08 dated 19 October 2025, BRPD Circular Letter No. 22 dated 13 October 2025, BRPD Circular Letter No. 07 dated 16 September 2025, BRPD Circular No. 05 dated 25 June 2025, and BRPD Circular Letter No. 05 dated 10 March 2025. For detailed information regarding the provisioning status for the year, please refer to Notes 7.14 and 13.6

a) Interest on Loans and Advances

i) Interest is calculated on unclassified loans and advances and recognized as income during the year;

ii) Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account and credited to income on realization;

iii) Interest is calculated on daily product basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss;

iv) Interest suspense and penal interest, if any, calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

b) Provision for Loans and Advances

Provision for loans and advances are made on quarter basis as well as year-end review by management following instructions contained in BRPD circulars issued by Bangladesh Bank. General Provision on unclassified loans and advances and specific provision on classified loans & advances are given in the table.

c) Rate of Provision:

Type of Provision	Loan Classification Status	Period of past due or overdue	Cottage, Micro and Small Enterprises & Short Term Agri credit	Staff Loan	Remaining Categories of Loans & Advances: Agricultural other than short term, Medium Enterprises, Consumer Financing, Credit Card, Industrial Credit, Service Sector Credit, Trade & Commerce Sector Credit, Housing Finance and Other Credit
General Provision	STD-0	(No past due or overdue)	0.50%	1%	1%
	STD-1	(≥1 day but <1 month)	0.50%	1%	1%
	STD-2	≥ 1 month but < 2 months	0.50%	1%	1%
	SMA	≥ 2 months but < 3 months	0.50%	-	5%
Specific Provision	SS	≥ 3 months but < 6 months	20%	-	20%
	DF	≥ 6 months but < 12 months	50%	-	50%
	BL	≥ 12 months	100%	-	100%

In addition, provision for loan and advances on United Arab Emirates (UAE) branches are made in accordance with UAE Central Bank's rules and regulations. For restructuring loan, 1% additional provision has been made as per circular no-04 dated 29 January 2015, 1% special provision for COVID 19 has been cancelled as per BRPD 58 dated 31 December 2024. Though there is no internal policy of the bank for keeping provisions against Good Borrowers, an amount of BDT. 2.00 Crore has been kept aside for future settlement for any claim of Good Borrowers against BRPD Circular no-06 Dated 19 March 2015.

d) Presentation of Loans and Advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision against classified advances are shown as liabilities in the Balance Sheet.

e) Write off Loans and Advances

Loans and advances/investments to write off as per guidelines of Bangladesh Bank. These written off loan however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are meticulously maintained under BRPD circular no. 04, dated 18 February 2024 and BRPD circular no. 11, dated 03 December 2025.

f) Securities Against Loan

Project loan: Land and building are taken as security in the form of mortgage and plant & machinery are taken in the form of hypothecation.

Working capital and trading loan: Goods are taken as security in the form of either pledge or hypothecation along with land and building as mortgage (value not less than 1.50 times covering the loan amount) in the form of collateral security.

House building loan: Land and building are taken as security in the form of mortgage.

Overdraft: Financial Investment: such as FDR and DPS/JBSPS/SDPS/WEDB kept in "lien".

Public sector loan: In most cases Govt. Guarantee is taken and no security is taken for government loan and crops loans in agriculture sector.

Counter-party credit ratings of the concerned borrowers are done from time to time and 1,238 Nos parties involving BDT 4934.95 crore loans and advances have been rated as such during the year.

2.12.04 Fixed Assets: Property, Plant and Equipment

A. Recognition and Measurement:

a) Fixed assets are stated at cost/fair value less accumulated depreciation as per International Accounting Standards IAS-16:

b) Acquisition cost of an asset comprises of the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use inclusive of inward freight, duties and non-refundable taxes. It also-

(1) Includes cost to bringing the assets to the location and cost necessary for it to be capable of operating.

(2) Excludes trade discount and rebates. The cost of an item of property, plant and equipment is recognized as an asset if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

c) Land & building is recognized at cost at the time of acquisition.

(1) The cost means in accordance with the specific requirements of the IFRS, the cost is the amount of cash or cash equivalents paid of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset initially recognized.

(2) The cost of an item of property, plant and equipment is recognized as an asset if-

It is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Measurement after Recognition:

International Accounting Standards IAS-16 permits two accounting models for measurement of an assets in periods subsequent to its recognition, namely The cost model and revaluation model.

COST MODEL: The asset is carried at its cost less accumulated Depreciation and Impairment Loss.

REVALUATION MODEL: The asset is carried at a revalued amount calculated as fair value at the date of revaluation less subsequent Accumulated Depreciation and Impairment Loss. All Property, plant and equipment are classified and grouped on the basis of their nature as required in IAS 1 "Presentation of Financial Statements". The major categories of Property, plant and equipment held by the bank are property (Premises & Buildings), Library Book, Furniture and fixtures, Electrical Installations, Typewriters and Calculating machines, Computer/Software, Motor Car and other vehicles. The bank recognizes in the carrying amount of an item of property plant and equipment's the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the bank and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred.

B. Depreciation of Fixed Assets:

Depreciation is charged at the following rates on all fixed assets on the basis of estimated useful lives as determined by fixed asset policy of the bank.

Depreciation Policy:

i) In all cases depreciation is calculated on the straight-line method. From the beginning month of the assets acquisition, depreciation is proportionately charged at the applicable rates on purchased assets in the first half of that month. Otherwise, depreciation will be proportionately charged from the beginning of the following month of acquisition. While assets are sold or disposed in the first half of the month, no depreciation will be charged for that month. But depreciation will be charged for the month when the assets are disposed in the

second half of the month.

ii) No Depreciation charged on land and land developments.

Methods, Useful life and Rates of Depreciation of fixed assets including intangible assets are given below.

Category of fixed assets	Depreciation Policy		
	Method of Depreciation	Useful Life (Years)	Rate of Depreciation
Land	-	-	Nil
Buildings	Straight Line	40	2.50%
Machineries and equipment			
i) Vault & Strong Room	Straight Line	20	5%
ii) Lift	Straight Line	20	5%
iii) Generator	Straight Line	5	20%
iv) Air cooler	Straight Line	5	20%
v) Fax Machine	Straight Line	5	20%
vi) Photocopy Machine	Straight Line	5	20%
vii) CCTV	Straight Line	5	20%
viii)Camera	Straight Line	5	20%
ix) Note Counting Machine	Straight Line	5	20%
x) Fire Extinguisher & Arms	Straight Line	5	20%
xi) Gun, Bullet	Straight Line	10	10%
xii) Electric Appliances	Straight Line	5	20%
xiii) Other items relevant to Machine & Equipment	Straight Line	5	20%
Furniture and fixtures	Straight Line	10	10%
Motor Vehicles	Straight Line	5	20%
Computer Hardware	Straight Line	5	20%

C. Amortization of Intangible Assets:

As per IAS-38, an intangible asset is an identifiable non-monetary asset without physical existence. Amortization of intangible assets refers to the expensing of the cost of the intangible assets of the bank over the total lifetime of those assets.

Bank management also follows a policy for amortization of intangible assets considering the durability and useful lives of the items. These intangible assets are booked under the head "Fixed Assets-Intangible Assets" and amortized over their estimated useful lives by charging under the broad head "Depreciation-Amortization of Intangible Assets". Yearly amortized amount is charged in Profit & Loss Account.

D. Recognition of Profit/Loss in case of disposal of Assets:

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

An intangible asset should be derecognized (i.e. eliminated from the balance sheet): (i) on disposal; or (ii) when no future economic benefits are expected from its use or disposal. Gains or losses arising out are determined as the difference between: (i) the net disposal proceeds; and (ii) the carrying amount of the asset. Gains or losses are recognized as income or expense in the period in which the retirement or disposal occurs.

E. Determination of Useful Life & Revaluation of Fixed Assets:

After recognition as an asset, an item of property, plant and equipment whose fair value can be measured reliably shall be carried at a revalued amount, being its fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Revaluation shall be made with sufficient regularity to ensure that the carrying amount does not differ materiality from that which would be determined using fair value at the end of the reporting period as per IAS-16.

Useful lives and method of depreciation on fixed assets are reviewed periodically. If useful lives of assets do not differ significantly as these were previously estimated, revaluation of assets does not consider. In case of long time, Useful assets may be revalued as per Bangladesh Bank guideline BRPD-14 dated 25 June 2003 with the satisfaction of the external auditor of the bank.

At the time of revaluation of assets, the revalued amount of assets has been transferred to Asset Revaluation Reserve. The revaluation reserve included in equity in respect of an item of property, plant and equipment would be transferred directly to retained earnings when the asset is derecognized. This would involve transferring the whole of the reserve when the asset is retired or disposed off. However, some of the reserve would be transferred as the asset is used by an entity. In such a case, the amount of the reserve transferred would be the difference between depreciation based on the revalued carrying amount of the asset and depreciation based on the asset's original cost. Transfers from revaluation reserve to retained earnings are not made through profit or loss as per Para 41 under IAS-16.

F. Impairment of Assets:

The policy for all assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exits, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account according to IAS-36.

Fixed assets are reviewed for impairment whenever events or charges in circumstances indicate that the carrying amount of an asset may be impaired.

2.12.05 Intangibles Assets

The bank's intangible assets include the value of computer software.

An intangible asset is recognised only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the bank.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.

The useful lives of intangible assets are assessed to be either definite or indefinite. Intangible assets with finite lives are amortised over the useful economic life. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and they are treated as changes in accounting estimates. The amortization expenses on intangible assets with finite lives is presented as a separate line item in the Profit and Loss Account.

Amortization is calculated using the straight–line method to write down the cost of intangible assets to their residual values over their estimated useful lives as follows:

Category of intangible assets	Useful life
Computer software	5 years

2.12.06 Other Assets

Items relating to revenue expenditure shown under other assets are not actual assets of the bank but are still shown in the balance sheet as assets. Sometimes other assets may include all other financial assets. Such as fees, unrealized income receivable, advance for expenditure, stocks of stationery, and stamps. Details are shown in note no. 9.00. Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity. Any part of other assets which is unadjusted as per BRPD circular no.4 dated 12 April 2022 is subject to make provision. The classification and provisioning rate as per the BRPD circular no. 4 dated 12 April 2022 are given below:

Name of the items	Duration of non-adjustments	Status to be reported	% Of Provision
Unadjusted entries against advance for revenue expenditure:			
Revenue expenditures like Business development expenses, traveling expenses, entertainment expenses, advance salary and allowances, suspense accounts, sundry debtors, prepaid expenditures	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Purchase of Computer, Software and Hardware, ATM, Capital work in progress	More than 1 year	Bad and Loss	100%
Legal cost:			
In case of a low chance of recovery	Less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
In case of a settled case	Whenever created	Bad and Loss	100%
Fund embezzlement/Protested bills	Whenever created	Bad and Loss	100%
Interbranch unsettled/ unadjusted accounts (debit entries)	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%
Unsettled balance/accounts on nostro account (debit entries)	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Accrued Income:			
Accrued interest on loans and advances	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Accrued Interest on Investment	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Other Accrued Income	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Advance Security Deposits *(after expiring the contract)*	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%
Unadjusted shanchaypatra/ Wage earners bonds/ Army Pension fund/ Civil pension fund	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%

Name of the items	Duration of non-adjustments	Status to be reported	% Of Provision
Others	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%

2.12.07 Non-banking Assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgaged property in compliance with the BRPD Circular 22 dated 20 September 2021. Details are shown in note no. 10.00.

2.12.08 Impairment of Assets

The carrying amount of assets is reviewed as and when considered necessary to determine whether there is any indication of impairment of any asset or group of assets. If any such indication exists, the recoverable amount of such assets is estimated and impairment losses are recognized immediately in the financial statements. The resulting impairment loss is taken to the Profit and Loss Account except for impairment loss on revalued assets, which is adjusted against related revaluation surplus to the extent that the impairment loss does not exceed the surplus on revaluation of that asset.

2.13 Liabilities and Provision

2.13.01 Borrowings from Other Banks, Financial Institutions and Agents

Borrowings from other banks, financial institutions and agents include borrowing from Bangladesh Bank and International Development Association (IDA) credit for 'Enterprise Growth and Bank Modernisation Project (EGBMP)'. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note no. 11.00

2.13.02 Deposits and Other Accounts

Deposits and other accounts include non-interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposits, fixed deposits and various scheme deposits. These items are brought to account at the gross value of the outstanding balances as shown in note no. 12.00.

2.13.03 Other Liabilities

Other liabilities comprise items such as provision for loans and advances/investments/other assets, taxation, superannuation fund, gratuity fund and off balance sheet exposure and also include interest payable, interest suspense, accrued expenses etc. Other liabilities are recognised in the balance sheet according to IAS-37, provision, contingent liabilities and contingent assets guidelines of Bangladesh Bank, Income Tax Act-2023 (Replaced with Income Tax Ordinance,1984); internal policy of the bank. Provision and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made on the amount of the obligation. Details are shown in note no. 13.00.

2.13.04 Provision for Taxation

Income tax assessments till 2007-2008 have been finalized. Assessments for the year 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24 are under process (note no. 13.04.01).

a) Current Tax

Provision for current income tax has been made as per prescribed rate in the Finance Act, 2024 on the taxable profit as per Income Tax Act 2023(Replaced with Income Tax Ordinance,1984), it also complies with IAS-12: 'Income Taxes'. Taxable profit may differ from profit as reported in the Profit and Loss Account as some income or expenses that are taxable or deductible in other year or are never taxable or deductible.

b) Deferred Tax

Deferred tax is calculated on the taxable/deductible temporary differences between tax base and carrying value of assets and liabilities as required by International Accounting Standards IAS-12: 'Income Taxes'. Deferred tax is not recognised for the following temporary differences:

- on 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;
- related to investments in subsidiaries to the extent that it is probable and will not reverse in the foreseeable future; and
- arising on the initial recognition of goodwill.

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 realised simultaneously.

A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred tax relating to unrealised surplus on revaluation of held to maturity (HTM) securities and land and buildings are recognised directly in revaluation reserve as a part of equity and is subsequently recognised in Profit and Loss Account on maturity of the security and disposal of land and buildings. Details of deferred tax calculations for the year are shown in note no. 43.01

2.13.05 Provision for Employee Benefits

The retirement benefits and other employee benefits accrued for the employees of the bank as on reporting date have been accounted for in accordance with the provisions of International Accounting Standards-19-"Employee Benefit".

a) Retirement Benefits

The bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as follows:

1) Contributory Provident Fund (CPF) Scheme

i. Employees' contribution 10%

ii. Bank's contribution 8⅓%

iii. This fund is operated by a Trustee Board comprising eleven (11) trustees.

iv. The CPF holders enjoy the following rate of interest on the deposit of own & bank contribution in CPF account as per the instruction circular no.- 1104/2022 vide decision of the 696th meeting of Board of Directors on December 29, 2021:

Opening Balance Amount	Rate of interest
Up to 1,500,000	13%
From 1,500,001 to 3,000,000	12%
Over 3,000,001	11%

v. Gratuity: Employees having contributory provident fund facilities are entitled to get gratuity for 2 months' last basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

2) General Pension Fund Scheme

i. Superannuation Fund

The bank operates Pension Scheme. The bank has been paying 40% of basic salary of each employee in every month w.e.f. 2004 to 30 June 2009 to the Superannuation Fund for payment of pension to the retiring employees. The paying rate has been reduced to 25% of basic salary of each employee in each month from 1 July 2009. Again, the rate of contribution to Superannuation Fund has been increased to 40% with effect from 1 October 2012 as per our bank Instruction Circular No.402/12, dated 20 September 2012. The rate has been increased to 60% w.e.f. 01 January 2024 vide our bank Instruction Circular No. 1241/23, date 28 December 2023.

ii. General Provident Fund (GPF)

Employees opted for pension is also contributing 5%-25% as per their desire to GPF which is also operated by the same Trustee Board as CPF. The bank does not contribute any amount against the employees to GPF. The employees will also enjoy the following rate of interest on the deposit of own & bank contribution in GPF account as per the instruction circular no. 1104/2022 vide decision of the 696th meeting of Board of Directors on December 29, 2021:

Opening Balance Amount	Rate of interest
Up to 1,500,000	13%
From 1,500,001 to 3,000,000	12%
Over 3,000,001	11%

iii. Pension and Gratuity Benefit

Pension and Gratuity benefit payable as at 31 December 2025 has been provided in the books of accounts and presented under other liabilities.

b) Other Employee Benefits

1) Leave Encashment

The Officer/Staff who has opted for Pension and General Provident Fund, will be entitled to leave encashment facilities up to18 (eighteen) months at the time of retirement as per letter No. 07.00.0000.171.13.006.15-81 dated 14 October 2016 of Finance Division, Ministry of Finance, and Government of Bangladesh. But if anybody has enjoyed leave encashment facilities before retirement, he will be provided with the rest amount after deduction of the amount enjoyed earlier, as per letter No. MF/B & 1/Banking/2/1/80/101 dated 31 May 1980 of previous Banking & Investment Division, Ministry of Finance, and Government of Bangladesh. The leave encashment benefit is paid to the incumbent debiting 'Expenditure A/C Leave Encashment Code No.-1217'.

2) Death Relief Grant Scheme

The bank operates a death relief scheme since 1 January 1991, which replaced the previous group insurance scheme. The scheme is applicable to all employees of the bank and payments out of this fund are made to the successors of the employees on their death as per our bank Instruction Circular No.669/16, dated 20 March 2016.

3) Benevolent Fund

Benevolent fund was initiated in 1986 and is funded by the monthly subscription of executives/officer/staff, sale proceeds of old newspapers, income from investment and grant from bank's operating profit. Expenditures from these funds are scholarship, awards to the children of employees for securing good result in the public examination and university levels, marriage assistance, retirement benefit and death benefit paid to family members when any employee expires.

2.13.06 Provision for Other Assets

As per BRPD Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, provisions has been maintained 50% for doubtful and 100% for bad/loss and the classification and provisioning on other assets have been made and required provisions have been kept considering their non-adjustment which is shown in note no. 9.07 & 13.12.

2.13.07 Provision for Nostro Accounts

As per FEPD Circular no. FEOD(FEMO)/01/2005-677, dated 13 September 2005 and Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, the Bank classifies the un-reconciled debit entries older than 6 months as "Doubtful" and maintains 50% provision against them and classifies un-reconciled debit entries older than 1 year as "Bad/Loss" and maintains 100% provision against them as at Balance Sheet date. Furthermore, bank has made adequate provision in this year regarding the un-reconciled debit balance as on the date of Balance Sheet which is shown in note no. 13.15.01.

2.13.08 Provision for Off-Balance Sheet Exposures

In compliance with Bangladesh Bank guidelines, Off-Balance Sheet items have been disclosed under contingent liabilities and details is shown in note no. 13.07. BRPD Circular no. 06 dated 25 April 2023 and the subsequent changes made by Bangladesh Bank, the bank is required to maintain provision against total Off-Balance Sheet exposure which has end maturity, in the following manner:

Contingent Liabilities		Provisioning requirement (% of the exposure amount)
A. Contingent Liabilities:		
i) Acceptances and Endorsements		1.00%
ii) Letters of Guarantee:		
Provisioning requirement against letters of guarantee		1.00%
Considering the risk mitigating effect of guarantees against which government has issued counter-guarantee: banks will not have to maintain any provision against such guarantees		NIL (0%)
The provisioning requirement for the bank guarantees, against which a counter guarantee has been issued, is stated as follows:		
BB rating grade equivalence of the Bank/Financial Institution/Organization providing the counter-guarantee		
1		NIL
2		0.50%
3 or 4		0.75%
iii) Irrevocable Letters of Credit:		
Short-term self-liquidating trade L/C:		0.50%
Other LCs including L/C used as guarantee or confirmation:		1.00%
iv) Bills for Collection:		NIL
v) Other Contingent Liabilities:		
With an original maturity up to one year:		0.50%
With an original maturity over one year:		1.00%
B. Other Commitments:		
Unconditionally cancellable		NIL
With certain drawdown		1.00%
Others with an original maturity up to one year		0.50%
Others with an original maturity over one year		1.00%
C. Additional provisioning:		
OBS exposures remaining overdue for	03 (three) months or beyond but less than 12 (twelve) months.	1%
	12 (twelve) or beyond but less than 24 (twenty four) months.	2%
	24 (twenty four) months or beyond.	5%
In case of OBS exposure under litigation, banks have to maintain additional provision over the provision requirement mentioned above		5%

2.14 Capital and Shareholders' Equity

2.14.01 Capital Management

The bank has a capital management process for measuring, deploying and monitoring its available capital and assessing its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the bank and provide the banks shareholder with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and overseas the capital management planning of the bank. The bank's Accounts and Risk Management Department are playing key role to implement the bank's capital strategy, capital is managed using both regulatory control measure and internal matrix. Banks capital management status of the year ending date is shown at note no. 14.00.

2.14.02 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.14.03 Paid up Capital

Paid up capital represents total amount of shareholder capital that has been paid in full by the Government of Bangladesh i.e. ordinary shareholder. In the event of winding-up of the company ordinary shareholder(s) rank after all other shareholders and creditors are fully entitled to any residual proceeds of liquidation.

2.14.04 Statutory Reserve

As per the Bank Company Act, 1991 (amended up to date) under section-24, it is required for the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid-up capital which has been complied by the bank.

2.14.05 Dividends on Ordinary Shares

Dividends on ordinary shares are recognised as a liability and deducted from equity when it is approved by the bank's shareholders meeting. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date.

2.14.06 Revaluation Reserve

a) Assets Revaluation Reserve

When an asset's carrying amount is increased as a result of a revaluation, the increased amount should be credited directly to equity under the heading of revaluation surplus/ reserve as per International Accounting Standards IAS-16: 'Property, Plant and Equipment'. The tax effects on revaluation gain are measured and recognised in the financial statements as per Bangladesh Accounting Standards IAS-12: 'Income Taxes'. The flow of Assets Revaluation Reserve is shown in note no-17.00.

b) Revaluation Reserve for HTM & HFT

All HTM securities are amortized at the year end and any increase or decrease of such investment is booked to equity. In case of HFT revaluation, decrease in the present value is recognized in the profit and loss account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per Bangladesh Bank DOS circular letter no. 5, dated 26 May 2008, DOS circular no. 5, dated 28 January 2009, DOS(SR) 1153/120/2010, dated 8 December 2010 and DOS circular no. 27, dated 4 December 2023. The flow of revaluation reserve for HTM & HFT is shown in note no-19.00 and 20.00.

2.15 Contingent Liabilities and Contingent Assets

A contingent liability is –

Any possible obligation that arises from the past events and the existence of which will be confirmed only by the

occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank; or any present obligation that arises from past events but is not recognised because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised.

2.16 Materiality, Aggregation and Off Setting

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

The values of any asset or liability as shown in the Balance Sheet are not off-set by way of deduction from another liability or asset unless there exist a legal right therefore. No such incident existed during the year.

2.17 Revenue Recognition

The revenue during the year has been recognised following all conditions of revenue recognitions as prescribed by Bangladesh Bank guidelines and International Accounting Standards IFRS-15: 'Revenue from contract with customer'. The revenue during the year has been recognized following all conditions IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments and IFRS 15 Revenue from Contracts with Customers.

2.17.01 Interest Income

Interest on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged to customers' accounts on quarterly basis. In terms of the provisions of the IFRS 15 (Revenue from Contracts with Customers), the interest income is recognised on accrual basis. In accordance with BRPD Circular no. 15, dated 27 November 2024, interest accrued on substandard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/ loss. It is then kept in interest suspense in a memorandum account. Interest on classified loans and advances including restructured loan (as per BRPD circular no. 16, dated 18 July 2022) and rescheduled have been credited to interest suspense account with actual receipt of interest there from having credited to income as and when received as per instruction of Bangladesh Bank. Moreover, Interest on Fixed deposits with other banks accounted for on accrual basis.

2.17.02 Interest Income from Investments

Income on investments is recognised on accrual basis. Investment income includes discount on treasury bills, interest on treasury bonds and fixed deposits with other banks. Gain on investments in shares is also included in investment income. Gain is recognised when it is realised.

2.17.03 Fees and Commission Income

- Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.
- Fees and Commission on bills discounted, purchased & others are recognized at the time of realization.
- Exchange gains or losses arising out of such transactions are recognized as income or expense for the year foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and dealt with exchange account.

2.17.04 Dividend Income

Dividend income is recognised when the right to receive income is established. Usually this is the ex-dividend date for equity securities. Dividends are presented in investment income.

2.17.05 Other Operating Income

Other operating income is recognized at accrual basis.

2.17.06 Profit/Loss of Overseas Branches

Profit/loss of the bank's overseas branches has been reflected in this profit and loss account.

2.17.07 Interest Paid on Deposits and Borrowings

Interest paid on borrowings and deposits are calculated on 360 days in a year and recognised on accrual Basis.

2.17.08 Management and other expenses

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

2.17.09 Other Operating Expenses

Other operating expenses incurred by the bank are recognised on actual and accrual Basis.

2.18 Directors' Responsibility on Financial Statements

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), The Bank-Company Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining to the financial. Presentation of these financial statements vide 884th Board Meeting dated 30 April 2026 of the bank.

2.19 Reconciliation of inter-bank and inter-branch account

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

2.20 Segment reporting

As per IFRS 8 "Operating Segments", an operating segment is a component of an entity:

a) That engages in business activities from which it may earn revenues and incur expenses (include revenues and expenses relating to transactions with other components of the same entity.

b) Whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and

c) For which discrete financial information is available.

For the purpose of Segment Reporting as per International Financial Reporting Standard 8, the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the relate notes accordingly as primary/secondary segments.

a) Domestic operations in line with geographical segments (Note No. 7.07.01 & 12.06.01);

b) Banking operations comprising of branches of the banking entity (Note No. 54); and

c) Treasury operations comprising of the banking entity (Note No. 52).

Performance is measured based on segment profit before provision, as included in the internal management reports that are reviewed by the Bank's Management. Segment report is used to measure performance as Management believes that such information is the most relevant in evaluating the results of certain segments relative to other entities that operate within these industries.

2.21 Operating Segments

The bank has six reportable segments, as described below, which are the bank's strategic business units. The

strategic business units offer different products and services, and are managed separately based on the bank's management and internal reporting structure. For each of the strategic business units, the bank management committee reviews internal management reports on at least a quarterly basis. The following summary describes the operations in each of the bank's reportable segments. Details have been shown in note no. 52.00 and 54.00.

Segment	Operation
i. Loans & Advances	Includes loans & advances, other transactions and balances with corporate customers & retail customers.
ii. Treasury	Undertakes the bank's funding and maintenance of SLR, asset-liability management through borrowings and placement, currency swap and investing in liquid assets such as short-term placements and corporate and government debt securities.
iii. Overseas Branches (UAE)	4 (Four) overseas branches of Janata Bank PLC. are situated in UAE and operating banking business & money remittance etc. as per head office instructions and other activities as permitted under the banking law of UAE.
iv. Janata Exchange Company Srl, Italy	Janata Exchange Company Srl., Italy, subsidiary company of Janata Bank PLC. operates its business in Italy. It performs the activities of money remittance, issue cheques, payment instruments and traveller's cheque and other activities as permitted under the banking law of Italy.
v. Janata Capital and Investments Limited	Established to do all kinds of merchant banking activities including issue management, underwriting, portfolio management and other transactions.

2.22 Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

The Financial Reporting Council, Bangladesh (FRC) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) vide reference ১৪৬/এফআরসি/প্রশা:/প্রজ্ঞাপন/২০২০/৬৭ dated 02 November 2020. While preparing the financial statements, Janata Bank PLC. applied all applicable IASs and IFRSs as adopted by FRC with some exceptions. Details are given below:

Name of the IFRS/ IAS	IFRS/ IAS No.	Status
IFRS		
First-time Adoption International Financial Reporting Standards	1	N/A
Share Based Payment	2	N/A
Business Combinations	3	N/A
Non-current Assets Held for Sale and Discontinued Operations	5	Complied
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	Complied*
Operating Segments	8	Complied
Financial Instruments	9	Complied*
Consolidated Financial Statements	10	Complied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Complied
Fair Value Measurement	13	Complied*
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Complied*
Leases	16	Complied**
Insurance Contracts	17	N/A

Name of the IFRS/ IAS	IFRS/ IAS No.	Status
IAS		
Presentation of Financial Statements	1	Complied*
Inventories	2	Complied
Statement of Cash Flows	7	Complied*
Accounting Policies, Changes in Accounting estimates & Errors	8	Complied
Events After the Reporting Period	10	Complied
Income Taxes	12	Complied
Property, Plant and Equipment	16	Complied
Employee Benefits	19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Complied
Borrowing Costs	23	Complied
Related Party Disclosure	24	Complied
Accounting and Reporting by Retirement Benefits Plans	26	N/A
Separate Financial Statements	27	Complied
Investment in Associates and Joint Ventures	28	Complied
Financial Reporting in Hyperinflationary Economies	29	N/A
Interest in Joint Ventures	31	N/A
Earnings Per Share	33	Complied
Interim Financial Reporting	34	Complied
Impairment of Assets	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	37	Complied
Intangible Assets	38	Complied
Investment Property	40	N/A
Agriculture	41	N/A

Note: N/A - Not Applicable

* Complied to the extent possible subject to compliance to Bangladesh Bank (Central Bank of Bangladesh) guidelines in these respects which are disclosed in note 2.01.01 to 2.01.15

** Out of 924 branches in Bangladesh only 43 branches are considered.

2.23 Risk Management

The possibility of losses, financial or otherwise is defined as risk. The risks are inherent in banking business in the context of recovery of credit, maintaining liquidity market and operational effect. It is the responsibility of the management to identify, measure and mitigate the risks. The risk management of the bank covers 7 (seven) core risk areas in the banking business and issued necessary guidelines as under to control and minimise loss: -

(a) Credit risk management;

(b) Foreign exchange risk management;

(c) Assets- Liability risk management;

(d) Money laundering prevention risk management;

(e) Internal control and compliance risk management;

(f) Information and communication technology risk management; and

(g) Environmental risk management.

Janata Bank PLC. has developed separate guidelines for each of above risk oriented areas to manage its own core risks. Details have been shown in separate report manual report on core risk management in JBPLC.

a) Credit Risk Management:

Credit risk is managed through a framework that sets out policies and procedures covering the measurement and

management of credit risk in JBPLC. All credit exposure limits are approved within a defined credit approval authority framework. Loans are the largest and most obvious source of credit risk. Credit risk cannot be fully eliminated; it can be minimized by taking proper management. We have implemented credit risk management policy to mitigate credit risk for maximizing interest income and achieving profit target as well. A high powerful committee is in place for monthly review, monitoring and supervision of risks associated with credit activities.

b) Foreign Exchange Risk Management:

Foreign exchange risk is the risk that a mismatch between the composition of asset and liabilities (in a particular foreign currency) may have an adverse effect on net cash flow and the value of the banks net equity due to movements in exchange rate. Foreign exchange risk is measured and monitored by the Treasury Department. A sound and clear policy for dealing room is stated in the Foreign Exchange Risk Management Guidelines of our bank. Front office, mid office and back office operations, dealing room limits, dealer's individual limit are maintained as per the guidelines to minimize the inherent risk in foreign exchange transactions.

c) Asset-Liability Risk Management:

ALM is a process to manage the composition and pricing of the assets, liabilities and off balance sheet items and aims to control bank's exposure to market risks, with the objective of optimizing net income and net equity value within the overall risk preferences of the bank. It has evolved in response to the problems of banks dealing in a wide range of diversified assets, liabilities and contingent liabilities in times of volatile interest rates and more generally a continuously changing economic environment. The main focus of asset-liability management is to matching of the liabilities and assets in terms of maturity, cost and yield rates. The maturity mismatches and disproportionate changes in the levels of assets and liabilities cause the risks. ALCO of our bank are in force to mitigate these types of risks.

d) Money Laundering Risk Management:

JBPLC treats the money laundering and terror financing issues as a vital part of its core risk management activities. Bank has formulated its own guidelines for prevention of money laundering approved by the Board of Directors in line with Anti Money Laundering Law and Bangladesh Bank guidelines. Money laundering risk is a national issue. KYC and transaction profile as well CTR & STR reporting is being followed in our bank to minimize money laundering risks.

e) Internal Control and Compliance Risk Management:

It is a process for assuring the achievement of an organization's objectives with operational effectiveness and efficiency, reliable financial reporting, compliance with laws, regulations and policies. Bank has a separate ICC Division headed by DMD to formulate and implementation of ICC policy to minimize internal control risk. The internal control team also reports to the audit committee/the board of directors at a regular internal.

f) Information and Communication Technology Risk Management:

The rapid development of information and communication technologies (ICTs) has effectively facilitated reorganizing a bank's business processes and streamlining the provision of its products and services in today's dynamic business environment. ICT provides competitive advantage often brings organizations numerous benefits including fast business transactions, increasing automation of business processes, improved customer service and provision of effective decision support in a timely manner. Janata Bank has adopted sufficient measures to minimize ICT risk. ICT policy guidelines includes software security policy, physical security policy, password policy, anti-virus policy, server security policy, IT assets administration and management policy, disaster management policy and system audit policy. Effective implementation of this policy will protect the safety and security of information technology system including assets and software used in the bank.

g) Environmental Risk Management:

Environmental Risk is the new concern in the banking arena. Bank authority is very much aware about this. In compliance with Bangladesh Bank's instructions and guidelines regarding environmental risk, all the activities of the bank are being carried on. Specially, to approve the credit proposal, Bank Credit Committee meticulously review the compliance status of the borrower regarding environmental requirement.

2.24 Related Party Disclosures

As per International Accounting Standards IAS-24: 'Related Party Disclosures', parties are considered to be related

if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The company carried out transactions in the ordinary course of business on an arm's length Basis at commercial rates with its related parties. Related party disclosures have been given in note no. 55.00.

2.25 Litigation

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The bank, however, provides adequate provisions as per guidelines of IAS 37 and Bangladesh Bank circulars have been given in note no. 40.00 to 43.00.

2.26 Written Off

Write off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus cancelled and removed from ("Written off") the bank's Balance Sheet. Recovery against debts written off is credited to provision or revenue considering the previous position of the loans.

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.27 Memorandum Items

The bank has maintained separate register to have control over memorandum items such as bills for collection, stock of travellers' cheques, savings certificates, wage earners bonds, written off loans and advances etc. for such transactions where the bank has only a business responsibility and no legal commitment. However, Bills for Collection is shown under contingent liabilities as per Bangladesh Bank's format of reporting.

2.28 Audit Committee Disclosures

As per policy directives and in compliance with the BRPD Circular No. 02, dated 11 February 2024, of Bangladesh Bank, the Audit Committee of the Board of Janata Bank PLC serves as a sub-committee of the Board of Directors. During the year 2025, the Committee was lastly reconstituted by the Board of Directors in its 866th meeting held on 02 December 2025 to ensure the highest level of professional skill and competence. The Committee currently comprises a Chairman and members selected from among the Directors. The Company Secretary acts as the Secretary of the Audit Committee.

During the year 2025, the Audit Committee of the Board conducted 15 (fifteen) meetings in which the following important issues were reviewed, discussed, and recommended along with others:

- Approved a revised Organizational Structure (Organogram) for the Internal Control & Compliance Division (ICCD) in line with Bangladesh Bank's guidelines, ensuring the Head of ICC reports directly to the Audit Committee of the Board (ACB) to safeguard audit independence.
- Addressed the significant provisioning shortfall of approximately Tk. 47,000 crore identified in the audit. The Committee supervised the request for "Forbearance/ Deferral" facilities from Bangladesh Bank and monitored a time-bound plan to reduce this deficit.
- Regularly reviewed the implementation of the Memorandum of Understanding (MOU) signed with Bangladesh Bank, focusing on improving the Net Interest Margin (NIM) and reducing reliance on high-cost call money borrowing.
- Monitored the activities of five specialized task forces headed by the Managing Director to recover loans from the Top-20 defaulting borrowers (representing 94% of total classified loans), with a focus on major groups like Beximco and Orion Power.
- Reviewed and addressed the "Adverse Opinion" initially proposed by statutory auditors for the 2025 financial statements, ensuring a transition to a "Matter of Emphasis" through transparent disclosure and regulatory compliance.
- Oversaw the preparation of the bank's Solo and Consolidated Financial Statements in strict accordance with IFRS 9 and IFRS 16, including the appointment of specialized firms for UAE operations.

- Reconciliation of Shadow Ledgers: Directed the adjustment of long-standing entries in Nostro accounts and inter-branch transactions, specifically addressing foreign currency clearing losses to ensure balance sheet integrity.
- Annual Audit Plan 2025: Approved a risk-based Annual Audit Plan for the Audit & Inspection Division, covering 60 high-risk/large-scale branches and specialized departments (Corporate, IT, and Foreign Exchange).
- Loan Documentation Check List (LDCL): Mandated the implementation of the LDCL for 1,863 serious irregularities, requiring branches to certify the legal validity of all mortgage and security documents.
- Reviewed investigative reports on significant fraud cases, including the Bairampur Branch (Tk. 5.81 crore), the JECI USA (Susmita Tabassum) embezzlement case, and irregularities at the Feni and Patuakhali branches, recommending strict disciplinary actions.
- Directed the implementation of technical barriers in the T24 Software to enforce the segregation of duties, preventing the same user from performing both "Input" and "Authorization" for file uploads.
- System Upgrades: Monitored the migration to T24 Release 22 (R-22) and the implementation of advanced security encryption protocols (HTTPS).
- Approved the deployment of SIEM (Security Information and Event Management) and XDR (Extended Detection and Response), and the establishment of a 24/7 Information Security Operation Center (ISOC).
- Password Policy Reform: Mandated an update to the system password policy, increasing requirements from 8 to 11 characters with enhanced complexity as per Bangladesh Bank guidelines.
- Recommended the appointment of M. M. Rahman & Co. and Anil Salam Idris & Co. as statutory auditors for the year 2025 following a rigorous evaluation of 39 eligible firms.
- Reviewed the comprehensive inspection of UAE operations, addressing a discrepancy of AED 22.77 million in Trans-guard cash holdings and ATM cash deposit mismatches.
- Appointed MABS & J Partners and Hussain Farhad & Co. to audit cash incentives and export subsidies to prevent fraudulent claims.
- Reviewed and recommended the Anti-Bribery and Corruption (ABC) Policy and the Anti-Financial Crime (AFC) Policy to align with national and international standards.
- Ensured 100% compliance with BFIU guidelines regarding NID/KYC verification and monitored the timely filing of Suspicious Transaction Reports (STRs).
- Oversaw the transfer of all dormant account balances older than 10 years to the Bangladesh Bank account as per the Bank Company Act, 1991.
- Supervised the project progress for the launch of the Janata Bank VISA Card, targeting a full roll-out by December 2025.
- Recommended the Ex-gratia payment for 2024 and ensured adequate provisioning for the Superannuation and Pension Funds based on actuarial valuations.
- Reviewed and recommended the Directors' Report to Shareholders for 2024 to ensure it accurately reflects the bank's performance and risk outlook.

2.29 Risk Management Committee Disclosure

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with the Bank Company Act 1991 (Amended up to date) and directives of BRPD Circular No.11, dated 27 October 2013 of Bangladesh Bank. Our risk management approach includes minimizing undue concentrations of exposure, limiting potential losses from stress events and ensuring the continued adequacy of all our financial resources. The committee plays a vital role in risk management of the bank. It has a long term plan to develop risk management culture in the bank.

The risk management committee comprises of 5 (five) members including chairman who are competent and professionally skilled and also the director of the board.

SL	Name	Status in Bank	Status in the Committee on 31 December-2025
1	Mr. Abdul Majid Sheikh	Director	Chairman
2	Mr. Badre Munir Firdaus	Director	Member
3	Dr. Md. Abdus Sabur	Director	Member
4	Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	Member
5	Mr. A.T.M. Mobarok Hossain Majumder	Company Secretary	Secretary

The committee has conducted 5 meetings in 2025. In those meetings several risk management issues have been discussed and appropriate decisions taken for risk management. Major issues in focus:

- Reviewed monthly Risk Management Reports, Comprehensive Risk Management Reports and recommendations of ERMC;
- Risk Appetite Statement for the year 2025;
- Implementation of Basel-III and monitoring the steps taken by bank for maintaining required capital under Basel-III;
- Counter Party Credit Rating to reduce risk;
- Plan for Recovery from any stressed conditions as per BB guidelines;
- Money Laundering and Terrorists Financing Prevention related issues like implementation of KYC policies, monitoring unusual/suspicious/cash transaction report etc.;
- Stress Testing Reports to assess the shock absorbing capacity i.e. resilience capacity of the bank;
- Risk Assessment and Resolution Report of Top-20 Borrowers of the bank;
- Evaluation of core risks guidelines;
- Review of credit concentration, Loan growth, ADR, large loan borrowers, Single Borrower exposure limits;
- Reducing concentration and increasing SME, retail and micro credit;
- Conditions and compliance of Memorandum of Understanding signed with Bangladesh Bank;
- Implementation of plan for capital and other important business indicators;
- Analysing ICAAP and risks covered under SRP;
- Analysing Effectiveness of Risk Management Functions;
- Review on Liquidity and Fund position;
- Recommended suggestion to the management to improve the comprehensive risk management rating, CAMELS rating, Core Risk rating, banks own credit rating etc.;
- Monitoring Recovery from NPL specially from Top-20 defaulters, NPL, special mention account, written-off loans and progress in the law suits;
- Analysed the core indicators of bank & prescribed corrective action to restore the bank's deteriorated condition under PCA Framework.
- Review on implementation and progress of decisions taken in BRMC meeting.

2.30 Credit rating of the bank

As per the BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements of Janata Bank PLC. dated 31 December 2024. The following ratings had been awarded:

Date of Declaration	Valid till	Rating Mode	Long Term	Short Term	Outlook
01-07-2024	30-06-2025	Government Support	AAA	ST-1	Stable
		Without Government Support	A1	ST-2	Stable
21-07-2025	30-06-2026	Government Support	AAA	ST-1	Stable
		Without Government Support	A3	ST-2	Stable

2.31 Implementation of BASEL III

Banks operating in Bangladesh are maintaining capital since 1996 on the basis of risk weighted assets in line with the Basel Committee on Banking Supervision (BCBS) capital framework published in 1988. Considering present complexity and diversity in the banking industry and to make the Bank's capital more risk-sensitive as well as to improve the banking sector's ability to absorb shocks arising from financial and economic stress, Bangladesh Bank provides revised regulatory capital framework "Risk Based Capital Adequacy for Banks" which is effective from 1 January 2009. Both the existing capital requirement rules on the basis of Risk Weighted Assets and revised Risk Based Capital Adequacy Framework for Banks as per Basel-II were followed simultaneously initially for one year. For the purpose of statutory compliance during the period of parallel run i.e. 2009, the computation of capital adequacy requirement under existing rules prevailed. On the other hand, revised Risk Based Capital Adequacy Framework as per Basel-II had been practiced by the Banks during 2009 so that Basel-II recommendation could effectively be adopted from 2010. From January 2010, Risk Based Capital Adequacy Framework as per Basel-II have been fully practiced by the Banks replacing the previous rules under Basel-I. Bangladesh Bank adopted "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III)" as per BRPD circular no. 18 dated 21 December 2014 replaced of "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-II)". This circular shall come into force with effect from January 01, 2015. These new global regulatory and supervisory standards mainly addressed the following areas:

1. Pillar-1:

a) Minimum Capital Requirement (MCR);
b) Assessment of total Regulatory Capital;
c) Calculation of total Risk Weighted Assets;
d) Calculation of Capital to Risk Weighted Assets Ratio (CRAR);
e) Raise the quality and level of capital to ensure banks are better able to absorb losses on both a going concern and a gone concern basis;
f) Increase the risk coverage of the capital framework;
g) Introduce Leverage Ratio (LR) to serve as a backstop to the risk-based capital measure;
h) Calculation of Liquidity Coverage Ratio (LCR) and
i) Calculation of Net Stable Funding Ratio (NSFR).

2. Pillar-2:

a) Raise the standards for the supervisory review process; and the main aspects of a rigorous SRP are as follows:

- Board and senior management oversight,
- Sound capital assessment,
- Comprehensive assessment of risks,
- Monitoring and reporting,
- Internal control review.

b) Preparation of ICAAP (Internal Capital Adequacy Assessment Process) documents for assessing its overall risk profile and a strategy for maintaining adequate capital.

c) SRP – SREP dialogue.

3. Pillar-3:

a) Market Discipline/Public disclosures etc.

The macro prudential aspects of Basel-III are largely enshrined in the capital buffers. Both the buffers i.e. the capital conservation buffer and the countercyclical buffer are intended to protect the banking sector from periods of excess credit growth.

i) Capital to Risk Weighted Assets Ratio (CRAR)*

The Capital Adequacy Ratio (CAR) has been newly defined as Capital to Risk Weighted Asset Ratio (CRAR)

which is calculated by taking eligible regulatory capital as numerator and total RWA as denominator.

$$\textbf{CRAR} = \frac{\text{Total Eligible Capital}}{\text{Credit RWA + Market RWA + Operational RWA}}$$

ii) Leverage Ratio*

In order to avoid building-up excessive on and off-balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced. The leverage ratio is intended to achieve the following objectives:

a) Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy.

b) Reinforce the risk based requirements with an easy to understand and a non-risk based measure.

A minimum Tier 1 leverage ratio of 3% is being prescribed both at solo and consolidated level.

The banks will maintain leverage ratio on quarterly basis. The calculation at the end of each calendar quarter will be submitted to BB showing the average of the month end leverage ratios based on the following definition of capital and total exposure.

$$\textbf{LR} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deductions)}}$$

iii) Liquidity Coverage Ratio (LCR)*

LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need for liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents, and unused credit facilities are also drawn down in various magnitudes. These runoffs are in addition to contractual outflows.

$$\textbf{LCR} = \frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}} \geq 100\%$$

iv) Net Stable Funding Ratio (NSFR)*

NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee. The NSFR aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that available stable funding (ASF) should be at least equal to required stable funding (RSF). ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability. RSF consists of assets and off-balance sheet items, also with percentage weights attached given the degree to which they are illiquid or "long-term" and therefore requires stable funding. The time horizon of the NSFR is one year. Like the LCR, the NSFR calculations assume a stressed environment.

$$\textbf{NSFR} = \frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}} \geq 100\%$$

The calculation of the NSFR requires two quantities to be defined:

A. available stable funding (ASF) and

B. required stable funding (RSF).

NSFR is met if ASF exceeds RSF, that is if ASF/RSF > 1 or 100%.

2.32 CSR

Bank authority is very much concern about responsibility to the society people. With industrialization, the impacts of business on society and the environment assumed an entirely new dimension. For this Corporate Social

Responsibility has become a criterion of socially lawful business Endeavour and the acceptance of it, is growing day by day. Countries of developed economy have taken the idea of ''Social Responsibility''. Being the largest state owned commercial bank in Bangladesh, Janata Bank PLC. has also realized its responsibilities to the society and contributed to the amelioration of the social life of the destitute people, infra-structure, environment etc. within the framework of Bangladesh Bank guidelines.

2.33 Fraud and Forgeries

Fraud Prevention Process

Based on DOS circular letter no. 17, dated 07 November 2012 issued by Bangladesh Bank, the following areas for self-assessment of Anti-Fraud Internal Controls are addressed by the Bank:

- Internal Control and Compliance (ICC);
- General Banking and Operation (GBO);
- Loans and Advances (LA); and
- Information and Communications Technology (ICT)

In addition to the above self-assessment, the following process followed by the management:

(i) Additional security devices are incorporated, not only within the bank premises but also in the instruments given to their numerous clients.

(ii) In recruiting key personnel who are to handle certain sensitive operations, it is essential that bank makes comprehensive efforts at conducting a proper background check on the status and nature of the employee in his or her neighborhood, as this would help them establish the probability of the employee engaging in fraudulent activities.

(iii) Regular need assessment to increase the ability of bank's staff in detecting fraud especially those related to cheques and money transfers. This can be achieved through a combination of internal and external modules of on the job training and off the job training exercises.

(iv) Continuously review the code of ethics and code of conduct to reduce the probable tendency for fraudulent behavior of the employees. It is believed that if employees are well motivated to the bank, the incidence of frauds will be reduced.

(v) Favorable financial awards and recognition should be given to employees who show dexterity in identifying and preventing fraud.

(vi) Top management must also strive to maintain a high degree of ethical standards in the performance of their duties, in view of the fiduciary nature of their functions. This is imperative as they are by law required to safeguard the assets of their banks.

(vii) The internal audit divisions of bank should not be seen as a dumping ground for non-performing staff. Staff deployed into this department should be sufficiently qualified, properly trained and adequately experienced in all facets of banking operation.

2.34 Internal Audit

Internal Audit Division as independent from the part of Management, is committed to standards of best professional practice on internal audit. The basic steps in the internal audit processes followed by the bank are stated below:

1) Audit Planning Process

The basic audit planning process consists of two phases: the assessment of business risk and the development of the annual plan. Assessing of business risk focuses on viz. (i) defining auditable units, (ii) defining the risk criteria, (iii) constructing the risk model and (iv) ranking the auditable units.

i) Defining Auditable units

Auditable units are defined as individual applications, business units, departments or offices each of these approaches either limits the scope of an audit project or broadens it beyond what can reasonably be managed.

ii) Defining the risk criteria

The model is based on operational risk, exposure and controls. Each area is broken down into sub-categories as follows:

- Operational risk (people, systems, process, contractual, reputational and political)
- Exposure (financial, regulatory and customer);
- Controls (people, process, information systems and reporting).

The controls categories are further broken down into the following sub-categories viz. people, process and information systems.

iii) Constructing the risk model

The risk assessment and audit planning methodology is a structured approach to a subjective process. The risk assessment and planning model is the product of value judgments.

iv) Ranking the auditable units

The risk profile spreadsheet computes a score for each auditable unit based on operational risk, exposure and control. This score is then converted into a ranking for each criterion as follows:

Operational Risk - high, medium, low

Exposure - high, medium, low

Control - high, medium, low

2) Developing Audit Programme

Once the annual plan is developed and approved, Audit Programme are developed for each audit to be undertaken. Audit Programme is to be reviewed prior to the start of each audit to determine if there have been any changes. The steps in developing an Audit Programme are: understand the operations, develop flowchart or narrative, review the process with the concerned staff and develop the Audit Programme.

3) Implementing the Annual Audit Plan

The department undertakes structured approach to accomplish the annual plan and the actual audit can be broken up into a number of stages stated below.

i) Preparation stage

At this stage, the team leader ensures that all the necessary requirements for the audit are prepared and available and preliminary reviews and information gathering is undertaken.

ii) Fieldwork

During the fieldwork the auditor gathers evidence in order to determine the status of operations and controls within a particular area. This evidence is the basis for the auditor's conclusions about a particular assignment.

iii) Documentation or working paper

The working papers are evidence in support of the audit findings and opinion.

iv) Audit Findings

Findings are pertinent statements of fact uncovered during the course of an audit and these are to be reported. The findings are reviewed by the Team leader and the Head of Audit prior to the final report being issued.

2.35 Reporting

The audit reports are submitted to the auditable units, senior management and to the Audit Committee of the Board. The audit reports contain findings which are of a critical nature and have a major impact on the organization. Other operational issues identified during the audit which are considered not to be of a material nature but are worth are reported through 'Management Report' to the Head of the Department/Office and Head of the area being audited.

2.36 Follow-up

Along with compliance functioning the internal audit people employ close follow up to ensure that appropriate and timely action has been taken on audit findings and recommendations. Internal Audit Department reports to the Audit Committee on the current status of outstanding findings and what action is being taken to resolve the issues.

2.37 External Audit

Internal audit uses the external audit reports and ensures that any issues raised by the external auditor have been followed up by management and whether corrective action has been taken in a timely manner.

2.38 Comparative Information

Presentation of Financial Statements, comparative information in respect of the previous year have been presented in all numerical information in the financial statements and the narrative and descriptive information where, it is relevant for understanding of the current year's financial statements. The comparative figure for amortization of intangible assets has been taken off from the profit and loss account and shown in the statement of changes in Equity against the corresponding amount in the current year's financial statement.

2.39 Reporting Period

These financial statements of the bank and its subsidiaries cover one calendar year from 01 January 2025 to 31 December 2025 and is followed consistently.

2.40 Approval of Financial Statement

The financial statements are approved by the board of directors on 30 April 2025.

2.41 Earnings per Share

2.41.01 Basic Earnings per Share

Basic earnings per share (EPS) has been computed by dividing the profit after tax by the weighted average number of ordinary shares outstanding as at 31 December 2025 as per International Accounting Standards (IAS)-33: 'Earnings per Share' which has been shown on the face of profit and loss account, and the computation of EPS is stated in Note 45.

2.41.02 Diluted Earnings per Share

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

2.42 Events after Reporting Period

Events after the reporting period that provide additional information about the company's position at the Balance Sheet date are reflected in the financial statements in note no. 47.00 as per International Accounting Standards IAS-10: 'Events after the Reporting Period'.

2.43 Verification of DVS

As per BRPD circular letter no. 4 dated 04 January 2021 Banks are required to preserve the updated statutory audit report of the clients in loan file during approval/renewal of the facilities and as per BRPD circular letter no. 35 dated 06 July 2021, the statutory audit report and Financial Statements needs to be verified through the Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB). Financial Reporting Council (FRC) vide its letter no 178/FRC/APR/2021/27(23) dated 07 December 2021 has instructed to disclose the percentage (%) of the loan file covered under the compliance of these BRPD Circular in the financial statements of the Bank. The Bank entered in a MOU with ICAB for verification through DVS on July 29, 2021. The bank got the master access on the DVS during the year 2022. After getting the master access the bank has started to implement the compliance accordingly.

2.44 Operating Environment

The Bank's operating environment during the year ended 2025 were impacted by a number of major global geopolitical events and conflict, volatile fuel and commodity prices, unpredictable foreign exchange and interest rate etc. Most of these events also had significant impact on the local economic environment affecting the Bank's operations. From time to time, the Government of Bangladesh and the local Central Bank (Bangladesh Bank) has issued various directives to manage impacts from these events which the Bank has followed. Management on regular basis review and monitor the global and country specific macro-economic situation and factor these issues into the decision making process.

2.45

Standards, interpretations of and amendments to the IFRSs that effective from subsequent period the following new standards and amendments to standards are effective for the annual reporting periods beginning on or after 1 January 2025 and earlier application is permitted, but the Bank has not early adopted:

- IFRS 18 Presentation and Disclosure in Financial Statements.
- IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information
- IFRS S2 Climate-related Disclosures
- Disclosure of Accounting Policies (Amendments to IAS 1 and IFRS Practice Statement 2).
- Definition of Accounting Estimates (Amendments to IAS 8).
- Deferred Tax related to Assets and Liabilities arising from a Single Transaction (Amendments to IAS 12).
- Lease liability in a Sale and Leaseback (Amendments to IFRS 16).
- Classification of Liabilities as Current or Non-current (Amendments to IAS 1).

Based on initial assessment management has concluded that none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

2.46 General

a) Figures have been rounded off to the nearest taka.

b) Prior Year's figures have been shown for comparison purposes and rearranged wherever necessary to conform to current year's presentation.

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
3.00	**Cash**					
	Cash In Hand (including foreign currencies)	3.01	9,379,801,290	9,984,569,327	9,348,958,227	9,974,624,943
	Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)	3.02	75,223,961,981	51,739,823,444	75,223,961,981	51,739,823,444
			84,603,763,271	**61,724,392,771**	**84,572,920,208**	**61,714,448,387**
3.01	**Cash in Hand (including foreign currencies)**					
	Local currency		9,342,231,182	9,972,152,457	9,342,231,182	9,972,152,457
	Foreign currencies		37,570,108	12,416,870	6,727,045	2,472,486
			9,379,801,290	**9,984,569,327**	**9,348,958,227**	**9,974,624,943**
3.02	**Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)**					
	Bangladesh Bank					
	In local currency		50,094,401,404	41,602,821,432	50,094,401,404	41,602,821,432
	In foreign currencies (clearing account)	3.02.01	22,789,555,398	7,623,203,546	22,789,555,398	7,623,203,546
			72,883,956,802	**49,226,024,978**	**72,883,956,802**	**49,226,024,978**
	Sonali Bank PLC. (as an agent of Bangladesh Bank)-in local currency		2,340,005,179	2,513,798,466	2,340,005,179	2,513,798,466
			75,223,961,981	**51,739,823,444**	**75,223,961,981**	**51,739,823,444**

3.02.01 Balance with Bangladesh Bank in Foreign Currencies (Clearing Accounts)

Currencies	Amount in 2025	Exchange Rate (Average at BDT)				
USD	185,934,037	122.20	22,721,139,349	7,504,874,727	22,721,139,349	7,504,874,727
GBP	153,987	166.77	25,680,364	23,433,410	25,680,364	23,433,410
EURO	292,770	145.97	42,735,685	94,895,409	42,735,685	94,895,409
			22,789,555,398	**7,623,203,546**	**22,789,555,398**	**7,623,203,546**

3.03 Disclosures Regarding Maintenance of CRR & SLR

3.03.01 Cash Reserve Requirement (CRR)

As per Monetary Policy Department (MPD) circular No. 01 dated 04 March 2025 of Bangladesh Bank, all scheduled Banks are required to maintain a CRR minimum 4% on bi-weekly average basis of the average total demand and time liabilities of two months prior to current month (i.e. CRR of December 2025 will be based on weekly average balance of October 2025 as per Banking Regulation and Policy Department (BRPD) circular no. 12 dated 06 September 1998) and minimum 3.00% on daily basis. However, Janata Bank PLC. has been maintaining its CRR according to policy.

Average demand and time liabilities	1,209,465,181,000	1,078,903,891,000
	1,209,465,181,000	**1,078,903,891,000**
Required reserve (4% or 3.0% of average demand and time liabilities on bi-weekly or daily basis)	48,378,607,240	43,156,155,640
Actual reserve held with Bangladesh Bank*	50,357,509,265	44,418,208,840
Surplus/(shortfall)	**1,978,902,025**	**1,262,053,200**

* As per statements of Bangladesh Bank

* TK. 3,67,20,000.00 kept lien against Bangladesh Bank TT discounting facilities.

3.03.02 Statutory Liquidity Ratio (SLR)

As per MPD circular No. 02 dated 10 December 2013 and Department of Off-Site Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank, all scheduled Banks are required to maintain a SLR minimum 13% on daily basis based on weekly average demand and time liabilities of two months prior to current month (i.e. SLR of December 2025 will be based on weekly average balance of October 2025) against which, Janata Bank PLC. has maintained the SLR more than 13% as shown in the Balance Sheet in the following:

Average demand and time liabilities		1,209,465,181,000	1,078,903,891,000
		1,209,465,181,000	**1,078,903,891,000**
Required reserve (13% of average demand and time liabilities)		157,230,473,530	140,257,505,830
Actual reserve held as SLR	3.03.02.01	199,923,872,637	147,646,504,373
Surplus		**42,693,399,107**	**7,388,998,543**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
3.03.02.01	**Actual Reserve Held as SLR**					
	Cash in hand				8,183,015,818	9,176,766,225
	Excess of CRR	3.03.01			1,978,902,025	1,262,053,200
	Balance with agent of Bangladesh Bank (Sonali Bank PLC.) as per statement				2,340,005,179	2,513,798,466
	Unencumbered approved securities (HTM)	6.01.03.01			115,786,485,747	91,111,269,368
	Unencumbered approved securities (HFT)	6.01.03.02			66,897,534,114	36,934,217,360
	Other eligible securities	6.01.03.03			72,424,086,754	74,054,556,754
	Encumbered securities against ALS from BB (Repo)	11.01			(67,686,157,000)	(67,406,157,000)
					199,923,872,637	**147,646,504,373**
4.00	**Balance with Other Banks and Financial Institutions**					
	In Bangladesh	4.01	24,647,891,520	26,653,961,398	24,647,891,520	26,653,961,398
	Outside Bangladesh	4.02	55,295,607,809	45,240,657,308	55,082,784,132	45,044,873,192
			79,943,499,329	**71,894,618,706**	**79,730,675,652**	**71,698,834,590**
4.01	**Balance in Bangladesh**					
	Current deposits	4.01.01	2,716,562,823	471,632,700	2,716,562,823	471,632,700
	Short term deposits	4.01.02	392,945	392,945	392,945	392,945
	Fixed deposits	4.01.03	21,930,935,752	26,181,935,753	21,930,935,752	26,181,935,753
			24,647,891,520	**26,653,961,398**	**24,647,891,520**	**26,653,961,398**
4.01.01	**Current Deposits**					
	Banks					
	Q-cash settlement account		204,102,174	62,687,488	204,102,174	62,687,488
	NPSB Settlement account		2,512,460,649	408,945,212	2,512,460,649	408,945,212
			2,716,562,823	**471,632,700**	**2,716,562,823**	**471,632,700**
	Non-bank Financial Institutions		-	-	-	-
			2,716,562,823	**471,632,700**	**2,716,562,823**	**471,632,700**
4.01.02	**Short Term Deposits**					
	Banks					
	Eastern Bank PLC.		42,843	42,843	42,843	42,843
	Dhaka Bank PLC.		98,087	98,087	98,087	98,087
	National Bank PLC.		32,742	32,742	32,742	32,742
	Dutch Bangla Bank PLC.		56,102	56,102	56,102	56,102
	Uttara Bank PLC.		73,321	73,321	73,321	73,321
	Social Islami Bank PLC.		60,658	60,658	60,658	60,658
	ICB Islamic Bank PLC.		29,192	29,192	29,192	29,192
			392,945	**392,945**	**392,945**	**392,945**
	Non-bank Financial Institutions		-	-	-	-
			392,945	**392,945**	**392,945**	**392,945**
4.01.03	**Fixed Deposits**					
	Banks					
	Investment Corporation of Bangladesh (ICB)		6,800,000,000	6,800,000,000	6,800,000,000	6,800,000,000
	Padma Bank PLC.		1,900,000,000	1,900,000,000	1,900,000,000	1,900,000,000
	Union Bank PLC.		1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
	National Bank PLC.		5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
	Rajshahi Krishi Unnayan Bank		-	4,000,000,000	-	4,000,000,000
	ICB Islamic Bank PLC.		142,935,752	142,935,753	142,935,752	142,935,753
	Islami Bank Bangladesh PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
			16,342,935,752	**20,342,935,753**	**16,342,935,752**	**20,342,935,753**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Non-bank Financial Institutions					
	People's Leasing and Financial Services Limited		380,000,000	380,000,000	380,000,000	380,000,000
	Industrial & Infrastructure Development Finance Company PLC.		200,000,000	200,000,000	200,000,000	200,000,000
	Bangladesh Finance Limited (Former BD Finance)		550,000,000	550,000,000	550,000,000	550,000,000
	Bay Leasing & Investment Limited		100,000,000	100,000,000	100,000,000	100,000,000
	Fareast Finance & Investment Limited		400,000,000	400,000,000	400,000,000	400,000,000
	International Leasing and Financial Services Limited		350,000,000	350,000,000	350,000,000	350,000,000
	Uttara Finance and Investments Limited		450,000,000	700,000,000	450,000,000	700,000,000
	LankaBangla Finance PLC.		200,000,000	200,000,000	200,000,000	200,000,000
	Premier Leasing & Finance Limited		620,000,000	620,000,000	620,000,000	620,000,000
	Union Capital Limited		224,000,000	224,000,000	224,000,000	224,000,000
	Aviva Finance Limited		550,000,000	550,000,000	550,000,000	550,000,000
	Phoenix Finance Limited		500,000,000	500,000,000	500,000,000	500,000,000
	National Finance Limited		100,000,000	100,000,000	100,000,000	100,000,000
	FAS Finance & Investment Limited		340,000,000	340,000,000	340,000,000	340,000,000
	GSP Finance Company (Bangladesh) Limited		200,000,000	200,000,000	200,000,000	200,000,000
	Meridian Finance Limited		199,000,000	200,000,000	199,000,000	200,000,000
	First Finance Limited		225,000,000	225,000,000	225,000,000	225,000,000
			5,588,000,000	**5,839,000,000**	**5,588,000,000**	**5,839,000,000**
			21,930,935,752	**26,181,935,753**	**21,930,935,752**	**26,181,935,753**
4.02	**Balance outside Bangladesh**					
	Debit balance with NOSTRO Accounts					
1	Wells Fargo Bank N. A.		-	232,050,757	-	232,050,757
2	Standard Chartered Bank, Kolkata		149,979,024	98,595,044	149,979,024	98,595,044
3	A.B. Bank PLC., Mumbai		125,873,911	149,071,644	125,873,911	149,071,644
4	Bhutan National Bank		25,231,570	4,315,735	25,231,570	4,315,735
5	Rastriya Banijya Bank		10,783,922	8,155,652	10,783,922	8,155,652
6	Sonali Bank PLC., Kolkata		19,718,132	5,756,256	19,718,132	5,756,256
7	Peoples Bank, Colombo		3,239,106	3,167,539	3,239,106	3,167,539
8	ICICI Bank LTD., Mumbai		96,604,962	126,949,697	96,604,962	126,949,697
9	AMEX Bank LTD., Kolkata		149,493,047	146,190,010	149,493,047	146,190,010
10	Citi Bank, NY		3,315,029,086	2,981,925,387	3,315,029,086	2,981,925,387
11	Union Bank of Switzerland		175,807,435	53,313,187	175,807,435	53,313,187
12	Banka-Intesa SPA, Italy		-	14,233,627	-	14,233,627
13	Standard Chartered GMBH Frankfurt		1,750,683,729	915,800,347	1,750,683,729	915,800,347
14	Standard Chartered Bank, NY		2,623,141,302	1,168,938,296	2,623,141,302	1,168,938,296
15	Commerzbank Frankfurt		6,522,878	286,459,443	6,522,878	286,459,443
16	Punjab National Bank, Kolkata, India		39,799,016	55,625,869	39,799,016	55,625,869
17	Janata Bank PLC., Abu Dhabi (A/C-1)		5,467	5,467	5,467	5,467
18	Habib American Bank N.Y.		1,472,927,033	16,138,354	1,472,927,033	16,138,354
19	Janata Bank PLC., Abu Dhabi (A/C-2)		108,406,521	1,159,349,033	108,406,521	1,159,349,033
20	Habib Metropolitan Bank, Pakistan		70,124,129	45,872,587	70,124,129	45,872,587
21	Standard Chartered Bank, Tokyo		81,160,624	7,793,455	81,160,624	7,793,455
22	ICICI Bank LTD. (USD), Hong Kong		96,026,285	49,352,649	96,026,285	49,352,649
23	HDFC Bank, Mumbai		17,326,919	81,773,553	17,326,919	81,773,553
24	Alpha Bank A.E. Athens, Greece		1,384,950	397,598	1,384,950	397,598
25	Mashreq Bank, New York		136,098,216	40,848,220	136,098,216	40,848,220
26	Zhejiang Chouzhou Commercial Bank (USD)		86,686,760	33,001,128	86,686,760	33,001,128
27	Standard Chartered Bank-London-GBP		-	109,009,317	-	109,009,317
28	Zheijiang Chouzhou Bnk RMB/CNY		20,005,865	62,654,506	20,005,865	62,654,506
29	Standard Chartered Bank, UAE		452,328,257	931,873,348	452,328,257	931,873,348
			11,034,388,146	**8,788,617,705**	**11,034,388,146**	**8,788,617,705**
	(i) UAE central bank		3,672,055,800	4,965,508,880	3,672,055,800	4,965,508,880
	(ii) UAE other banks		40,309,161,600	31,262,007,600	40,309,161,600	31,262,007,600

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
(iii) Italy other banks		212,823,677	195,784,116	-	-
(iv) Emirates NBD Bank Visa Settlement account (UAE)*		33,671,386	28,739,007	33,671,386	28,739,007
(v) AANI core pool account (UAE)		33,507,200	-	33,507,200	-
		44,261,219,663	**36,452,039,603**	**44,048,395,986**	**36,256,255,487**
		55,295,607,809	**45,240,657,308**	**55,082,784,132**	**45,044,873,192**

* The Emirates NBD Bank Visa Settlement account (UAE), previously shown under current deposits in Bangladesh for 2024, has now been rearranged.

4.02.01 Balance outside Bangladesh in Foreign Currencies (currency wise)

Currencies	Amount in Foreign Currencies (2025)	Exchange Rate (Avg at BDT)				
ACU Dollar	5,795,202	122.20	708,173,738	725,473,587	708,173,738	725,473,587
Swiss Frank (CHF)	1,130,361	155.53	175,807,435	53,313,187	175,807,435	53,313,187
CNY	1,163,348	17.20	20,005,865	62,654,506	20,005,865	62,654,506
EURO	12,047,664	145.97	1,758,591,557	1,216,891,015	1,758,591,557	1,216,891,015
Great Britain Pound (GBP)	33	166.77	5,567	109,014,783	5,567	109,014,783
Japanese Yen	102,989,181	0.79	81,160,624	7,793,455	81,160,624	7,793,455
Dirham	13,499,435	33.51	452,328,257	931,873,348	452,328,257	931,873,348
US Dollar	64,143,332	122.20	7,838,315,103	5,681,603,824	7,838,315,103	5,681,603,824
			11,034,388,146	**8,788,617,705**	**11,034,388,146**	**8,788,617,705**
Dirham (UAE Central Bank)	109,590,052	33.51	3,672,055,800	4,965,508,880	3,672,055,800	4,965,508,880
Dirham (UAE Other Banks)	1,205,004,900	33.51	40,376,340,186	31,290,746,607	40,376,340,186	31,290,746,607
EURO (JEC, Italy)	1,458,001	145.97	212,823,677	195,784,116	-	-
			44,261,219,663	**36,452,039,603**	**44,048,395,986**	**36,256,255,487**
			55,295,607,809	**45,240,657,308**	**55,082,784,132**	**45,044,873,192**

4.03 Maturity Grouping of Balance with Other Banks and Financial Institutions

On demand	63,749,739,900	57,316,898,838	63,749,739,900	57,316,898,838
Not more than one month	-	-	-	-
More than 1 months but less than 3 months	-	-	-	-
More than 3 months but less than 1 year	-	-	-	-
More than 1 year but less than 5 years	-	-	-	-
More than 5 years	16,193,759,429	14,577,719,868	15,980,935,752	14,381,935,752
	79,943,499,329	**71,894,618,706**	**79,730,675,652**	**71,698,834,590**

4.04 Required Provision for Balance with Other Banks and Financial Institutions

Required provision for Balance with Other Banks and Financial Institutions	15,482,335,752	16,882,300,000	15,482,335,752	16,882,300,000
Forbearance from Bangladesh Bank (BB)	(15,102,335,752)	(16,502,300,000)	(15,102,335,752)	(16,502,300,000)
Total maintainable provision as per BB instructions	**380,000,000**	**380,000,000**	**380,000,000**	**380,000,000**
Provision maintained 13.09	380,000,000	380,000,000	380,000,000	380,000,000
Provision excess/(shortfall)	-	-	-	-

Janata Bank PLC. has calculated the required provision against Balance with Other Banks and Financial Institutions as per forbearance letter vide: BSD-2(Wing-1)/ 2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

5.00 Money at Call and Short Notice

In Bangladesh	5.01	2,720,555,555	2,725,055,555	2,720,555,555	2,725,055,555
Outside Bangladesh	5.02	-	-	-	-
		2,720,555,555	**2,725,055,555**	**2,720,555,555**	**2,725,055,555**

5.01 In Bangladesh

Banks				
ICB Islamic Bank PLC.	92,355,555	92,355,555	92,355,555	92,355,555
Global Islami Bank PLC.	690,000,000	690,000,000	690,000,000	690,000,000
First Secutity Islami Bank PLC.	1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
	2,282,355,555	**2,282,355,555**	**2,282,355,555**	**2,282,355,555**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Non-bank Financial Institutions					
	Peoples Leasing & Financial Service Limited		160,000,000	160,000,000	160,000,000	160,000,000
	International Leasing and Financial Services Limited		259,900,000	259,900,000	259,900,000	259,900,000
	First Finance Limited		18,300,000	22,800,000	18,300,000	22,800,000
			438,200,000	**442,700,000**	**438,200,000**	**442,700,000**
			2,720,555,555	**2,725,055,555**	**2,720,555,555**	**2,725,055,555**
5.02	**Outside Bangladesh**		-	-	-	-
5.03	**Required Provision for Money at Call and Short Notice**					
	Required provision for money at call and short notice		2,720,600,000	1,225,100,000	2,720,600,000	1,225,100,000
	Forbearance from Bangladesh Bank (BB)		(2,175,300,000)	(679,800,000)	(2,175,300,000)	(679,800,000)
	Total maintainable provision as per BB instructions		**545,300,000**	**545,300,000**	**545,300,000**	**545,300,000**
	Provision maintained	13.10	545,300,000	545,300,000	545,300,000	545,300,000
	Provision excess/(shortfall)		-	-	-	-
	Janata Bank PLC. has maintained provision against Money at Call and Short Notice as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.					
6.00	**Investments**					
	Government securities	6.01	255,147,973,715	202,335,106,656	255,147,973,715	202,335,106,656
	Other investments	6.02	43,601,661,450	45,317,641,243	38,575,492,332	40,448,401,400
			298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**
6.01	**Government Securities**					
	Treasury bills - primary	6.01.01	22,321,971,801	24,409,346,501	22,321,971,801	24,409,346,501
	Government notes/bonds/other securities	6.01.02	232,786,134,814	177,690,696,981	232,786,134,814	177,690,696,981
	Prize bond		39,867,100	31,707,900	39,867,100	31,707,900
	Reverse-repo	6.05	-	203,355,274	-	203,355,274
			255,147,973,715	**202,335,106,656**	**255,147,973,715**	**202,335,106,656**
6.01.01	**Treasury Bills- Primary**					
	91 days Treasury bills		5,438,882,289	9,419,169,691	5,438,882,289	9,419,169,691
	182 days Treasury bills		8,090,187,994	3,433,997,885	8,090,187,994	3,433,997,885
	364 days Treasury bills		8,792,901,518	11,556,178,925	8,792,901,518	11,556,178,925
			22,321,971,801	**24,409,346,501**	**22,321,971,801**	**24,409,346,501**
6.01.02	**Government Notes/ Bonds/ Other Securities**					
	2 years Bangladesh Govt. Treasury Bond		18,594,298,011	8,823,391,316	18,594,298,011	8,823,391,316
	3 years Bangladesh Govt. Treasury Bond		3,265,938,250	998,844,000	3,265,938,250	998,844,000
	5 years Bangladesh Govt. Treasury Bond		40,730,697,457	12,384,743,187	40,730,697,457	12,384,743,187
	10 years Bangladesh Govt. Treasury Bond		52,387,584,100	42,796,339,372	52,387,584,100	42,796,339,372
	15 years Bangladesh Govt. Treasury Bond		25,990,396,538	21,185,213,926	25,990,396,538	21,185,213,926
	20 years Bangladesh Govt. Treasury Bond		19,393,133,704	17,447,608,426	19,393,133,704	17,447,608,426
	Bangladesh Govt. Special Purpose Bond		65,706,157,000	65,706,157,000	65,706,157,000	65,706,157,000
	Investment Corporation of Bangladesh (ICB)		1,027,709,754	1,027,709,754	1,027,709,754	1,027,709,754
	Government Investment Sukuk 4.69% Bond		375,920,000	2,006,390,000	375,920,000	2,006,390,000
	Orion Infrastructure Bond 5.00% Bond		3,836,800,000	3,836,800,000	3,836,800,000	3,836,800,000
	Orion Infrastructure Bond 0.00% Bond		1,477,500,000	1,477,500,000	1,477,500,000	1,477,500,000
			232,786,134,814	**177,690,696,981**	**232,786,134,814**	**177,690,696,981**
	Total (T-bill,T-bond,Government Notes and Other securities)		**255,108,106,615**	**202,100,043,482**	**255,108,106,615**	**202,100,043,482**
6.01.03	**Investment in Government securities categorised as per Bangladesh Bank's DOS circular No. 05 dated 26 May 2008 and DOS circular No. 05 dated 28 January 2009**					
6.01.03.01	**Held to Maturity (HTM)**					
	Bonds					
	2 years Bangladesh Govt. Treasury Bond		1,400,483	-	1,400,483	-
	5 years Bangladesh Govt. Treasury Bond		29,708,861,726	11,307,424,222	29,708,861,726	11,307,424,222
	10 years Bangladesh Govt. Treasury Bond		41,669,286,966	42,002,306,183	41,669,286,966	42,002,306,183
	15 years Bangladesh Govt. Treasury Bond		25,556,088,247	21,124,174,156	25,556,088,247	21,124,174,156

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	20 years Bangladesh Govt. Treasury Bond		18,850,848,325	16,677,364,807	18,850,848,325	16,677,364,807
			115,786,485,747	**91,111,269,368**	**115,786,485,747**	**91,111,269,368**
	Total HTM		**115,786,485,747**	**91,111,269,368**	**115,786,485,747**	**91,111,269,368**
6.01.03.02	**Held for Trading (HFT)**					
	Treasury Bills					
	91 days Treasury Bill		5,438,882,289	9,419,169,691	5,438,882,289	9,419,169,691
	182 days Treasury Bill		8,090,187,994	3,433,997,885	8,090,187,994	3,433,997,885
	364 days Treasury Bill		8,792,901,518	11,556,178,925	8,792,901,518	11,556,178,925
			22,321,971,801	**24,409,346,501**	**22,321,971,801**	**24,409,346,501**
	Bonds					
	2 years Bangladesh Govt. Treasury Bond		18,592,897,528	8,823,391,316	18,592,897,528	8,823,391,316
	3 years Bangladesh Govt. Treasury Bond		3,265,938,250	998,844,000	3,265,938,250	998,844,000
	5 years Bangladesh Govt. Treasury Bond		11,021,835,731	1,077,318,965	11,021,835,731	1,077,318,965
	10 years Bangladesh Govt. Treasury Bond		10,718,297,134	794,033,189	10,718,297,134	794,033,189
	15 years Bangladesh Govt. Treasury Bond		434,308,291	61,039,770	434,308,291	61,039,770
	20 years Bangladesh Govt. Treasury Bond		542,285,379	770,243,619	542,285,379	770,243,619
			44,575,562,313	**12,524,870,859**	**44,575,562,313**	**12,524,870,859**
	Total HFT		**66,897,534,114**	**36,934,217,360**	**66,897,534,114**	**36,934,217,360**
6.01.03.03	**Other Eligible Securities**					
	Bangladesh Govt. Special Purpose Bond		65,706,157,000	65,706,157,000	65,706,157,000	65,706,157,000
	Investment Corporation of Bangladesh (ICB)		1,027,709,754	1,027,709,754	1,027,709,754	1,027,709,754
	Government Investment Sukuk 4.69% Bond		375,920,000	2,006,390,000	375,920,000	2,006,390,000
	Orion Infrastructure Bond 5.00% Bond		3,836,800,000	3,836,800,000	3,836,800,000	3,836,800,000
	Orion Infrastructure Bond 0.00% Bond		1,477,500,000	1,477,500,000	1,477,500,000	1,477,500,000
			72,424,086,754	**74,054,556,754**	**72,424,086,754**	**74,054,556,754**
	Grand Total (HTM, HFT and Other eligible securities)		**255,108,106,615**	**202,100,043,482**	**255,108,106,615**	**202,100,043,482**
6.02	**Other Investments**					
	Corporate bond	6.02.01	15,662,425,943	20,504,925,943	15,662,425,943	20,504,925,943
	Ordinary shares (quoted and unquoted)	6.02.02	21,783,984,002	18,663,037,732	16,800,656,202	13,831,065,270
	Preference share	6.02.03	6,107,500,001	6,107,500,001	6,107,500,001	6,107,500,001
	Debentures	48.00	4,910,186	4,910,186	4,910,186	4,910,186
	Financial assets available for sale		28,244,368	24,486,546	-	-
	Financial assets held to maturity		14,596,950	12,780,835	-	-
			43,601,661,450	**45,317,641,243**	**38,575,492,332**	**40,448,401,400**
6.02.01	**Corporate Bond**					
	Prime Bank Subordinated Bond		-	300,000,000	-	300,000,000
	Dhaka Bank Subordinated Bond		-	200,000,000	-	200,000,000
	Trust Bank Subordinated Bond		-	300,000,000	-	300,000,000
	Standard Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	Eastern Bank Subordinate Bond		100,000,000	200,000,000	100,000,000	200,000,000
	AB Bank Subordinate Bond		850,000,000	1,000,000,000	850,000,000	1,000,000,000
	One Bank Subordinate Bond		1,200,000,000	1,500,000,000	1,200,000,000	1,500,000,000
	IFIC Bank Subordinate Bond		1,400,000,000	1,800,000,000	1,400,000,000	1,800,000,000
	Southeast Bank Subordinate Bond		900,000,000	1,400,000,000	900,000,000	1,400,000,000
	Exim Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	The City Bank Subordinate Bond		2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
	Pubali Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	First Security Islami Bank Subordinate Bond		200,000,000	400,000,000	200,000,000	400,000,000
	Rupali Bank Subordinate Bond		-	400,000,000	-	400,000,000
	Mercantile Bank Subordinate Bond		-	200,000,000	-	200,000,000
	Jamuna Bank Subordinate Bond		1,350,000,000	1,880,000,000	1,350,000,000	1,880,000,000
	Padma Bank Subordinate Bond		450,000,000	450,000,000	450,000,000	450,000,000
	Dutch Bangla Bank Subordinate Bond		-	200,000,000	-	200,000,000

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	NRBC Bank Subordinate Bond		1,200,000,000	1,600,000,000	1,200,000,000	1,600,000,000
	Meghna Bank Subordinate Bond		550,000,000	750,000,000	550,000,000	750,000,000
	First Security Islami Bank Perpetual Bond		2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
	Investment Corporation of Bangladesh (ICB)		2,699,925,943	2,699,925,943	2,699,925,943	2,699,925,943
	Ashuganj Power Station Company Ltd. (APSCL)		162,500,000	325,000,000	162,500,000	325,000,000
			15,662,425,943	**20,504,925,943**	**15,662,425,943**	**20,504,925,943**

		2025	
		Long Term	Short Term
	Standard Bank Subordinate Bond	AA+	ST-2
	Eastern Bank Subordinate Bond	AAA	ST-1
	AB Bank Subordinate Bond	A+	ST-2
	One Bank Subordinate Bond	AA	ST-2
	IFIC Bank Subordinate Bond	AA	ST-2
	Southeast Bank Subordinate Bond	AA	ST-2
	Exim Bank Subordinate Bond	AA	ST-2
	The City Bank Subordinate Bond	AA1	ST-1
	Pubali Bank Subordinate Bond	AAA	ST-1
	First Security Islami Bank Subordinate Bond	A+	ST-2
	Jamuna Bank Subordinate Bond	AA1	ST-1
	Padma Bank Subordinate Bond	B+	ST-5
	NRBC Bank Subordinate Bond	AA-	ST-2
	Meghna Bank Subordinate Bond	AA	ST-2
	First Security Islami Bank Perpetual Bond	A+	ST-2
	Investment Corporation of Bangladesh (ICB)	AAA	ST-1
	Ashuganj Power Station Company Ltd. (APSCL)	AA	ST-2

6.02.02	**Ordinary Shares**					
	Quoted- fully paid-up ordinary shares	6.02.02.01	17,475,626,407	14,353,833,637	12,492,298,607	9,521,861,175
	Unquoted- fully paid-up ordinary shares	6.02.02.02	4,308,357,595	4,309,204,095	4,308,357,595	4,309,204,095
			21,783,984,002	**18,663,037,732**	**16,800,656,202**	**13,831,065,270**
6.02.02.01	**Quoted- fully paid-up ordinary shares**	49(a)				
	Quoted share*		15,888,931,531	12,765,383,305	10,905,603,731	7,933,410,843
	Quoted share (Special Fund)		1,586,694,876	1,588,450,332	1,586,694,876	1,588,450,332
			17,475,626,407	**14,353,833,637**	**12,492,298,607**	**9,521,861,175**

* In accordance with Bangladesh Bank letter no. DOS(RMMCMS)1154/33/2025-6287, dated - 20 October 2025, quoted shares are recorded at cost price for 2025, whereas they were previously measured at market price in 2024. Accordingly, Note 49(a) presents quoted shares at both cost and market price for 2025.

6.02.02.02	**Unquoted- fully paid-up ordinary shares**	49(b)				
	Unquoted share		4,308,357,595	4,309,204,095	4,308,357,595	4,309,204,095
			4,308,357,595	**4,309,204,095**	**4,308,357,595**	**4,309,204,095**
6.02.03	**Preference Shares**	49(c)				
	Convertible preference share		3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
	Non-Convertible preference share		3,107,500,001	3,107,500,001	3,107,500,001	3,107,500,001
			6,107,500,001	**6,107,500,001**	**6,107,500,001**	**6,107,500,001**
6.03	**Categorised as Statutory and Non-statutory Investment**					
	Statutory investment portfolio	6.03.01	255,108,106,615	202,303,398,756	255,108,106,615	202,303,398,756
	Non-statutory investment portfolio	6.03.02	43,641,528,550	45,349,349,143	38,615,359,432	40,480,109,300
			298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**
6.03.01	**Statutory Investment Portfolio**					
	Held to Maturity (HTM)	6.01.03.01	115,786,485,747	91,111,269,368	115,786,485,747	91,111,269,368

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
Held for Trading (HFT)	6.01.03.02	66,897,534,114	36,934,217,360	66,897,534,114	36,934,217,360
Other eligible securities	6.01.03.03	72,424,086,754	74,054,556,754	72,424,086,754	74,054,556,754
Reverse-Repo	6.05	-	203,355,274	-	203,355,274
		255,108,106,615	**202,303,398,756**	**255,108,106,615**	**202,303,398,756**

6.03.02 Non-statutory Investment Portfolio

Debentures	48.00	4,910,186	4,910,186	4,910,186	4,910,186
Corporate Bond	6.02.01	15,662,425,943	20,504,925,943	15,662,425,943	20,504,925,943
Ordinary shares (Quoted and Unquoted)	6.02.02	21,783,984,002	18,663,037,732	16,800,656,202	13,831,065,270
Preference share	6.02.03	6,107,500,001	6,107,500,001	6,107,500,001	6,107,500,001
Prize bond		39,867,100	31,707,900	39,867,100	31,707,900
Financial assets available for sale (JEC, Italy)		28,244,368	24,486,546	-	-
Financial assets held to maturity (JEC, Italy)		14,596,950	12,780,835	-	-
		43,641,528,550	**45,349,349,143**	**38,615,359,432**	**40,480,109,300**

6.04 Required Provision for Investment

Equity Share*	5,827,315,410	1,323,698,986	5,001,616,755	570,000,000
Close-end Mutual Fund	1,469,685,470	-	1,469,685,470	-
Bond/Debenture	3,413,000,000	625,000,000	3,413,000,000	625,000,000
Equity Share (Un-quoted)	2,154,815,955	2,155,662,455	2,154,815,955	2,155,662,455
Non-Convertible Cumulative Preference Share	6,107,500,001	6,107,500,000	6,107,500,001	6,107,500,000
Non-Convertible Bond/Debenture	4,910,186	4,910,187	4,910,186	4,910,187
Open-end Mutual Fund	532,500,000	404,700,000	532,500,000	404,700,000
	19,509,727,022	**10,621,471,628**	**18,684,028,367**	**9,867,772,642**
Forbearance from Bangladesh Bank (BB)	(17,492,532,915)	(8,676,277,190)	(17,492,532,915)	(8,676,277,190)
Total maintainable provision as per BB instructions	**2,017,194,107**	**1,945,194,438**	**1,191,495,452**	**1,191,495,452**
Less: Provision maintained 13.11	2,017,194,107	1,945,194,438	1,191,495,452	1,191,495,452
Provision excess/(shortfall)	**-**	**-**	**-**	**-**

*As per Bangladesh Bank Quick Summary letter : BSD-2(Wing-1)/2026-364, dated-26 April 2026 Additional required provision for quoted share of JCIL taka 40.91 Crore included in equity share.
**Janata Bank PLC. has maintained provision against investment as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

6.05 Disclosure Regarding outstanding Reverse Repo

	Agreement Date	Reversal Date	Amount as on 31 December 2025	Amount as on 31 December 2024
Trust Bank PLC.	30 December 2024	01 January 2025	-	203,355,274
			-	**203,355,274**

*There was no reverse repo as on 31-12-2025.

6.06 Disclosure Regarding Overall Transaction of Securities Purchased under Reverse Repo

	2025		2024	
	With Bangladesh Bank	With other Banks and FI's	With Bangladesh Bank	With other Banks and FI's
Securities Purchased under Reverse Repo				
Minimum outstanding during the year	-	-	-	203,355,274
Maximum outstanding during the year	-	11,727,257,638	-	9,474,710,815
Daily average outstanding during the year	-	295,379,846	-	43,965,780
Securities sold under Repo				
Minimum outstanding during the year	2,649,999,999	996,694,000	30,290,141,780	1,501,860,631
Maximum outstanding during the year	97,430,912,885	45,751,652,905	101,578,221,935	37,393,405,685
Daily average outstanding during the year	54,651,919,980	19,113,233,883	68,157,715,478	3,016,287,300

6.07 Maturity Grouping of Investment Receivable

On demand	-	203,355,274	-	203,355,274
Not more than one month	8,635,300,000	10,526,600,000	8,635,300,000	10,526,600,000
More than 1 months but less than 3 months	13,180,100,000	7,462,700,000	13,180,100,000	7,462,700,000
More than 3 months but less than 1 year	46,631,569,118	42,852,695,117	41,605,400,000	37,780,100,000
More than 1 years but less than 5 years	102,444,700,000	57,724,000,000	102,444,700,000	57,724,000,000
Above 5 years	127,857,966,047	129,086,752,782	127,857,966,047	129,086,752,782
	298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
7.00	**Loans and Advances**					
	Loans, cash credits, overdrafts etc.	7.01	1,035,089,076,910	991,579,176,768	1,033,639,505,783	990,124,187,817
	Bills purchased and discounted	7.02	17,551,999,434	17,818,312,613	17,551,999,434	17,818,312,613
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.01	**Loans, Cash Credits and Overdrafts**					
	Loans	7.01.01	858,538,389,985	823,884,309,745	856,865,119,017	821,881,131,753
	Cash credits	7.01.02	152,689,217,038	146,179,939,029	152,912,916,879	146,728,128,070
	Overdrafts	7.01.03	23,861,469,887	21,514,927,994	23,861,469,887	21,514,927,994
			1,035,089,076,910	**991,579,176,768**	**1,033,639,505,783**	**990,124,187,817**
7.01.01	**Loans**					
	Rural credit		34,366,942,932	32,030,321,429	34,366,942,932	32,030,321,429
	Loan small scale industries		130,423,609,591	125,036,406,284	130,423,609,591	125,036,406,284
	Transport loans		879,366,270	858,395,708	879,366,270	858,395,708
	Loan-general		21,311,090,546	21,519,882,298	21,311,090,546	21,519,882,298
	Loan against imported merchandise		26,391,539	26,391,539	26,391,539	26,391,539
	Loan against trust receipts		58,233,888,542	60,291,063,815	58,233,888,542	60,291,063,815
	Packing credit		20,530,342,790	20,101,384,083	20,530,342,790	20,101,384,083
	Staff loan	7.01.01.01	71,862,661,927	66,248,655,393	71,862,661,927	66,248,655,393
	Loan against DPS/SPS		2,265,422	4,881,775	2,265,422	4,881,775
	Credit card		87,742,344	62,812,350	87,742,344	62,812,350
	Payment against document (PAD)	7.01.01.02	458,728,890,978	441,977,391,253	458,728,890,978	441,977,391,253
	Loan against cash subsidy/cash assistance		771,812,416	886,562,423	771,812,416	886,562,423
	Demand loan (Cash)		24,065,233,320	20,079,707,627	24,065,233,320	20,079,707,627
	House Building Loan	7.01.01.03	6,914,610,354	6,106,991,151	6,914,610,354	6,106,991,151
	Personal Loan		21,946,436,655	20,111,645,050	21,946,436,655	20,111,645,050
	Loan Against EDF		6,218,044,891	5,996,497,336	6,218,044,891	5,996,497,336
	Loan Against EFPF		95,788,500	142,142,239	95,788,500	142,142,239
	Term Loan (Special Fund) for Capital Market		-	-	400,000,000	400,000,000
	Margin loan		2,073,270,968	2,403,177,992	-	-
			858,538,389,985	**823,884,309,745**	**856,865,119,017**	**821,881,131,753**
7.01.01.01	**Staff Loan**					
	Staff house building loan		69,326,464,140	64,394,044,713	69,326,464,140	64,394,044,713
	Loans against provident fund		1,188,721	30,325,246	1,188,721	30,325,246
	Staff computer loan		287,360,830	208,938,670	287,360,830	208,938,670
	Staff motorcycle loan		1,480,821,352	826,586,662	1,480,821,352	826,586,662
	Executive car loan		766,826,884	788,760,102	766,826,884	788,760,102
			71,862,661,927	**66,248,655,393**	**71,862,661,927**	**66,248,655,393**
7.01.01.02	**Payment against Document (PAD)**					
	Payment against document (PAD)-Cash		1,198,280,285	1,228,244,545	1,198,280,285	1,228,244,545
	Payment against document (PAD)-AID/ Grant etc.		820,422	820,422	820,422	820,422
	Payment against document (PAD)-WES		7,196,672	7,196,672	7,196,672	7,196,672
	Payment against document (PAD)-Inland		62,962,879,390	57,551,012,697	62,962,879,390	57,551,012,697
	PAD/Demand loan-Back to Back		31,185,484,336	30,739,075,318	31,185,484,336	30,739,075,318
	Term Loan-BBLC (rescheduled)		361,442,510,951	350,807,893,723	361,442,510,951	350,807,893,723
	Payment against document (PAD) -EDF		1,931,718,922	1,643,147,876	1,931,718,922	1,643,147,876
			458,728,890,978	**441,977,391,253**	**458,728,890,978**	**441,977,391,253**
7.01.01.03	**House Building Loan**					
	General House Building Loan		3,683,075,690	3,057,408,135	3,683,075,690	3,057,408,135
	Corporate House Building Loan		631,746,919	557,705,363	631,746,919	557,705,363
	Government Employee House Building Loan		1,758,795,394	1,702,962,295	1,758,795,394	1,702,962,295
	University & UGC Teacher/Employee HBL		840,992,351	788,915,358	840,992,351	788,915,358
			6,914,610,354	**6,106,991,151**	**6,914,610,354**	**6,106,991,151**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
7.01.02	**Cash Credits**					
	Cash credit		148,539,601,854	142,151,214,917	148,763,301,695	142,699,403,958
	Export cash credit		4,149,444,865	4,028,548,756	4,149,444,865	4,028,548,756
	Weavers cash credit		170,319	175,356	170,319	175,356
			152,689,217,038	**146,179,939,029**	**152,912,916,879**	**146,728,128,070**
7.01.03	**Overdrafts**					
	Clean overdraft		619,605	619,605	619,605	619,605
	Temporary overdraft		918,160,781	979,931,044	918,160,781	979,931,044
	Secured overdraft		22,942,689,501	20,534,377,345	22,942,689,501	20,534,377,345
			23,861,469,887	**21,514,927,994**	**23,861,469,887**	**21,514,927,994**
7.02	**Bills Purchased and Discounted**					
	Receivables in Bangladesh	7.02.01	1,262,246,324	1,457,145,623	1,262,246,324	1,457,145,623
	Receivables outside Bangladesh	7.02.02	16,289,753,110	16,361,166,990	16,289,753,110	16,361,166,990
			17,551,999,434	**17,818,312,613**	**17,551,999,434**	**17,818,312,613**
7.02.01	**Receivables in Bangladesh**					
	Inland bills purchased (IBP)		925,816,348	1,120,715,647	925,816,348	1,120,715,647
	T.T. purchased		50,000	50,000	50,000	50,000
	Local documentary bill purchased (LDBP)		336,379,976	336,379,976	336,379,976	336,379,976
			1,262,246,324	**1,457,145,623**	**1,262,246,324**	**1,457,145,623**
7.02.02	**Receivables outside Bangladesh**					
	Foreign Documentary Bills Purchased (FDBP)		16,289,753,110	16,361,166,990	16,289,753,110	16,361,166,990
			16,289,753,110	**16,361,166,990**	**16,289,753,110**	**16,361,166,990**
7.03	**Loans and Advances (in and outside Bangladesh) including Bills Purchased and Discounted**					
	In Bangladesh	7.03.01	1,043,238,236,771	1,000,241,818,193	1,041,788,665,644	998,786,829,242
	Outside Bangladesh	7.03.02	9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.03.01	**In Bangladesh**					
	Loans		854,807,250,625	819,882,004,081	853,133,979,657	817,878,826,089
	Cash credits		150,471,820,510	144,412,442,391	150,695,520,351	144,960,631,432
	Overdrafts		21,332,520,203	19,249,312,407	21,332,520,203	19,249,312,407
	Bills purchased and discounted		16,626,645,433	16,698,059,314	16,626,645,433	16,698,059,314
			1,043,238,236,771	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
7.03.02	**Outside Bangladesh**					
	Loans		3,731,139,360	4,002,305,664	3,731,139,360	4,002,305,664
	Cash credits		2,217,396,528	1,767,496,638	2,217,396,528	1,767,496,638
	Overdrafts		2,528,949,684	2,265,615,587	2,528,949,684	2,265,615,587
	Bills purchased and discounted		925,354,001	1,120,253,299	925,354,001	1,120,253,299
			9,402,839,573	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
7.04	**Maturity Grouping of Loans and Advances**					
	Loans and advances are repayable:					
	On Demand		-	-	-	-
	Not more than one month		106,947,800,000	62,208,000,000	106,947,800,000	62,208,000,000
	More than 1 months but less than 3 months		22,330,200,000	67,774,400,000	22,330,200,000	67,774,400,000
	More than 3 months but not more than 1 year		196,523,905,217	274,507,113,013	196,523,905,217	274,507,113,013
	More than 1 years but not more than 5 years		704,875,000,000	582,945,287,417	704,875,000,000	582,945,287,417
	More than 5 years		21,964,171,127	21,962,688,951	20,514,600,000	20,507,700,000
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.05	**Maturity Grouping of Bills Purchased and Discounted**					
	Payable within 1 month		-	-	-	-
	Over 1 months but less than 3 months		1,283,800,000	1,350,200,000	1,283,800,000	1,350,200,000
	Over 3 months but less than 6 months		5,137,788,400	5,139,258,000	5,137,788,400	5,139,258,000
	More than 6 months		11,130,411,034	11,328,854,613	11,130,411,034	11,328,854,613
			17,551,999,434	**17,818,312,613**	**17,551,999,434**	**17,818,312,613**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
7.06 Loans and Advances on the Basis of Significant Concentration including Bills Purchased and Discounted					
Advances to allied concerns of Directors				-	-
Advances to Managing Director and other Senior Executives				41,268,746	46,884,513
Advances to customer group (amounting more than 10% of bank's total capital):	7.06.01			747,379,200,000	710,451,300,000
Other customers				231,949,643,290	231,242,545,037
Advance to staff				71,821,393,181	66,201,770,880
				1,051,191,505,217	**1,007,942,500,430**

7.06.01 Details of Large Loan (loans and advances allowed to each customer exceed 10% or more of Bank's capital)

Large Loans Details (loan amount more than 10% of Bank's Paid up capital as per clause 4(i) of MOU with Bangladesh Bank)

As on 31 December 2025 bank total paid up capital is Tk. 23,140,000,000 and 10% of this amount is Tk. 2,314,000,000

Name of the group	Funded Loan	Non-funded Loan	Total	Classified Amount
1) Beximco Group	228,415,800,000	175,900,000	228,591,700,000	228,415,800,000
2) S. Alam Group	80,675,100,000	7,646,000,000	88,321,100,000	80,675,100,000
3) Annontex Group	80,719,100,000	23,700,000	80,742,800,000	80,719,100,000
4) Bangladesh Petroleum Corporation (BPC)	-	27,571,100,000	27,571,100,000	-
5) Orion Group*	19,549,000,000	7,120,800,000	26,669,800,000	-
6) Bangladesh Agricultural Development Corporation (BADC)	23,378,900,000	1,760,600,000	25,139,500,000	-
7) Bangladesh Chemical Industries Corporation (BCIC)	16,667,800,000	6,713,000,000	23,380,800,000	-
8) S. Alam Cold Rolled Steel Ltd.	21,288,400,000	1,040,300,000	22,328,700,000	21,288,400,000
9) Crescent Group	20,514,600,000	605,000,000	21,119,600,000	20,514,600,000
10) Thermax Group	21,110,200,000	1,600,000	21,111,800,000	21,110,200,000
11) Bangladesh Sugar & Food Industries Corporation	19,017,500,000	-	19,017,500,000	-
12) Ranka Group	17,251,300,000	400,000	17,251,700,000	17,251,300,000
13) Basundhara Group	10,175,800,000	3,613,700,000	13,789,500,000	8,499,500,000
14) Beximco Ltd.	12,079,800,000	1,111,400,000	13,191,200,000	12,079,800,000
15) Ratanpur Group	12,271,100,000	-	12,271,100,000	12,271,100,000
16) Bangladesh -India Friendship Power Company Ltd.	6,942,200,000	4,614,800,000	11,557,000,000	-
17) Rimex Footwear Ltd.	10,777,000,000	562,700,000	11,339,700,000	10,777,000,000
18) Janakantha Group	9,695,700,000	-	9,695,700,000	9,695,700,000
19) Sikder Group	8,910,700,000	-	8,910,700,000	8,910,700,000
20) Lithun Fabrics Ltd.	8,055,400,000	12,500,000	8,067,900,000	8,055,400,000
21) Lexco Ltd.	7,678,700,000	5,300,000	7,684,000,000	7,678,700,000
22) Meghna Cement Mills Ltd. **	6,834,600,000	327,100,000	7,161,700,000	-
23) Habib Hotel International Ltd.	6,977,600,000	-	6,977,600,000	6,977,600,000
24) Abul Khair Group	4,072,700,000	2,724,400,000	6,797,100,000	-
25) Chowdhury Group	6,257,000,000	327,500,000	6,584,500,000	6,257,000,000
26) Ananda Shipyard & Shipways Ltd. ***	5,907,700,000	403,100,000	6,310,800,000	-
27) B.R Spinning Ltd. ****	5,718,400,000	3,800,000	5,722,200,000	-
28) Orion Pharma Ltd.	5,643,400,000	-	5,643,400,000	-
29) Dhaka North Power Company Ltd.	5,001,600,000	335,300,000	5,336,900,000	5,001,600,000
30) Jamuna Group	3,122,500,000	1,732,200,000	4,854,700,000	-
31) Nice Fabrics Processing Ltd *****	4,701,000,000	-	4,701,000,000	-
32) Multifabs Ltd.	737,800,000	3,673,900,000	4,411,700,000	-
33) Beximco Pharmaceuticals Ltd.	1,229,700,000	3,177,300,000	4,407,000,000	-
34) Adil Corporation	4,298,500,000	-	4,298,500,000	4,298,500,000
35) Ansar Enterprise	4,232,600,000	-	4,232,600,000	4,232,600,000
36) Murad Enterprise	4,229,400,000	-	4,229,400,000	4,229,400,000
37) Ibrahim Group	4,224,400,000	-	4,224,400,000	4,224,400,000
38) JMI Group	2,951,200,000	1,150,500,000	4,101,700,000	-
39) Lockpur Group	3,172,900,000	691,900,000	3,864,800,000	3,172,900,000
40) The Delta Composite Knitting Industries Ltd ******	3,732,800,000	-	3,732,800,000	1,037,000,000
41) Green Town LP Gas	3,290,300,000	300,000,000	3,590,300,000	3,290,300,000
42) Fahami Group	3,483,600,000	-	3,483,600,000	3,483,700,000
43) Hansol Paper Mills Ltd.	3,415,600,000	-	3,415,600,000	3,415,600,000
44) Six Seasons Apartments Ltd.	3,090,200,000	-	3,090,200,000	3,090,200,000
45) Northern Power Solution Ltd.	2,963,700,000	-	2,963,700,000	2,963,700,000
46) Asif Group	2,779,000,000	200,000	2,779,200,000	2,779,000,000
47) Sonali Traders	2,730,900,000	-	2,730,900,000	2,730,900,000

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024

Name of the group		Funded Loan	Non-funded Loan	Total	Classified Amount
48) Dragon Group		2,595,200,000	2,800,000	2,598,000,000	2,595,200,000
49) City Group		-	2,546,600,000	2,546,600,000	-
50) Ali Papper, Technoplast, Quality Milk		2,448,300,000	-	2,448,300,000	2,448,300,000
51) Kanika Commercial Ltd.		2,362,500,000	60,500,000	2,423,000,000	2,362,500,000
		747,379,200,000	**80,035,900,000**	**827,415,100,000**	**616,532,800,000**

* Special Mention Account (SMA)-361.96 crore taka, Doubtful (DF)-1,176.45 crore taka, Bad/Loss (BL)-416.49 crore taka of Orion Group shown unclassified (UC) in CL statement as per writ in High Court.
** Sub Standard (SS)-208.60 crore taka, Doubtful (DF)-474.86 crore taka of Meghna Cement Mills Ltd. shown unclassified (UC) in CL statement as per writ in High Court.
*** Bad/Loss (BL)-590.77 crore taka of Ananda Shipyard & Shipways Ltd. shown unclassified (UC) in CL statement as per writ in High Court.
**** Bad/Loss (BL)-571.84 crore taka of B.R Spinning Ltd. shown unclassified (UC) in CL statement as per writ in High Court.
***** Bad/Loss (BL)-470.10 crore taka of Nice Fabrics Processing Ltd. shown unclassified (UC) in CL statement as per writ in High Court.
****** Bad/Loss (BL)-269.58 crore taka of The Delta Composite Knitting Industries Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

No. of client	51	52
Total Funded and Non-funded liabilities	827,415,100,000	812,960,500,000
Total Classified loan therein:		
Sub Standard (SS)	-	32,404,700,000
Doubtful (DF)	31,200,000	7,552,200,000
Bad/Loss (BL)	616,501,600,000	535,762,600,000
	616,532,800,000	**575,719,500,000**

Measures taken for recovery of classified loan

Bank as a whole takes following steps to recover its classified loans and advances

i) Sending letters and reminders to customer.
ii) Recovery cell including top management level holds discussion with the clients to recover the loans.
iii) Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
iv) Legal proceedings and quick settlement.
v) Providing incentives to employees for cash recovery from classified and written-off loans.

7.07 Geographical Area-wise Loans and Advances

In Bangladesh	**No. of Branches**				
Urban	461	984,589,298,469	947,595,268,697	983,139,727,342	946,140,279,746
Rural	464	58,648,938,302	52,646,549,496	58,648,938,302	52,646,549,496
Sub total	**925**	**1,043,238,236,771**	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
Outside Bangladesh	**No. of Branches**				
Overseas	4	9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
Sub total	**4**	**9,402,839,573**	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
Total	**929**	**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**

7.07.01 Loans and Advances (Administrative Division wise)

In Bangladesh

	No. of Branches				
Dhaka	230	764,163,005,006	741,822,306,523	762,713,433,879	740,367,317,572
Chattogram	208	171,130,939,277	157,372,613,318	171,130,939,277	157,372,613,318
Sylhet	60	6,012,916,603	5,661,344,454	6,012,916,603	5,661,344,454
Khulna	115	36,111,671,817	34,830,550,227	36,111,671,817	34,830,550,227
Barishal	43	9,378,825,967	9,045,282,445	9,378,825,967	9,045,282,445

			Ref. Note	Amount in Taka			
				Consolidated		Bank	
				2025	2024	2025	2024
	Rajshahi	150		29,364,551,145	27,068,721,223	29,364,551,145	27,068,721,223
	Rangpur	74		18,935,784,175	17,198,416,098	18,935,784,175	17,198,416,098
	Mymensingh	45		8,140,542,781	7,242,583,905	8,140,542,781	7,242,583,905
		925		**1,043,238,236,771**	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
	Outside Bangladesh						
	Overseas units	4		9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
	Sub total	**4**		**9,402,839,573**	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
	Grand Total	**929**		**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.08	**Details of Security/ Collateral with the Bank**						
	Movable/immovable assets			654,836,414,699	398,279,091,583	654,836,414,699	398,279,091,583
	Government guarantee			1,254,400,000	1,254,400,000	1,254,400,000	1,254,400,000
	Financial securities			22,578,810,443	21,076,774,763	22,578,810,443	21,076,774,763
	Pledged and other goods			168,676,504,357	170,600,136,494	168,676,504,357	170,600,136,494
	Personal guarantee			61,531,779,806	50,858,411,726	61,531,779,806	50,858,411,726
	Other securities			143,763,167,039	367,328,674,815	142,313,595,912	365,873,685,864
				1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.09	**Classification Status of Loans and Advances (As a Whole/ Combined)**						
	Unclassified						
	Standard			296,801,337,881	302,653,799,922	295,351,766,754	301,198,810,971
				296,801,337,881	**302,653,799,922**	**295,351,766,754**	**301,198,810,971**
	Special Mention Account (SMA)			25,084,702,842	23,052,748,130	25,084,702,842	23,052,748,130
	Special Mention Account for Restructure (SMA-RST)			2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
				27,797,302,842	**26,085,048,130**	**27,797,302,842**	**26,085,048,130**
	Sub total			**324,598,640,723**	**328,738,848,052**	**323,149,069,596**	**327,283,859,101**
	Classified						
	Sub-standard			2,542,987,176	40,017,868,098	2,542,987,176	40,017,868,098
	Doubtful			3,598,072,054	12,580,959,171	3,598,072,054	12,580,959,171
	Bad/loss			721,901,376,391	628,059,814,060	721,901,376,391	628,059,814,060
	Sub total			**728,042,435,621**	**680,658,641,329**	**728,042,435,621**	**680,658,641,329**
	Grand Total			**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.09.01	**Classification Status of Loans and Advances (In Bangladesh)**						
	Unclassified						
	Standard			291,424,598,308	295,408,577,860	289,975,027,181	293,953,588,909
				291,424,598,308	**295,408,577,860**	**289,975,027,181**	**293,953,588,909**
	Special Mention Account (SMA)			24,777,502,842	22,956,645,933	24,777,502,842	22,956,645,933
	Special Mention Account for Restructure (SMA-RST)			2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
				27,490,102,842	**25,988,945,933**	**27,490,102,842**	**25,988,945,933**
	Sub total (Unclassified-In Bangladesh)			**318,914,701,150**	**321,397,523,793**	**317,465,130,023**	**319,942,534,842**
	Classified						
	Sub-standard			2,216,387,176	40,017,868,098	2,216,387,176	40,017,868,098
	Doubtful			2,226,072,054	12,580,959,171	2,226,072,054	12,580,959,171
	Bad/loss			719,881,076,391	626,245,467,131	719,881,076,391	626,245,467,131
	Sub total (Classified-In Bangladesh)			**724,323,535,621**	**678,844,294,400**	**724,323,535,621**	**678,844,294,400**
	Total Loans and Advances (In Bangladesh)			**1,043,238,236,771**	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
7.09.02	**Classification Status of Loans and Advances (Outside Bangladesh)**					
	Unclassified					
	Standard		5,376,739,573	7,245,222,062	5,376,739,573	7,245,222,062
	Special Mention Account (SMA)		307,200,000	96,102,197	307,200,000	96,102,197
	Sub total (Unclassified-Outside Bangladesh)		**5,683,939,573**	**7,341,324,259**	**5,683,939,573**	**7,341,324,259**
	Classified					
	Sub-standard		326,600,000	-	326,600,000	-
	Doubtful		1,372,000,000	-	1,372,000,000	-
	Bad/loss		2,020,300,000	1,814,346,929	2,020,300,000	1,814,346,929
	Sub total (Classified-Outside Bangladesh)		**3,718,900,000**	**1,814,346,929**	**3,718,900,000**	**1,814,346,929**
	Total Loans and Advances (Outside Bangladesh)		**9,402,839,573**	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
	Grand Total (Loans and Advances)		**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.10	**Industry-wise Segregation of Loans and Advances**					
	Agriculture		**27,464,200,000**	**26,413,500,000**	**27,464,200,000**	**26,413,500,000**
	Industrial (Manufacturing)					
	RMG		214,399,300,000	197,310,300,000	214,399,300,000	197,310,300,000
	Textile		162,728,700,000	145,497,600,000	162,728,700,000	145,497,600,000
	Ship building & ship breaking		11,049,400,000	18,348,400,000	11,049,400,000	18,348,400,000
	Agro-based industry		39,111,900,000	45,890,600,000	39,111,900,000	45,890,600,000
	Pharmaceuticals industry		14,839,700,000	11,178,700,000	14,839,700,000	11,178,700,000
	Leather & leather-based industry		40,425,100,000	47,435,100,000	40,425,100,000	47,435,100,000
	Other industrial (large scale)		104,699,900,000	120,519,900,000	104,699,900,000	120,519,900,000
	Other industrial (small, medium & cottage)		17,317,100,000	16,125,300,000	17,317,100,000	16,125,300,000
			604,571,100,000	**602,305,900,000**	**604,571,100,000**	**602,305,900,000**
	Industrial (service)					
	Construction loans		45,455,300,000	42,682,700,000	45,455,300,000	42,682,700,000
	Transport & communication		6,277,700,000	5,846,000,000	6,277,700,000	5,846,000,000
	Other service industries		44,362,200,000	42,805,200,000	44,362,200,000	42,805,200,000
			96,095,200,000	**91,333,900,000**	**96,095,200,000**	**91,333,900,000**
	Consumer credit		**20,612,400,000**	**19,915,800,000**	**20,612,400,000**	**19,915,800,000**
	Trade & commerce		**122,092,700,000**	**109,334,800,000**	**122,092,700,000**	**109,334,800,000**
	Credit to NBFI		-	-	-	-
	Loans to capital market					
	Merchant banks		400,000,000	400,000,000	400,000,000	400,000,000
	Other than merchant banks		-	-	-	-
	Margin loan		2,073,270,968	2,403,177,992	-	-
			2,473,270,968	**2,803,177,992**	**400,000,000**	**400,000,000**
	Staff Loan	7.01.01.01	**71,862,661,927**	**66,248,655,393**	**71,862,661,927**	**66,248,655,393**
	Other loans		**107,469,543,449**	**91,041,755,996**	**108,093,243,290**	**91,989,945,037**
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.11	**Sector-wise Loans and Advances**					
	Government	7.11.01	23,491,510,000	22,686,452,000	23,491,510,000	22,686,452,000
	Other public	7.11.02	42,160,049,000	43,990,850,000	42,160,049,000	43,990,850,000
	Private	7.11.03	986,989,517,344	942,720,187,381	985,539,946,217	941,265,198,430
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
7.11.01 Government					
Unclassified					
Standard		23,378,893,000	22,573,835,000	23,378,893,000	22,573,835,000
SMA		-	-	-	-
Sub total (Unclassified-Government)		**23,378,893,000**	**22,573,835,000**	**23,378,893,000**	**22,573,835,000**
Classified					
Sub-standard		-	-	-	-
Doubtful		-	-	-	-
Bad/loss		112,617,000	112,617,000	112,617,000	112,617,000
Sub total (Classified-Government)		**112,617,000**	**112,617,000**	**112,617,000**	**112,617,000**
Total Loans and Advances (Government)		**23,491,510,000**	**22,686,452,000**	**23,491,510,000**	**22,686,452,000**
7.11.02 Other Public					
Unclassified					
Standard		41,100,630,000	42,926,011,000	41,100,630,000	42,926,011,000
SMA		-	461,537,000	-	461,537,000
Sub total (Unclassified- Other Public)		**41,100,630,000**	**43,387,548,000**	**41,100,630,000**	**43,387,548,000**
Classified					
Sub-standard		-	-	-	-
Doubtful		-	-	-	-
Bad/loss		1,059,419,000	603,302,000	1,059,419,000	603,302,000
Sub total (Classified- Other Public)		**1,059,419,000**	**603,302,000**	**1,059,419,000**	**603,302,000**
Total Loans and Advances (Other Public)		**42,160,049,000**	**43,990,850,000**	**42,160,049,000**	**43,990,850,000**
7.11.03 Private					
Unclassified					
Standard		232,321,814,881	237,153,953,922	230,872,243,754	235,698,964,971
		232,321,814,881	**237,153,953,922**	**230,872,243,754**	**235,698,964,971**
SMA		25,084,702,842	22,591,211,130	25,084,702,842	22,591,211,130
SMA-RST		2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
		27,797,302,842	**25,623,511,130**	**27,797,302,842**	**25,623,511,130**
Sub total (Unclassified- Private)		**260,119,117,723**	**262,777,465,052**	**258,669,546,596**	**261,322,476,101**
Classified					
Sub-standard		2,542,987,176	40,017,868,098	2,542,987,176	40,017,868,098
Doubtful		3,598,072,054	12,580,959,171	3,598,072,054	12,580,959,171
Bad/loss		720,729,340,391	627,343,895,060	720,729,340,391	627,343,895,060
Sub total (Classified- Private)		**726,870,399,621**	**679,942,722,329**	**726,870,399,621**	**679,942,722,329**
Total Loans and Advances (Private)		**986,989,517,344**	**942,720,187,381**	**985,539,946,217**	**941,265,198,430**
Grand Total (Loans and Advances)		**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**

7.12 Movement of Classified Loans & Advances as a Whole		
Opening classified loans & advances	**680,658,641,329**	**250,088,858,959**
Less:		
Cash recovery	5,662,100,000	3,029,500,000
Written-off	216,500,000	191,300,000
Under one time exit and interest waiver	992,100,000	6,900,000
Re-scheduling, re-structuring and partial recovery (considering classified loan as on 31-12-2025)	2,284,200,000	365,700,000
	9,154,900,000	**3,593,400,000**
	671,503,741,329	**246,495,458,959**
Add: Newly classified loans & advances	56,538,694,292	434,163,182,370
Balance of classified loans & advances	**728,042,435,621**	**680,658,641,329**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
7.13	**Loans and Advances Categorized on the Basis of Following Particulars:**					
i)	Loans considered good in respect of which 'the bank is fully secured';				864,986,960,501	854,803,610,438
ii)	Loans considered good against which the bank holds no other security than the debtor's personal guarantee;				124,672,764,910	102,280,478,266
iii)	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;				61,531,779,806	50,858,411,726
iv)	Loans adversely classified; provision not maintained there against;				-	-
					1,051,191,505,217	**1,007,942,500,430**
v)	Loans due by directors or officers of the bank or any of these either separately or jointly with any other persons;				71,862,661,927	66,248,655,393
vi)	Loans due from companies or firms in which the directors of the bank have interest as directors, partners or managing agents or in case of private companies as members;				-	-
vii)	Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other persons;				71,862,661,927	66,248,655,393
viii)	Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners, managing agents or in the case of private companies as members;				-	-
ix)	Due from banking companies;				-	-
x)	Information in respect of classified loans and advances					
a)	Amount of classified loans on which interest has not been charged:					
i)	(Decrease)/Increase in provision				2,751,785,770	10,538,556,715
ii)	Amount of written off loan during the year				216,500,000	191,300,000
iii)	Amount realized (including adj.) during the year against loan previously written-off:				**634,900,000**	**701,838,000**
	Cash recovery				477,600,000	659,653,000
	Adjustment				157,300,000	42,185,000
b)	Amount of provision kept against loans classified as bad/loss as at the reporting date				50,974,800,000	35,902,900,000
c)	Interest credited to the Interest Suspense Account				163,990,377,328	132,096,558,488
xi)	Details of loans written off					
a)	Cumulative amount of written-off loans at the end of the year (b+c)				**51,475,300,000**	**51,258,800,000**
b)	Cumulative amount of written-off loans (opening)				51,258,800,000	51,067,500,000
c)	Amount of written-off loans during the year				216,500,000	191,300,000
d)	Amount realized (including adjustment) against loan previously written-off:				**19,862,338,000**	**19,344,638,000**
	Previous years (opening)				19,344,638,000	18,642,800,000
	Adjustment				(117,200,000)	-
	Previous years (opening) (restated)				**19,227,438,000**	**18,642,800,000**
	Current year				634,900,000	701,838,000
e)	Net (outstanding) amount of written-off loan at the end of the year (a-d)				31,612,962,000	31,914,162,000
f)	Amount of written-off loan for which law suit has been filled				44,231,500,000	57,851,741,000
7.14	**Details of Provision for Loans and Advances**					
	For unclassified loan					
	Standard				3,400,300,000	6,836,400,000
	SMA				1,757,000,000	376,400,000
					5,157,300,000	**7,212,800,000**
	For classified loan					
	Substandard				887,600,000	6,778,600,000
	Doubtful				2,843,900,000	6,363,000,000
	Bad/loss				557,491,900,000	467,960,400,000
					561,223,400,000	**481,102,000,000**
	Required provision for Loans and Advances				**566,380,700,000**	**488,314,800,000**
	Forbearance from Bangladesh Bank (BB)				(509,427,069,791)	(432,057,455,561)
	Total maintainable provision as per BB instructions				**56,953,630,209**	**56,257,344,439**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Provision maintained					
	For unclassified loan	13.06.01			5,157,300,000	7,212,800,000
	For classified loan	13.06.02			51,796,330,209	49,044,544,439
					56,953,630,209	**56,257,344,439**
	Provision excess/(shortfall)				-	-

Janata Bank PLC. has maintained provision against Loans and Advances as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

7.15	**Net Loans and Advances**					
	Gross Loans				1,051,191,505,217	1,007,942,500,430
	Less: Interest Suspense	13.01			(163,990,377,328)	(132,096,558,488)
	Less: Provision for Loans and Advances	13.06			(56,953,630,209)	(56,257,344,439)
					830,247,497,680	**819,588,597,503**

7.16 Suits Filed by the Bank

	Number of suit filed		Amount	
Types of suit	**2025**	**2024**	**2025**	**2024**
Artharin	2,413	2,434	596,294,200,000	264,448,800,000
Writ petition	183	127	112,986,000,000	24,161,100,000
Appeal & revision	196	199	49,301,000,000	46,996,600,000
	2,792	**2,760**	**758,581,200,000**	**335,606,500,000**

7.17 Restructured loan as per BRPD Circular No.- 04 dated 29 January 2015

SL	Name of Borrower	Outstanding Amount as on 31 December 2025	Status before Restructure	Status after Restructure
1.	Jamuna Builders Ltd.	2,283,000,000	UC	SMA
2.	Shameem Composite Mills Ltd.	81,500,000	UC	SMA
3.	Jamuna Spinning Mills Ltd.	348,100,000	UC	SMA
		2,712,600,000		

7.18 Disclosure on 178/FRC/APR/2021/27(26) dated 08/12/2021

As on 31 December 2025, 56.68% of loan account under clause 2(8) of Financial Reporting Act, 2015 has maintained BRPD Circular Letter-04 dated 06/02/2023 and 6.41% of those loan account maintained BRPD Circular Letter-35 dated 06/07/2021.

7.19 Disclosure on SMESPD Circular No-05 dated-14/08/2022 (Cluster Financing)

As on 31 December 2025 total outstanding in the cluster financing is Taka 220.22 crore whereas the target for the cluster financing was Taka 1,325.09 crore for the year 2025.

7.20 Disclosure on Identification & finalization of willful defaulters and measures to be taken Circular No-06 dated-12/03/2024 (Willful defaulters)

As on 31 December 2025 total 18 customers are identified as willful defaulters whose outstanding loan amount is Taka 896.93 crore.

8.00	**Fixed Assets including Land, Building, Furniture & Fixtures Cost Less Accumulated Depreciation**					
	Property, plant, equipment					
	Land		4,824,256,000	4,824,256,000	4,824,256,000	4,824,256,000
	Building		1,024,119,765	1,052,912,521	999,422,309	1,029,705,081
	Furniture and fixture		773,021,476	806,151,681	772,554,125	805,633,788
	Machinery & equipment		128,636,841	142,956,157	127,661,739	141,953,529
	Vehicle		44,134,698	56,115,948	44,134,695	56,115,945
	Computer hardware		739,822,273	889,361,203	738,227,271	887,738,468
			7,533,991,053	**7,771,753,510**	**7,506,256,139**	**7,745,402,811**
	Intangible asset					
	Computer software		19,918,656	383,438,609	18,588,191	381,748,153
	Right of use assets		426,702	15,351,933	426,702	15,351,933
			20,345,358	**398,790,542**	**19,014,893**	**397,100,086**
			7,554,336,411	**8,170,544,052**	**7,525,271,032**	**8,142,502,897**
	Details in note - 50.00					
9.00	**Other Assets**					
	Income generating					
	Investment in share of subsidiary companies	9.01	-	-	4,332,617,803	4,332,617,803
			-	**-**	**4,332,617,803**	**4,332,617,803**
	Non income generating					
	Stationery, stamps and material in stock	9.02	135,971,869	115,993,446	135,828,524	115,853,717

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Interest accrued on investment		8,798,712,965	7,126,110,514	8,798,712,965	7,126,110,514
	Interest receivable on loan		1,227,219,118	590,141,507	1,227,219,118	590,141,507
	Advance deposit		21,170,601	18,800,055	21,170,601	18,800,055
	Suspense account	9.03	1,871,330,671	2,250,405,071	1,854,667,961	2,239,898,841
	Others	9.04	73,694,702,353	62,521,626,958	73,092,769,602	61,925,952,981
			85,749,107,577	**72,623,077,551**	**85,130,368,771**	**72,016,757,615**
			85,749,107,577	**72,623,077,551**	**89,462,986,574**	**76,349,375,418**
9.01	**Investment in Share of Subsidiary Companies**					
	In Bangladesh					
	Investment to JCIL, Dhaka (subsidiary company)	9.01.01	-	-	4,274,000,000	4,274,000,000
			-	**-**	**4,274,000,000**	**4,274,000,000**
	Outside Bangladesh					
	Investment in JEC, Italy (subsidiary company)	9.01.02	-	-	58,617,803	58,617,803
			-	**-**	**58,617,803**	**58,617,803**
			-	**-**	**4,332,617,803**	**4,332,617,803**

9.01.01 Investment in Janata Capital and Investment Limited, Dhaka (Subsidiary Company)

Janata Capital and Investment Limited, Dhaka incorporated on 13 April 2010 vide incorporation certificate no.C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank PLC. having Tk. 5,000 million authorized capital and its paid-up capital is Tk. 4,274.00 million. The company starts its operations from 26 September 2010 and its main functions are issue manager, underwriting and portfolio management.

9.01.02 Investment in Janata Exchange Company Srl, Italy (Subsidiary Company)

Janata Exchange Company Srl, Italy was incorporated on 18 January 2002 vide Ministry of Finance letter # অম/অবি/ব্যাংকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাংকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank PLC. having authorized capital of ITL 1.00 Billion and its paid-up capital is Euro 600,000.

Apart from Rome Branch, JEC, Italy has another Branch in Milan, Italy, which was established vide MOF's approval Letter # অম/অবি/ব্যাংকিং নীঃ/শা-১ /১২ /(২)/২০০/ ৩/৩৫২ dated 24 November 2002.

9.02	**Stationery, Stamps and Material in Stock**					
	Stamps		18,337,432	16,629,879	18,326,692	16,613,329
	Stationery		116,432,146	98,161,276	116,299,541	98,038,097
	Stock of spare parts and electrical goods		1,202,291	1,202,291	1,202,291	1,202,291
			135,971,869	**115,993,446**	**135,828,524**	**115,853,717**
9.03	**Suspense Account**					
	Sundry debtors		351,321,899	478,275,760	334,659,189	467,769,530
	Advance against TA/DA		1,764,010	1,331,853	1,764,010	1,331,853
	Advance against postage		52,261	49,079	52,261	49,079
	Advance for expense for new branch		598,434	133,314	598,434	133,314
	Gift cheque		7,100	13,872	7,100	13,872
	Legal charge		756,778	702,611	756,778	702,611
	Revenue stamp		126,754	101,375	126,754	101,375
	BSP/DSC/Prize Bond/WEDB/Sanchaypatro/USD Bond		1,424,189,551	1,653,369,103	1,424,189,551	1,653,369,103
	Salary/Bonus/Ex-gratia		10,676,623	21,566,291	10,676,623	21,566,291
	Airport booth		30,192,878	29,950,809	30,192,878	29,950,809
	Petty cash		26,340	5,740	26,340	5,740
	Foreign remittance		42,715,458	63,678,263	42,715,458	63,678,263
	Advance salary paid for concurrent auditor		698,812	1,565,998	698,812	1,565,998
	Foreign remittance cash incentive		1,446,255	1,118,198	1,446,255	1,118,198
	Bkash add money		7,209,843		7,209,843	
	Take on Suspense-TOS		(452,325)	(1,457,195)	(452,325)	(1,457,195)
			1,871,330,671	**2,250,405,071**	**1,854,667,961**	**2,239,898,841**
9.04	**Others**					
	Sundry assets	9.04.01	12,464,407,187	7,749,633,962	12,420,547,165	7,690,201,292
	Tripura Modern Bank		29,463	29,463	29,463	29,463
	General blocked account		10,441,963	10,441,963	10,441,963	10,441,963
	Cash remittance		38,468,281	125,000,000	38,468,281	125,000,000
	Deferred tax assets	9.04.02	13,759,003,922	15,078,943,384	13,752,830,081	15,073,256,393

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Advance income tax	9.04.03	46,817,087,967	39,557,578,186	46,265,189,079	39,027,023,870
	Inter branch adjustment	9.04.04	605,263,570	-	605,263,570	
			73,694,702,353	**62,521,626,958**	**73,092,769,602**	**61,925,952,981**
9.04.01	**Sundry Assets**					
	Advance rent paid		243,202,350	200,673,972	243,202,350	200,673,972
	Adjusting account debit		947,999	607,917	947,999	607,917
	DD paid without advice (Local)		10,311,146	10,336,052	10,311,146	10,336,052
	DD paid without advice (Foreign)		98,532,553	98,614,323	98,532,553	98,614,323
	DD cancelled		58,600	58,600	58,600	58,600
	Transfer delivery		36,322	36,322	36,322	36,322
	Gift cheque		9,793	9,925	9,793	9,925
	Protested bill		426,099,961	329,138,736	426,099,961	329,138,736
	Defective notes		8,267,740	2,264,710	8,267,740	2,264,710
	Food procurement bill		3,151,512,823	778,302,807	3,151,512,823	778,302,807
	Revenue stamp		913,565	810,130	913,565	810,130
	Exempted interest on agri-loan		7,519,477	7,533,302	7,519,477	7,533,302
	Exempted interest on waiver credit		1,298,614	1,298,614	1,298,614	1,298,614
	X.P.B. /Duty draw back		13,752,085	13,752,085	13,752,085	13,752,085
	Army pension (Defense)		731,263,318	820,505,996	731,263,318	820,505,996
	Civil pension		8,982,638	8,982,638	8,982,638	8,982,638
	Bank pension		1,265,674,061	1,430,389,338	1,265,674,061	1,430,389,338
	Clearing house		38,452,774	40,821,193	38,452,774	40,821,193
	Defense certificate/ Prize bond		480,000	-	480,000	-
	Till money		128,500	128,500	128,500	128,500
	Interest subsidy		135,359	135,359	135,359	135,359
	Legal charges		593,314	595,659	593,314	595,659
	Cash subsidy		1,553,658	1,553,658	1,553,658	1,553,658
	Cash shortage		10,016,046	16,046	10,016,046	16,046
	Interest free block account		56,498	56,498	56,498	56,498
	Purchase of Books		40,590	40,590	40,590	40,590
	Special exchange adjusting a/c		19,115,525	19,115,525	19,115,525	19,115,525
	2% F. Remittance Cash Incentive		5,239,588,786	-	5,239,588,786	-
	Capital Work in Progress*		147,737,869	3,149,828,537	147,737,869	3,149,828,537
	Advance against FR,MFS,Bkash		566,940	126,088,679	566,940	126,088,679
	Sundry		1,037,558,283	707,938,251	993,698,261	648,505,581
			12,464,407,187	**7,749,633,962**	**12,420,547,165**	**7,690,201,292**

* 90% physical progress in construction of a 5 (five) storied building in Janata Bank's own plot at shasongachha, Comilla.

9.04.02	**Deferred Tax Assets**					
	Opening balance 01 January		15,078,943,384	14,551,767,600	15,073,256,393	14,546,598,658
	Addition/(released) during the year	43.01.01 (E)	(1,319,939,462)	527,175,784	(1,320,426,312)	526,657,735
	Balance as at 31 December		**13,759,003,922**	**15,078,943,384**	**13,752,830,081**	**15,073,256,393**
9.04.03	**Advance Income Tax**					
	Advance Income Tax Deducted at Source		23,754,161,684	20,962,054,136	23,602,393,682	20,824,228,473
	Income Tax paid in Advance	9.04.03.01	23,062,926,283	18,595,524,050	22,662,795,397	18,202,795,397
			46,817,087,967	**39,557,578,186**	**46,265,189,079**	**39,027,023,870**
9.04.03.01	**Income Tax Paid in Advance**					
	Year					
	2010		378,782,750	378,782,750	378,782,750	378,782,750
	2011		341,550,863	341,550,863	331,550,863	331,550,863
	2012		3,290,000,000	3,290,000,000	3,290,000,000	3,290,000,000
	2013		2,907,977,539	2,907,977,539	2,887,977,539	2,887,977,539
	2014		1,820,583,839	1,820,583,839	1,793,084,853	1,793,084,853
	2015		1,773,331,392	1,773,331,392	1,771,399,392	1,771,399,392
	2016		2,027,580,611	2,027,580,611	2,020,000,000	2,020,000,000
	2017		700,000,000	700,000,000	700,000,000	700,000,000

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
2018		713,319,206	713,319,206	700,000,000	700,000,000
2019		800,065,000	800,065,000	800,000,000	800,000,000
2020		945,670,182	945,670,182	940,000,000	940,000,000
2021		830,585,864	830,585,864	800,000,000	800,000,000
2022		755,913,795	755,913,795	600,000,000	600,000,000
2023		701,761,019	701,761,019	600,000,000	600,000,000
2024		608,401,990	608,401,990	590,000,000	590,000,000
2025		4,467,402,233		4,460,000,000	
		23,062,926,283	**18,595,524,050**	**22,662,795,397**	**18,202,795,397**

9.04.04 Inter Branch Adjustment Account

Particulars	Debit Taka	Credit Taka	Net Balance
In 2025			
CIBTA (Bangladesh)	1,282,169,306	-	1,282,169,306
IBFTA (Bangladesh)	6,155,796,846	-	6,155,796,846
Online inter branch transaction (OIBT)	-	18,352,599	(18,352,599)
Overseas branches	(957,075,000)	5,857,274,983	(6,814,349,983)
Total	**6,480,891,152**	**5,875,627,582**	**605,263,570**

Summarized statement of unreconciled entries of CIBTA (Bangladesh) as at 31 December 2025 is given below:

Particulars	Debit		Credit		Net Balance
	No. of unreconciled entries	Debit Taka	No. of unreconciled entries	Taka	
In 2025					
1 to 6 months	279	160,155,535	4,530	3,383,696,152	3,223,540,617
6 to 12 months	1	96	100	4,453,311	4,453,215
More than 12 months	1	6,812,434	4,325	209,111,376	202,298,942
Total	**281**	**166,968,065**	**8,955**	**3,597,260,839**	**3,430,292,774**

Summarized statement of unreconciled entries of IBFTA (Bangladesh) as at 31 December 2025 is given below:

Particulars	Debit		Credit		Net Balance
	No. of unreconciled entries	Debit Taka	No. of unreconciled entries	Taka	
In 2025					
1 to 6 months	908	13,386,692,129	701	12,814,630,934	(572,061,195)
6 to 12 months	123	391,523,935	111	382,270,770	(9,253,165)
More than 12 months	55	25,173,607	139	1,026,155,702	1,000,982,095
Total	**1,086**	**13,803,389,671**	**951**	**14,223,057,406**	**419,667,735**

9.05	**Classification of Other Assets**				
	Unclassified	82,437,204,577	69,725,287,551	86,151,083,574	73,451,585,418
		82,437,204,577	**69,725,287,551**	**86,151,083,574**	**73,451,585,418**
	Classified				
	Doubtful	298,469,000	56,935,000	298,469,000	56,935,000
	Bad/loss	3,013,434,000	2,840,855,000	3,013,434,000	2,840,855,000
		3,311,903,000	**2,897,790,000**	**3,311,903,000**	**2,897,790,000**
	Total (Other Assets)	**85,749,107,577**	**72,623,077,551**	**89,462,986,574**	**76,349,375,418**
	Details of classified other assets shown in schedule (notes-51.00)				
9.06	**Classification of Inter Branch Transactions and Nostro Account**				
	Classification of Inter Branch Transactions				
	Unclassified	13,938,371,696	9,339,572,797	13,938,371,696	9,339,572,797
		13,938,371,696	**9,339,572,797**	**13,938,371,696**	**9,339,572,797**
	Classified				
	Doubtful	4,679,461	9,360,385	4,679,461	9,360,385
	Bad/loss	27,306,579	88,004,062	27,306,579	88,004,062
		31,986,040	**97,364,447**	**31,986,040**	**97,364,447**
	Total (Inter Branch Transactions)	**13,970,357,736**	**9,436,937,244**	**13,970,357,736**	**9,436,937,244**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Classification of Nostro Account					
	Unclassified		18,065,490,089	15,205,833,728	18,065,490,089	15,205,833,728
			18,065,490,089	**15,205,833,728**	**18,065,490,089**	**15,205,833,728**
	Classified					
	Doubtful		2,240,939,942	51,142,771	2,240,939,942	51,142,771
	Bad/loss		1,288,857,096	146,190,010	1,288,857,096	146,190,010
			3,529,797,038	**197,332,781**	**3,529,797,038**	**197,332,781**
	Total (Nostro Account)		**21,595,287,127**	**15,403,166,509**	**21,595,287,127**	**15,403,166,509**
9.07	**Provision Required for Other Assets, Inter Branch Transactions and Nostro Account**					
	For classified other assets:					
	Doubtful		149,234,500	28,467,500	149,234,500	28,467,500
	Bad/Loss		3,013,434,000	2,840,855,000	3,013,434,000	2,840,855,000
			3,162,668,500	**2,869,322,500**	**3,162,668,500**	**2,869,322,500**
	Local Office- ACU Cell		498,335,000	498,335,000	498,335,000	498,335,000
	Required Provision (Other Assets)		**3,661,003,500**	**3,367,657,500**	**3,661,003,500**	**3,367,657,500**
	Forbearance from Bangladesh Bank (BB)		(271,271,225)	-	(271,271,225)	-
	Total maintainable provision as per BB instructions		**3,389,732,275**	**3,367,657,500**	**3,389,732,275**	**3,367,657,500**
	Janata Bank PLC. has maintained provision against Other Assets as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.					
	For classified Inter branch transactions					
	Doubtful		2,339,731	4,680,193	2,339,730	4,680,192
	Bad/Loss		27,306,579	88,004,062	27,306,580	88,004,062
	Required Provision (Inter branch transactions)		**29,646,310**	**92,684,255**	**29,646,310**	**92,684,254**
	For classified Nostro Account					
	Doubtful		1,120,469,971	25,571,386	1,120,469,971	25,571,386
	Bad/Loss		1,288,857,096	146,190,009	1,288,857,096	146,190,009
	Required Provision (Nostro Account)		**2,409,327,067**	**171,761,395**	**2,409,327,067**	**171,761,395**
	Forbearance from Bangladesh Bank (BB)		(1,801,455,206)	-	(1,801,455,206)	-
	Total maintainable provision as per BB instructions		**607,871,861**	**171,761,395**	**607,871,861**	**171,761,395**
	Janata Bank PLC. has maintained provision against Nostro Account as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.					
	Total required provision (Other Assets including Inter branch transactions and Nostro Account)		**6,099,976,877**	**3,632,103,150**	**6,099,976,877**	**3,632,103,149**
	Forbearance from Bangladesh Bank (BB)		(2,072,726,431)	-	(2,072,726,431)	-
	Total required provision after Forbearance from BB (Other Assets including Inter branch transactions and Nostro Account)		**4,027,250,446**	**3,632,103,150**	**4,027,250,446**	**3,632,103,149**
	Provision maintained for other assets	13.12	3,389,732,275	3,389,732,275	3,389,732,275	3,389,732,275
	Provision maintained for inter branch transactions	13.13	121,850,643	121,850,643	121,850,643	121,850,643
	Provision maintained for Nostro Account	13.15.01	607,871,861	607,871,861	607,871,861	607,871,861
	Total provision maintained (Other Assets including Inter branch transactions and Nostro Account)		**4,119,454,779**	**4,119,454,779**	**4,119,454,779**	**4,119,454,779**
	Provision excess/(shortfall)		**92,204,333**	**487,351,629**	**92,204,333**	**487,351,630**
	Required Provision for Unreconcilled Balance with Bangladesh Bank (BB)*					
	Required Provision for Unreconcilled Balance with BB		1,285,400,000	6,365,000,000	1,285,400,000	6,365,000,000
	Forbearance from Bangladesh Bank (BB)		(581,400,000)	(5,661,000,000)	(581,400,000)	(5,661,000,000)
	Total maintainable provision as per BB instructions		**704,000,000**	**704,000,000**	**704,000,000**	**704,000,000**
	Provision maintained		704,000,000	704,000,000	704,000,000	704,000,000
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**

* Janata Bank PLC. has maintained provision against Unreconcilled Balance with Bangladesh Bank (BB) as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
9.08	**Total Classified Assets**					
	Classified Loans and Advances	7.09	728,042,435,621	680,658,641,329	728,042,435,621	680,658,641,329
	Classified Other Assets	9.05	3,311,903,000	2,897,790,000	3,311,903,000	2,897,790,000
	Classified Inter Branch Transactions	9.06	31,986,040	97,364,447	31,986,040	97,364,447
	Classified Nostro Account	9.06	3,529,797,038	197,332,781	3,529,797,038	197,332,781
			734,916,121,699	**683,851,128,557**	**734,916,121,699**	**683,851,128,557**

9.09 Total Provision Requirement and Provision Maintained

		Bank			
		Required amount of Provision as on 31 December 2025 (Without Forbearance)	Required amount of Provision as on 31 December 2025 (With Forbearance)	Provision Maintained as on 31 December 2025	Provision Excess/ (Shortfall) as on 31 December 2025 (With Forbearance)
	Balance with other Bank and FI	4.04	15,482,335,752	380,000,000	380,000,000	-
	Money at Call and Short Notice	5.03	2,720,600,000	545,300,000	545,300,000	-
	Investment	6.04	18,684,028,367	1,191,495,452	1,191,495,452	-
	Loans and Advances	7.14	566,380,700,000	56,953,630,209	56,953,630,209	-
	Other Assets	9.07	3,661,003,500	3,389,732,275	3,389,732,275	-
	Inter Branch Transactions	9.07	29,646,310	29,646,310	121,850,643	92,204,333
	Nostro Account	9.07	2,409,327,067	607,871,861	607,871,861	-
	Unreconcilled Balance with BB	9.07	1,285,400,000	704,000,000	704,000,000	-
	Off-Balance Sheet	23.04	14,319,795,095	1,758,200,000	1,758,200,000	-
			624,972,836,091	**65,559,876,107**	**65,652,080,440**	**92,204,333**

The aggregated required provision for balance with other Bank and FI, money at Call and Short Notice, investment, loans & advances, other assets, nostro account, unreconcilled balance with BB and off-balance sheet exposures of Janata Bank PLC. is Taka 62,494.32 crore and the maintained provision in the Financial Statements for the year ended 31 December 2025 is Taka 6,553.02 crore resulting actual shortfall in maintaining provision is Taka 55,941.30 crore.
Janata Bank PLC. has maintained provision against balance with other Bank and FI, money at Call and Short Notice, investment, loans & advances, other assets, nostro account, unreconcilled balance with BB and off-balance sheet exposures as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

10.00	**Non-Banking Assets (Non income generating)**					
	M. K. Road Corporate Branch, Jashore		16,200,000	16,200,000	16,200,000	16,200,000
			16,200,000	**16,200,000**	**16,200,000**	**16,200,000**

The Bank has got the possession and ownership of the mortgage properties according to the judgement of the honorable Court in accordance with the section 33(7) of "Artha Rin Adalat-2003".

11.00	**Borrowings from Other Banks, Financial Institutions and Agents**					
	In Bangladesh	11.01	78,568,459,619	99,482,446,726	78,568,459,619	99,482,446,726
	Outside Bangladesh	11.02	758,120,683	3,572,585	758,120,683	3,572,585
			79,326,580,302	**99,486,019,311**	**79,326,580,302**	**99,486,019,311**
11.01	**Borrowing in Bangladesh**					
	From Bangladesh Bank	11.01.01	7,443,914,551	7,943,707,624	7,443,914,551	7,943,707,624
	From Other Banks (Demand)	11.01.02	3,430,000,000	21,120,000,000	3,430,000,000	21,120,000,000
	JBL Subordinated Bond		-	3,000,000,000	-	3,000,000,000
	IDA Credit for EGBMP		8,388,068	12,582,102	8,388,068	12,582,102
	Repo (Encumbered securities against ALS from BB)		67,686,157,000	67,406,157,000	67,686,157,000	67,406,157,000
			78,568,459,619	**99,482,446,726**	**78,568,459,619**	**99,482,446,726**
11.01.01	**From Bangladesh Bank**					
	Re-finance Scheme against Loans to Public Sector Jute Mills		726,275,000	858,363,328	726,275,000	858,363,328
	Re-finance Scheme for 3000 Crore Direct FI		31,221,037	60,736,347	31,221,037	60,736,347
	BB 10 Taka Puno Orthayon Scheme		13,619,078	11,484,458	13,619,078	11,484,458
	BB Refinance for Wheat & Maize		51,175,500	29,550,500	51,175,500	29,550,500
	BB Refinance Scheme in Agri-Food Security		288,406,900	475,124,400	288,406,900	475,124,400
	Pre-finance From BB-25000 Crore		590,118,841	989,365,146	590,118,841	989,365,146
	BB Loan of Covid-19 Re-finance Scheme Ghore Fera		144,400,000	96,158,000	144,400,000	96,158,000
	Borrowing from Bangladesh Bank (BB)*		5,598,698,195	5,422,925,445	5,598,698,195	5,422,925,445
			7,443,914,551	**7,943,707,624**	**7,443,914,551**	**7,943,707,624**

* Export Development Fund (EDF) from BB Tk 5,502,919,363 and Export Facilitation Pre-finance Fund (EFPF) from BB Tk 95,778,832

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
11.01.02	**From Other Banks (Demand)**					
	Uttara Bank PLC.		-	1,750,000,000	-	1,750,000,000
	Mercantile Bank PLC.		-	2,200,000,000	-	2,200,000,000
	Rajshahi Krishi Unnayan Bank		3,200,000,000	-	3,200,000,000	-
	Infrastructure Development Company Ltd.		230,000,000	-	230,000,000	-
	NRBC Bank PLC.		-	550,000,000	-	550,000,000
	Bangladesh Development Bank PLC.		-	300,000,000	-	300,000,000
	Citizens Bank Ltd.		-	500,000,000	-	500,000,000
	Dhaka Bank PLC.		-	1,900,000,000	-	1,900,000,000
	Eastern Bank PLC.		-	1,200,000,000	-	1,200,000,000
	Jamuna Bank PLC.		-	2,000,000,000	-	2,000,000,000
	Meghna Bank PLC.		-	650,000,000	-	650,000,000
	Midland Bank PLC.		-	850,000,000	-	850,000,000
	Modhumoti Bank PLC.		-	250,000,000	-	250,000,000
	One Bank PLC.		-	1,500,000,000	-	1,500,000,000
	Sonali Bank PLC.		-	3,000,000,000	-	3,000,000,000
	The City Bank PLC.		-	1,960,000,000	-	1,960,000,000
	Trust Bank PLC.		-	2,510,000,000	-	2,510,000,000
			3,430,000,000	**21,120,000,000**	**3,430,000,000**	**21,120,000,000**
11.02	**Borrowing outside Bangladesh**					
	(i) Credit Balances with NOSTRO Accounts					
1	Wells Fargo Bank N. A.		10,943,351	-	10,943,351	-
2	Banka-Intesa SPA, Italy		4,635,444	-	4,635,444	-
3	Standard Chartered Bank-London-GBP		740,517,029	-	740,517,029	-
4	Sonali Bank-London-GBP		36	-	36	-
			756,095,860	**-**	**756,095,860**	-
	(ii) Credit Balances with VOSTRO Accounts					
	Rastriya Banijja Bank, Kathmandu (Nepal)		2,024,823	3,572,585	2,024,823	3,572,585
			2,024,823	**3,572,585**	**2,024,823**	**3,572,585**
			758,120,683	**3,572,585**	**758,120,683**	**3,572,585**

11.03 Currency-wise Grouping

Currencies	Amount in foreign currencies (2025)	Exchange Rate (Average at BDT)				
EURO	31,756	145.97	4,635,444	-	4,635,444	-
GBP	4,440,308	166.77	740,517,065	-	740,517,065	-
US Dollar	89,553	122.20	10,943,351	-	10,943,351	-
ACU Dollar	16,570	122.20	2,024,823	3,572,585	2,024,823	3,572,585
			758,120,683	**3,572,585**	**758,120,683**	**3,572,585**

11.04	**Security-wise Grouping**					
	Secured (by Bangladesh Bank deposits)		7,443,914,551	7,943,707,624	7,443,914,551	7,943,707,624
	Unsecured		71,882,665,751	91,542,311,687	71,882,665,751	91,542,311,687
			79,326,580,302	**99,486,019,311**	**79,326,580,302**	**99,486,019,311**
11.05	**Maturity-wise Grouping**					
	Repayable on demand		758,120,683	3,572,585	758,120,683	3,572,585
	Others (based on agreed maturity dates and periods of notice)		78,568,459,619	99,482,446,726	78,568,459,619	99,482,446,726
			79,326,580,302	**99,486,019,311**	**79,326,580,302**	**99,486,019,311**
12.00	**Deposits and Other Accounts**					
	Current accounts and other accounts	12.01	127,593,444,662	130,619,370,932	127,593,784,331	130,620,709,193
	Bills payable	12.02	5,278,005,141	7,606,651,329	5,278,005,141	7,606,651,329
	Savings bank deposits	12.03	431,352,721,816	421,444,218,374	431,448,076,435	421,617,134,974
	Fixed deposits	12.04	691,388,748,771	538,430,150,563	691,178,671,802	538,250,578,170
			1,255,612,920,390	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
12.01	**Current Accounts and Other Accounts**					
	Current account		77,525,718,766	78,675,078,250	77,526,058,435	78,676,416,511
	Other account	12.01.01	50,067,725,896	51,944,292,682	50,067,725,896	51,944,292,682
			127,593,444,662	**130,619,370,932**	**127,593,784,331**	**130,620,709,193**
12.01.01	**Other Account**					
	Sundry deposits*		31,870,636,313	33,161,840,053	31,870,636,313	33,161,840,053
	Overdue fixed deposits		87,416,166	88,820,070	87,416,166	88,820,070
	Call deposit		1,172	1,172	1,172	1,172
	Foreign currency deposits-FCD		18,109,672,245	18,693,631,387	18,109,672,245	18,693,631,387
			50,067,725,896	**51,944,292,682**	**50,067,725,896**	**51,944,292,682**
	*Recovery of written-off loan amounting Tk. 72,487,715 had been included in sundry deposit in 2024					
12.02	**Bills Payable**					
	Pay order issued		4,614,927,433	6,888,955,239	4,614,927,433	6,888,955,239
	Pay slip issued		24,674,222	15,183,874	24,674,222	15,183,874
	Demand draft payable		484,086,621	549,395,376	484,086,621	549,395,376
	Telephonic transfer payable		751,441	776,441	751,441	776,441
	Mobile transfer payable		399,437	394,871	399,437	394,871
	Foreign money transfer		60,500	60,500	60,500	60,500
	Home remittance scheme		21,200	21,200	21,200	21,200
	Foreign remittance payable		151,781,213	150,560,754	151,781,213	150,560,754
	FDD payable		1,303,074	1,303,074	1,303,074	1,303,074
			5,278,005,141	**7,606,651,329**	**5,278,005,141**	**7,606,651,329**
12.03	**Savings Bank Deposits**					
	Savings deposit		240,869,724,883	226,862,909,879	240,869,724,883	226,862,909,879
	Special notice deposits (SND)		189,451,558,068	193,476,092,524	189,546,912,687	193,649,009,124
	JB school banking		1,013,773,070	1,081,997,993	1,013,773,070	1,081,997,993
	Other deposit	12.03.01	17,665,795	23,217,978	17,665,795	23,217,978
			431,352,721,816	**421,444,218,374**	**431,448,076,435**	**421,617,134,974**
12.03.01	**Other Deposit**					
	Q-Cash deposit		9,399,466	14,816,649	9,399,466	14,816,649
	SB-general		5,626,083	5,700,633	5,626,083	5,700,633
	Gift cheque		2,640,246	2,700,696	2,640,246	2,700,696
			17,665,795	**23,217,978**	**17,665,795**	**23,217,978**
12.04	**Fixed Deposits**					
	Fixed Deposit and similar scheme	12.04.01	665,684,381,765	518,316,660,211	665,474,304,796	518,137,087,818
	Various deposit scheme	12.04.02	25,704,367,006	20,113,490,352	25,704,367,006	20,113,490,352
			691,388,748,771	**538,430,150,563**	**691,178,671,802**	**538,250,578,170**
12.04.01	**Fixed Deposit and Similar Scheme**					
	Fixed deposits		618,815,574,678	515,447,888,898	618,605,497,709	515,268,316,505
	Janata bank double benefit scheme (JBDBS)		41,545,888,395	257,805,462	41,545,888,395	257,805,462
	Janata bank retirement savings scheme (JBLRSS)		5,509,029	11,379,874	5,509,029	11,379,874
	Janata bank monthly benefit scheme (JBMBS)		4,670,064	6,206,612	4,670,064	6,206,612
	Janata bank Amar Sanchay Amar Munafa Scheme		5,312,739,599	2,593,379,365	5,312,739,599	2,593,379,365
			665,684,381,765	**518,316,660,211**	**665,474,304,796**	**518,137,087,818**
12.04.02	**Various Deposit Scheme**					
	Deposit pension scheme (DPS)		4,445,046	4,635,739	4,445,046	4,635,739
	Janata bank savings pension scheme (JBSPS)		8,840,646	9,166,609	8,840,646	9,166,609
	Janata bank deposit scheme (JBDS)		2,245,042,374	3,546,053,879	2,245,042,374	3,546,053,879
	Medical deposit scheme (MDS)		1,450,760	3,383,746	1,450,760	3,383,746
	Education deposit scheme (EDS)		46,023,401	81,658,054	46,023,401	81,658,054
	Janata bank monthly savings scheme (JBMSS)		5,371,787	8,809,783	5,371,787	8,809,783
	Janata bank special deposit scheme (JBSDS)		8,602,395	27,719,314	8,602,395	27,719,314

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Janata bank masik amanat prokalpa (JBMAPro)		14,519,642	17,969,948	14,519,642	17,969,948
	Non-resident pension scheme (NRPS)		5,025,240	4,098,108	5,025,240	4,098,108
	Janata deposit scheme (JDS)		6,028,926,897	7,169,197,565	6,028,926,897	7,169,197,565
	Janata hajj deposit scheme (JHDS)		25,601,567	22,935,873	25,601,567	22,935,873
	Janata Millionaire Deposit Scheme (JMDS)		3,755,653,130	3,354,100,488	3,755,653,130	3,354,100,488
	Janata bank nari kallyan sanchay prokolpo (JBNKSP)		2,371,065,189	2,035,045,645	2,371,065,189	2,035,045,645
	Janata Bank Smart Account (JBSA)		9,115,281,683	3,828,715,601	9,115,281,683	3,828,715,601
	Janata Bank Deposit Pension Scheme (JBDPS)		2,063,588,560	-	2,063,588,560	-
	Janata Bank Kotipoti Deposit Scheme (JBKDS)		4,928,689	-	4,928,689	-
			25,704,367,006	**20,113,490,352**	**25,704,367,006**	**20,113,490,352**
12.05	**Deposits and Other Accounts (Category wise)**					
	Inter-bank deposits		4,865,637,000	6,035,094,000	4,865,637,000	6,035,094,000
	Other deposits		1,250,747,283,390	1,092,065,297,198	1,250,632,900,709	1,092,059,979,666
			1,255,612,920,390	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**
12.06	**Deposits & Other Accounts (Geographical Location wise)**					
	In Bangladesh	**No. of Branches**				
	Urban	461	974,171,404,468	863,239,411,045	974,057,021,787	863,234,093,513
	Rural	464	241,466,481,450	196,175,764,089	241,466,481,450	196,175,764,089
	Sub total	**925**	**1,215,637,885,918**	**1,059,415,175,134**	**1,215,523,503,237**	**1,059,409,857,602**
	Outside Bangladesh					
	Overseas	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Sub total	**4**	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Total	**929**	**1,255,612,920,390**	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**
12.06.01	**Deposits and other accounts (division wise)**					
	In Bangladesh					
		No. of Branches				
	Dhaka	230	616,902,601,205	553,548,351,522	616,788,218,524	553,543,033,990
	Chattogram	208	318,086,505,279	276,088,222,119	318,086,505,279	276,088,222,119
	Sylhet	60	38,717,780,183	32,174,670,260	38,717,780,183	32,174,670,260
	Khulna	115	72,795,250,353	57,760,069,253	72,795,250,353	57,760,069,253
	Barishal	43	24,492,857,455	19,998,712,955	24,492,857,455	19,998,712,955
	Rajshahi	150	77,823,786,074	66,067,144,774	77,823,786,074	66,067,144,774
	Rangpur	74	38,542,315,375	31,607,918,184	38,542,315,375	31,607,918,184
	Mymensigh	45	28,276,789,994	22,170,086,067	28,276,789,994	22,170,086,067
	Sub total	**925**	**1,215,637,885,918**	**1,059,415,175,134**	**1,215,523,503,237**	**1,059,409,857,602**
	Outside Bangladesh					
	Overseas units	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Sub total	**4**	**39,975,034,472**	**38,685,216,064**	**39,975,034,472**	**38,685,216,064**
	Grand Total	**929**	**1,255,612,920,390**	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**
12.07	**Sector wise Deposit including Bills Payable**					
	Presidency, prime minister office and judiciary		48,249,538,000	47,465,503,000	48,249,538,000	47,465,503,000
	Autonomous and semi-autonomous bodies		122,869,724,000	115,601,818,000	122,869,724,000	115,601,818,000
	Other public sector		475,818,429,000	413,904,533,000	475,818,429,000	413,904,533,000
	Bank and financial institutions(public)		21,709,839,000	25,526,766,000	21,709,839,000	25,526,766,000
	Private sector		586,965,390,390	495,601,771,198	586,851,007,709	495,596,453,666
			1,255,612,920,390	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**
12.08	**Maturity-wise Grouping of Deposit Repayable**					
	On demand		71,150,300,000	120,255,681,725	71,150,300,000	120,255,681,725
	Within one month		125,456,739,154	81,473,345,854	125,456,739,154	81,473,345,854
	More than 1 month but less than 6 months		259,002,300,000	103,170,900,000	259,002,300,000	103,170,900,000
	More than 6 months but less than 1 year		348,500,500,000	337,103,100,000	348,500,500,000	337,103,100,000
	More than 1 year and less than 5 years		242,737,300,000	299,879,400,000	242,737,300,000	299,879,400,000

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	More than 5 years but less than 10 years		208,741,301,210	156,204,041,604	208,626,918,529	156,198,724,072
	Over 10 years		24,480,026	13,922,015	24,480,026	13,922,015
			1,255,612,920,390	**1,098,100,391,198**	**1,255,498,537,709**	**1,098,095,073,666**
13.00	**Other Liabilities**					
	Adjusting account credit		292,278	292,278	292,278	292,278
	Death relief grant scheme		17,374,970	10,380,480	17,374,970	10,380,480
	Provision against NBA		16,200,000	16,200,000	16,200,000	16,200,000
	Provision for Legal Obligation (Overseas)		355,176,320	-	355,176,320	-
	Interest suspense Account	13.01	163,990,377,328	132,096,558,488	163,990,377,328	132,096,558,488
	Insurance fund	13.02	160,540,053	155,533,416	160,540,053	155,533,416
	Provision and fund for employee benefits	13.03	5,385,308,925	6,989,751,129	5,349,899,871	6,958,973,377
	Provision for tax	13.04	37,702,163,932	36,845,441,228	37,053,619,301	36,217,644,341
	Lease liability	13.05	465,981	16,558,439	465,981	16,558,439
	Provision for loans and advances	13.06	57,700,015,155	56,975,551,004	56,953,630,209	56,257,344,439
	Provision for off balance sheet exposures	13.07	1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision for Corporate Social Responsibility (CSR)	13.08	27,500,000	27,500,000	27,500,000	27,500,000
	Provision for Balance with other bank and FI	13.09	380,000,000	380,000,000	380,000,000	380,000,000
	Provision for Money at call and short notice	13.10	545,300,000	545,300,000	545,300,000	545,300,000
	Provision for diminution in value of investments	13.11	2,017,194,107	1,945,194,438	1,191,495,452	1,191,495,452
	Provision for other assets	13.12	3,389,732,275	3,389,732,275	3,389,732,275	3,389,732,275
	Provision for inter branch transactions	13.13	121,850,643	121,850,643	121,850,643	121,850,643
	Sundry payables'	13.14	26,698,355,206	18,450,511,590	26,587,348,790	18,361,846,296
	Provision for others	13.15	1,881,964,257	1,755,034,551	1,783,770,968	1,677,041,204
	Inter branch adjustment		-	2,215,948,081	-	2,215,948,081
			302,148,011,430	**263,695,538,040**	**299,682,774,439**	**261,398,399,209**
13.01	**Interest Suspense Account**					
	Balance as at 1 January		132,096,558,488	102,153,940,593	132,096,558,488	102,153,940,593
	Add/(less): Exchange fluctuation		769,114	1,595,715	769,114	1,595,715
	Add: Transferred during the year		34,870,062,867	102,663,150,630	34,870,062,867	102,663,150,630
			166,967,390,469	**204,818,686,938**	**166,967,390,469**	**204,818,686,938**
	Less: Recovered/Transferred to income account		(2,949,629,039)	(72,187,806,979)	(2,949,629,039)	(72,187,806,979)
	Written off during the year		(27,384,102)	(534,321,471)	(27,384,102)	(534,321,471)
			(2,977,013,141)	**(72,722,128,450)**	**(2,977,013,141)**	**(72,722,128,450)**
	Balance on 31 December		**163,990,377,328**	**132,096,558,488**	**163,990,377,328**	**132,096,558,488**
i)	**In Bangladesh**					
	Balance as at 1 January		132,062,398,250	102,136,328,065	132,062,398,250	102,136,328,065
	Add: Transferred during the year		34,833,777,210	102,645,278,943	34,833,777,210	102,645,278,943
			166,896,175,460	**204,781,607,008**	**166,896,175,460**	**204,781,607,008**
	Less: Recovered/Transferred to income account		(2,949,629,039)	(72,187,806,979)	(2,949,629,039)	(72,187,806,979)
	Written off during the year		(6,222,530)	(531,401,779)	(6,222,530)	(531,401,779)
			(2,955,851,569)	**(72,719,208,758)**	**(2,955,851,569)**	**(72,719,208,758)**
	Balance on 31 December		**163,940,323,891**	**132,062,398,250**	**163,940,323,891**	**132,062,398,250**
ii)	**Outside Bangladesh**					
	Balance as at 1 January		34,160,238	17,612,528	34,160,238	17,612,528
	Add/(less): Exchange fluctuation		769,114	1,595,715	769,114	1,595,715
			34,929,352	**19,208,243**	**34,929,352**	**19,208,243**
	Add: Transferred during the year		36,285,657	17,871,687	36,285,657	17,871,687
	Less: Written off during the year		(21,161,572)	(2,919,692)	(21,161,572)	(2,919,692)
			15,124,085	**14,951,995**	**15,124,085**	**14,951,995**
	Balance on 31 December		**50,053,437**	**34,160,238**	**50,053,437**	**34,160,238**
	Total Interest Suspense Account (i+ ii)		**163,990,377,328**	**132,096,558,488**	**163,990,377,328**	**132,096,558,488**
13.02	**Insurance Fund**					
	Insurance fund for building	13.02.01	5,540,053	5,533,416	5,540,053	5,533,416
	Insurance fund for cash in volt, in ATM and in transit	13.02.02	155,000,000	150,000,000	155,000,000	150,000,000
			160,540,053	**155,533,416**	**160,540,053**	**155,533,416**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
13.02.01	**Insurance Fund for Building**					
	Balance at the beginning of the year		5,533,416	5,525,119	5,533,416	5,525,119
	Addition during this year		6,637	8,297	6,637	8,297
	Insurance fund for building at the end of the year		**5,540,053**	**5,533,416**	**5,540,053**	**5,533,416**
13.02.02	**Insurance Fund for Cash in Volt, in ATM and in Transit**					
	Balance at the beginning of the year		150,000,000	145,000,000	150,000,000	145,000,000
	Addition during this year	42.00	5,000,000	5,000,000	5,000,000	5,000,000
	Insurance fund for cash in volt, in ATM and in transit at the end of the year		**155,000,000**	**150,000,000**	**155,000,000**	**150,000,000**
13.03	**Provisions and Fund for Employee Benefit**					
	Leave encashment	13.03.01	422,313,378	582,928,236	422,313,378	582,928,236
	General provident fund (GPF)	13.03.02	3,161,678	552,730,575	3,161,678	552,730,575
	Contributory provident fund (CPF)	13.03.03	13,126,653	11,658,810	1,534,648	1,534,647
	Provision for superannuation fund (SF)	13.03.04	3,524,786,142	4,449,486,142	3,524,786,142	4,449,486,142
	Provision for gratuity	13.03.05	114,401,927	75,792,809	100,385,067	63,439,409
	Provision for incentive bonus	13.03.06	1,307,519,147	1,317,154,557	1,297,718,958	1,308,854,368
			5,385,308,925	**6,989,751,129**	**5,349,899,871**	**6,958,973,377**
13.03.01	**Leave Encashment**					
	Balance at the beginning of the year (BD)		580,608,745	546,159,138	580,608,745	546,159,138
	Less: Paid during this year		(160,667,081)	(265,550,393)	(160,667,081)	(265,550,393)
	Addition during this year	42.02	-	300,000,000	-	300,000,000
	Provision at the end of the year (BD)		**419,941,664**	**580,608,745**	**419,941,664**	**580,608,745**
	Balance with Overseas Branches		2,371,714	2,319,491	2,371,714	2,319,491
	Provision at the end of the year		**422,313,378**	**582,928,236**	**422,313,378**	**582,928,236**
	Less: Required provision		(250,000,000)	(402,600,000)	(250,000,000)	(402,600,000)
	Provision excess/(shortfall)		**172,313,378**	**180,328,236**	**172,313,378**	**180,328,236**
13.03.02	**General Provident Fund (GPF)**					
	Balance at the beginning of the year		552,730,575	1,122,960,758	552,730,575	1,122,960,758
	Less: Transfer during this year		(2,237,318,207)	(2,365,429,785)	(2,237,318,207)	(2,365,429,785)
	Addition during this year		1,687,749,310	1,795,199,602	1,687,749,310	1,795,199,602
	Provision at the end of the year		**3,161,678**	**552,730,575**	**3,161,678**	**552,730,575**
13.03.03	**Contributory Provident Fund (CPF)**					
	Balance at the beginning of the year		11,658,810	23,965,236	1,534,647	15,317,730
	Less: Transfer during this year		(12,094,013)	(16,273,235)	(12,094,013)	(16,273,235)
	Addition during this year		13,561,856	3,966,809	12,094,014	2,490,152
	Provision at the end of the year		**13,126,653**	**11,658,810**	**1,534,648**	**1,534,647**
13.03.04	**Provision for Superannuation Fund (SF)**					
	Balance at the beginning of the year		4,449,486,142	9,486,142	4,449,486,142	9,486,142
	Less: Transfer to trustee fund		(2,700,000,000)	-	(2,700,000,000)	-
	Provision made during the year	42.02	1,775,300,000	4,440,000,000	1,775,300,000	4,440,000,000
	Provision at the end of the year		**3,524,786,142**	**4,449,486,142**	**3,524,786,142**	**4,449,486,142**
13.03.05	**Provision for Gratuity**					
	In Bangladesh	13.03.05.01	29,509,092	28,351,432	15,492,232	15,998,032
	Outside Bangladesh (overseas branches)		84,892,835	47,441,377	84,892,835	47,441,377
	Provision at the end of the year		**114,401,927**	**75,792,809**	**100,385,067**	**63,439,409**
13.03.05.01	**Provision for Gratuity in Bangladesh**					
	Balance at the beginning of the year		28,351,432	29,466,731	15,998,032	18,648,832
	Less: Paid during this year		(505,800)	(2,650,800)	(505,800)	(2,650,800)
	Addition during this year		1,663,460	1,535,501	-	-
	Provision at the end of the year		**29,509,092**	**28,351,432**	**15,492,232**	**15,998,032**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
13.03.05.02	**Provision Maintained & Required for Superannuation Fund and Gratuity**					
	Provision maintained					
	Provision for superannuation fund	13.03.04	3,524,786,142	4,449,486,142	3,524,786,142	4,449,486,142
	Provision for gratuity	13.03.05	114,401,927	75,792,809	100,385,067	63,439,409
	Balance with JBL		**3,639,188,069**	**4,525,278,951**	**3,625,171,209**	**4,512,925,551**
	Balance with trustee fund		5,618,271,045	4,829,597,473	5,618,271,045	4,829,597,473
	Total fund held at the end of the year		**9,257,459,114**	**9,354,876,424**	**9,243,442,254**	**9,342,523,024**
	Less: Required provision		(9,172,566,860)	(9,157,453,400)	(9,158,550,000)	(9,145,100,000)
	Provision excess/(shortfall)		**84,892,254**	**197,423,024**	**84,892,254**	**197,423,024**
13.03.06	**Provision for Incentive Bonus**					
	Balance at the beginning of the year		1,317,154,557	1,560,766,610	1,308,854,368	1,554,309,321
	Less: Paid during this year		(11,135,410)	(1,537,412,053)	(11,135,410)	(1,534,754,953)
	Addition during this year	42.02	1,500,000	1,293,800,000	-	1,289,300,000
	Provision at the end of the year		**1,307,519,147**	**1,317,154,557**	**1,297,718,958**	**1,308,854,368**
13.04	**Provision for Tax**					
	Provision for income tax	13.04.01	37,461,246,935	36,709,551,455	36,812,702,304	36,081,754,568
	Provision for Ruler's tax (UAE)	13.04.02	240,916,997	135,889,773	240,916,997	135,889,773
			37,702,163,932	**36,845,441,228**	**37,053,619,301**	**36,217,644,341**
13.04.01	**Provision for Income Tax**					
	Balance at the beginning of the year		36,709,551,455	34,588,172,302	36,081,754,568	33,989,732,018
	Addition during this year	43.00	751,695,480	2,121,379,153	730,947,736	2,092,022,550
	Provision at the end of the year		**37,461,246,935**	**36,709,551,455**	**36,812,702,304**	**36,081,754,568**
	Break up of provision for Income Tax (year wise)					
	Income year / **Assessment year**					
	2003 / 2004-05		650,418,371	650,418,371	650,418,371	650,418,371
	2004 / 2005-06		548,476,622	548,476,622	548,476,622	548,476,622
	2005 / 2006-07		1,019,467,671	1,019,467,671	1,019,467,671	1,019,467,671
	2006 / 2007-08		1,669,354,640	1,669,354,640	1,669,354,640	1,669,354,640
	2007 / 2008-09		1,933,134,266	1,933,134,266	1,933,134,266	1,933,134,266
	2008 / 2009-10		1,316,700,405	1,316,700,405	1,316,700,405	1,316,700,405
	2009 / 2010-11		2,089,581,228	2,089,581,228	2,089,581,228	2,089,581,228
	2010 / 2011-12		2,852,199,942	2,852,199,942	2,851,617,219	2,851,617,219
	2011 / 2012-13		5,097,962,425	5,097,962,425	5,058,369,111	5,058,369,111
	2012 / 2013-14		4,010,899,563	4,010,899,563	3,988,920,575	3,988,920,575
	2013 / 2014-15		781,281,503	781,281,503	750,000,000	750,000,000
	2014 / 2015-16		2,441,347,457	2,441,347,457	2,441,130,072	2,441,130,072
	2015 / 2016-17		498,203,533	498,203,533	497,834,404	497,834,404
	2016 / 2017-18		2,007,180,972	2,007,180,972	2,000,000,000	2,000,000,000
	2017 / 2018-19		1,634,342,162	1,634,342,162	1,602,500,000	1,602,500,000
	2018 / 2019-20		1,034,509,258	1,034,509,258	1,000,000,000	1,000,000,000
	2019 / 2020-21		472,312,240	472,312,240	450,000,000	450,000,000
	2020 / 2021-22		1,614,804,961	1,614,804,961	1,580,000,000	1,580,000,000
	2021 / 2022-23		2,198,869,115	2,198,869,115	1,995,000,000	1,995,000,000
	2022 / 2023-24		1,160,769,456	1,160,769,456	1,026,300,000	1,026,300,000
	2023 / 2024-25		1,185,429,078	1,185,429,078	1,150,000,000	1,150,000,000
	2024 / 2025-26		492,306,587	492,306,587	462,949,984	462,949,984
	2025 / 2026-27		751,695,480	-	730,947,736	-
			37,461,246,935	**36,709,551,455**	**36,812,702,304**	**36,081,754,568**

Income tax assessments till 2007-08 have been finalized. Assessments for the year 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26 are under process. Income tax provision for Tk.730.95 million has been kept for the year ended 31 December 2025 against estimated tax provision Tk. 730.95 million for the assessment year 2026-2027 (financial year 2025) according to the assessment made by Tax Consultant.

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
13.04.02	**Provision for Ruler's Tax (UAE)**					
	Balance at the beginning of the year		135,889,773	158,884,700	135,889,773	158,884,700
	Add: Rate fluctuation		3,059,546	14,395,127	3,059,546	14,395,127
	Adjustment during this year		(144,469,025)	(278,396,016)	(144,469,025)	(278,396,016)
	Addition during this year	43.00	246,436,703	241,005,962	246,436,703	241,005,962
	Provision at the end of the year		**240,916,997**	**135,889,773**	**240,916,997**	**135,889,773**
13.05	**Lease Liability**					
	Balance at the beginning of the year		16,558,439	49,915,266	16,558,439	49,915,266
	Addition/Adjustment during the year		(16,092,458)	(33,356,827)	(16,092,458)	(33,356,827)
	Balance at the end of the year		**465,981**	**16,558,439**	**465,981**	**16,558,439**
13.06	**Provision for Loans and Advances**					
	General provision (for unclassified)	13.06.01	5,903,684,946	7,931,006,565	5,157,300,000	7,212,800,000
	Specific provision (for classified)	13.06.02	51,796,330,209	49,044,544,439	51,796,330,209	49,044,544,439
	Total provision held		**57,700,015,155**	**56,975,551,004**	**56,953,630,209**	**56,257,344,439**
	Less: Required provision for loans and advances		(57,700,015,155)	(56,975,551,004)	(56,953,630,209)	(56,257,344,439)
	Provision excess/(shortfall)		-	-	-	-
13.06.01	**General Provision (for unclassified loans and advances)**					
	In Bangladesh					
	Balance at the beginning of the year		7,728,343,248	15,985,106,581	7,010,136,683	15,276,900,016
	Addition during the year	40.00	28,178,381	10,000,000	-	-
	Transfer from Special General Provision-COVID-19		-	1,436,900,000	-	1,436,900,000
	Transfer to specific Provision	13.06.02	(2,215,803,750)	(9,703,663,333)	(2,215,803,750)	(9,703,663,333)
	Provision at the end of the year		**5,540,717,879**	**7,728,343,248**	**4,794,332,933**	**7,010,136,683**
	Special General Provision-COVID-19					
	Balance at the beginning of the year		-	1,436,900,000	-	1,436,900,000
	Addition during the year	40.00	-	(1,436,900,000)	-	(1,436,900,000)
	Provision at the end of the year		-	-	-	-
	Outside Bangladesh					
	Balance at the beginning of the year		202,663,317	181,054,810	202,663,317	181,054,810
	Add: Rate fluctuation		4,562,945	16,403,764	4,562,945	16,403,764
	Adjustment during this year		(2,989,244)	(47,515,630)	(2,989,244)	(47,515,630)
	Add: ECL Provision from Retained Earnings	22.00	27,873,560	-	27,873,560	-
	Add: ECL Provision by adjusting Interest Income		82,312,712	-	82,312,712	-
	Provision made during the year	40.00	48,543,777	52,720,373	48,543,777	52,720,373
	Provision at the end of the year		**362,967,067**	**202,663,317**	**362,967,067**	**202,663,317**
	Total provision held for unclassified loans and advances		**5,903,684,946**	**7,931,006,565**	**5,157,300,000**	**7,212,800,000**
13.06.02	**Specific Provision (for classified loans and advances)**					
	Balance at the beginning of the year		49,044,544,439	38,505,987,724	49,044,544,439	38,505,987,724
	Add/(less): Exchange fluctuation		40,386,273	110,341,742	40,386,273	110,341,742
			49,084,930,712	**38,616,329,466**	**49,084,930,712**	**38,616,329,466**
	Less: Fully provided debts written off including interest waiver		(281,815,209)	(267,285,241)	(281,815,209)	(267,285,241)
			48,803,115,503	**38,349,044,225**	**48,803,115,503**	**38,349,044,225**
	Add: i. Recoveries of amounts previously written off		447,339,715	481,639,204	447,339,715	481,639,204
	ii. Transfer from General Provision	13.06.01	2,215,803,750	9,703,663,333	2,215,803,750	9,703,663,333
	iii. Specific provision made during the year (Overseas)	40.00	104,298,313	510,197,677	104,298,313	510,197,677
	iv. ECL Provision from Retained Earnings (Overseas)	22.00	225,772,928	-	225,772,928	-
			2,993,214,706	**10,695,500,214**	**2,993,214,706**	**10,695,500,214**
	Provision at the end of the year		**51,796,330,209**	**49,044,544,439**	**51,796,330,209**	**49,044,544,439**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
i)	**In Bangladesh**					
	Balance at the beginning of the year		47,250,787,424	37,288,102,351	47,250,787,424	37,288,102,351
	Less: Fully provided debts written off including interest waiver		(168,999,833)	(222,617,464)	(168,999,833)	(222,617,464)
			47,081,787,591	**37,065,484,887**	**47,081,787,591**	**37,065,484,887**
	Add: i. Recoveries of amounts previously written off		447,339,715	481,639,204	447,339,715	481,639,204
	ii. Transfer from General Provision	13.06.01	2,215,803,750	9,703,663,333	2,215,803,750	9,703,663,333
			2,663,143,465	**10,185,302,537**	**2,663,143,465**	**10,185,302,537**
	Provision held in Bangladesh at the end of the year		**49,744,931,056**	**47,250,787,424**	**49,744,931,056**	**47,250,787,424**
ii)	**Outside Bangladesh**					
	Balance at the beginning of the year		1,793,757,015	1,217,885,373	1,793,757,015	1,217,885,373
	Add: Exchange fluctuation		40,386,273	110,341,742	40,386,273	110,341,742
			1,834,143,288	**1,328,227,115**	**1,834,143,288**	**1,328,227,115**
	Less: Fully provided debts written off including intt. waives		(112,815,376)	(44,667,777)	(112,815,376)	(44,667,777)
			1,721,327,912	**1,283,559,338**	**1,721,327,912**	**1,283,559,338**
	Add: i. Specific provision made during the year	40.00	104,298,313	510,197,677	104,298,313	510,197,677
	ii. ECL Provision from Retained Earnings	22.00	225,772,928	-	225,772,928	-
	Net charge to profit & loss account during the year		**330,071,241**	**510,197,677**	**330,071,241**	**510,197,677**
	Provision held outside Bangladesh at the end of the year		**2,051,399,153**	**1,793,757,015**	**2,051,399,153**	**1,793,757,015**
	Total provision maintained for classified loans and advances (i+ii)		**51,796,330,209**	**49,044,544,439**	**51,796,330,209**	**49,044,544,439**
13.07	**Provision for Off-balance Sheet Exposures**					
	Balance at the beginning of the year		1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision made/(release) during the year	42.01	-	-	-	-
	Provision at the end of the year		**1,758,200,000**	**1,758,200,000**	**1,758,200,000**	**1,758,200,000**
	Less: Required provision (with forbearance)		(1,758,200,000)	(1,758,200,000)	(1,758,200,000)	(1,758,200,000)
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**
13.08	**Provision for Corporate Social Responsibility (CSR)**					
	Balance at the beginning of the year		27,500,000	100,000,000	27,500,000	100,000,000
	Less: Paid during this year		-	(33,309,400)	-	(33,309,400)
	Provision made/(release) during the year	42.00	-	(39,190,600)	-	(39,190,600)
	Provision at the end of the year		**27,500,000**	**27,500,000**	**27,500,000**	**27,500,000**
13.09	**Provision for Balance with other Bank and FI**					
	Balance at the beginning of the year		380,000,000	380,000,000	380,000,000	380,000,000
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**380,000,000**	**380,000,000**	**380,000,000**	**380,000,000**
	Less: Required provision (with forbearance)	4.04	(380,000,000)	(380,000,000)	(380,000,000)	(380,000,000)
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**
13.10	**Provision for Money at Call and Short Notice**					
	Balance at the beginning of the year		545,300,000	545,300,000	545,300,000	545,300,000
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**545,300,000**	**545,300,000**	**545,300,000**	**545,300,000**
	Less: Required provision (with forbearance)	5.03	(545,300,000)	(545,300,000)	(545,300,000)	(545,300,000)
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**
13.11	**Provision for Diminution in Value of Investments**					
	Balance at the beginning of the year		1,945,194,438	1,935,194,438	1,191,495,452	1,191,495,452
	Provision made/(release) during the year	41.00	71,999,669	10,000,000	-	-
	Provision at the end of the year		**2,017,194,107**	**1,945,194,438**	**1,191,495,452**	**1,191,495,452**
	Less: Required provision (with forbearance)	6.04	(2,017,194,107)	(1,945,194,438)	(1,191,495,452)	(1,191,495,452)
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
13.12	**Provision Maintained for Other Assets**					
	Balance at the beginning of the year		3,389,732,275	3,793,732,275	3,389,732,275	3,793,732,275
	Provision made/(release) during the year	42.00	-	(404,000,000)	-	(404,000,000)
	Provision at the end of the year		**3,389,732,275**	**3,389,732,275**	**3,389,732,275**	**3,389,732,275**
	Less: Required provision (with forbearance)	9.07	(3,389,732,275)	(3,367,657,500)	(3,389,732,275)	(3,367,657,500)
	Provision Excess/(Shortfall)		**-**	**22,074,775**	**-**	**22,074,775**
13.13	**Provision for inter branch transactions**					
	Balance at the beginning of the year		121,850,643	121,850,643	121,850,643	121,850,643
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**121,850,643**	**121,850,643**	**121,850,643**	**121,850,643**
	Less: Required provision	9.07	(29,646,310)	(92,684,255)	(29,646,310)	(92,684,254)
	Provision Excess/(Shortfall)		**92,204,333**	**29,166,388**	**92,204,333**	**29,166,389**
13.14	**Sundry Payables'**					
	Sundry creditor		645,994,678	83,391,198	601,486,920	58,298,509
	Interest payable for interest bearing liabilities		22,240,961,014	14,988,931,932	22,240,961,014	14,988,931,932
	Bills payable for accrued expenses		2,946,450,688	3,159,014,599	2,938,496,715	3,131,175,665
	Interest accrued on JBL Subordinated bond		-	5,917,808	-	5,917,808
	Dividend payable		11,036,348	10,773,209	-	-
	VAT payable (JCIL)		96,981	124,370	-	-
	Tax payable (JCIL)		63,238	108,800	-	-
	Payable to Investors		47,348,118	24,727,292	-	-
	Automated Challan System		726,780,795	97,899,036	726,780,795	97,899,036
	Special blocked account		51,857,879	51,857,879	51,857,879	51,857,879
	Interest payable to IDA credit		27,765,467	27,765,467	27,765,467	27,765,467
			26,698,355,206	**18,450,511,590**	**26,587,348,790**	**18,361,846,296**
13.15	**Provision for Others**					
	Provision for Nostro Account	13.15.01	607,871,861	607,871,861	607,871,861	607,871,861
	Provision for call loan, & misappropriations		5,176,862	5,062,872	5,176,862	5,062,872
	Provision for credit card risk coverage		3,720,859	3,216,715	3,720,859	3,216,715
	Provision for interest rebate to Good Borrower		20,000,000	20,000,000	20,000,000	20,000,000
	Risk coverage fund (Computer)	13.15.02	40,079,643	40,079,643	40,079,643	40,079,643
	Provision for loss coverage, JEC, Italy	13.15.03	314,333,598	232,101,972	314,333,598	232,101,972
	Provision for incentive against write-off loan recovery*	13.15.04	34,580,000	10,700,000	34,580,000	10,700,000
	Provision for Unreconcilled Balance with BB	13.15.05	704,000,000	704,000,000	704,000,000	704,000,000
	Start-up fund	13.15.06	48,358,141	48,358,141	48,358,141	48,358,141
	Climate Risk Fund		5,650,004	5,650,000	5,650,004	5,650,000
	Others		98,193,289	77,993,347	-	-
			1,881,964,257	**1,755,034,551**	**1,783,770,968**	**1,677,041,204**
13.15.01	**Provision for Nostro Account**					
	Balance at the beginning of the year		607,871,861	907,871,861	607,871,861	907,871,861
	Provision made/(release) during the year	42.00	-	(300,000,000)	-	(300,000,000)
	Provision at the end of the year		**607,871,861**	**607,871,861**	**607,871,861**	**607,871,861**
	Less: Required provision (with forbearance)	9.07	(607,871,861)	(171,761,395)	(607,871,861)	(171,761,395)
	Provision Excess/(Shortfall)		**-**	**436,110,466**	**-**	**436,110,466**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024

Summarized statement of unreconciled entries of Nostro Accounts as at 31 December 2025 are given below:

Particulars	As per our book (GL)		As per their book (Statement)	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Up to 3 months	2,502,462	-	142,137,400	210,866,961
More than 3 months but less than 6 months	64,054	17	5,698,035	358,390
More than 6 months but less than 9 months	-	-	135,540	43,274
More than 9 months but less than 12 months	-	-	18,202,757	532,753
More than 12 months	-	-	10,547,112	1,544,194
Total	**2,566,516**	**17**	**176,720,844**	**213,345,572**

Subsequent position of the Nostro Accounts as on 31 December 2025 are as follows:

Particulars	As per our book (GL)		As per their book (Statement)	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Up to 3 months	-	-	2,910,353	923,276
More than 3 months but less than 6 months	64,054	17	146,932	275,782
More than 6 months but less than 9 months	-	-	53,650	39,524
More than 9 months but less than 12 months	-	-	18,202,707	264,227
More than 12 months	-	-	10,547,112	963,437
Total	**64,054**	**17**	**31,860,754**	**2,466,246**

13.15.02	**Provision for Risk Coverage Fund (Computer)**					
	Balance at the beginning of the year		40,079,643	38,984,431	40,079,643	38,984,431
	Add: Provision during the year	42.00	-	1,095,212	-	1,095,212
	Provision at the end of the year		**40,079,643**	**40,079,643**	**40,079,643**	**40,079,643**
13.15.03	**Provision for Loss Coverage, JEC, Italy**					
	Balance at the beginning of the year		232,101,972	167,922,241	232,101,972	167,922,241
	Add: Provision during the year	42.00	82,231,626	64,179,731	82,231,626	64,179,731
	Provision at the end of the year		**314,333,598**	**232,101,972**	**314,333,598**	**232,101,972**
13.15.04	**Provision for incentive against write-off loan recovery***					
	Balance at the beginning of the year		10,700,000	-	10,700,000	-
	Add: Provision during the year	42.00	23,880,000	10,700,000	23,880,000	10,700,000
	Provision at the end of the year		**34,580,000**	**10,700,000**	**34,580,000**	**10,700,000**

* According to BRPD Circular Letter-04 dated-18/02/2024 and Janata Bank PLC. Instruction circuler no-1305/24 dated 09/12/2024

13.15.05	**Provision for Unreconcilled Balance with BB**					
	Balance at the beginning of the year		704,000,000	-	704,000,000	-
	Add: Provision during the year	42.00	-	704,000,000	-	704,000,000
	Provision at the end of the year		**704,000,000**	**704,000,000**	**704,000,000**	**704,000,000**
	Less: Required provision (with Forbearance)	9.07	(704,000,000)	(704,000,000)	(704,000,000)	(704,000,000)
	Provision Excess/(Shortfall)		-	-	-	-
13.15.06	**Start-up fund**					
	Balance at the beginning of the year		48,358,141	48,358,141	48,358,141	48,358,141
	Add: Provision during the year	22.00	-	-	-	-
	Provision at the end of the year		**48,358,141**	**48,358,141**	**48,358,141**	**48,358,141**

According to SMESPD circular no-04 dated 29 March 2021 and SMESPD circular letter no-05 dated 26 April 2021 of Bangladesh Bank, Taka 48,358,141 has been kept in Start-up fund.

14.00 Share Capital

14.01 Authorized Capital

The authorized share capital of the Bank is Tk. 30,000,000,000 divided into 300,000,000 ordinary shares @ Tk. 100/- each.

14.02 Issued Subscribed and Fully Paid-up Capital

Opening balance	23,140,000,000	23,140,000,000	23,140,000,000	23,140,000,000
New capital injected by the Government	-	-	-	-
	23,140,000,000	**23,140,000,000**	**23,140,000,000**	**23,140,000,000**

The paid-up capital of the Bank is Tk. 23,140,000,000 divided into 231,400,000 ordinary shares of Tk. 100/- each. 231,400,000 share certificates have been issued in the name of the Government including Chairman and 7 other Directors of the Bank. Details of share capital are as under:

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024

14.03 Name of Shareholders

Name of shareholders	As at 31 December 2025	
	No. of Shares	Taka
1. Government of the People's Republic of Bangladesh Represented by Finance Secretary, Ministry of Finance	231,399,990	23,139,999,000
2. Mr. M. Fazlur Rahman	1	100
3. Mr. Badre Munir Firdaus	1	100
4. Dr. Md. Abdus Sabur	1	100
5. Mr. Abdul Majid Sheikh	1	100
6. Mr. Abdul Awal Sarker	1	100
7. Dr. Md. Shahadat Hossain	1	100
8. Mr. Md. Ahsan Kabir	1	100
9. Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	1	100
10. Mr. Md. Obaidul Hoque	1	100
11. Professor Dr. A. A. Mahboob Uddin Chowdhury	1	100
	231,400,000	**23,140,000,000**

14.04 Break-up of Shares of Paid-up Capital

Particulars	As at 31 December 2025	
	No. of Shares	Taka
i. Paid up capital at the time of incorporation on 2007	25,939,000	2,593,900,000
ii. Stock Dividend issued favoring Govt. as on 29.09.2009	11,561,000	1,156,100,000
iii. Right share issued favoring Govt. as on 11.12.2009	12,500,000	1,250,000,000
iv. Right share issued favoring Govt. as on 19.09.2011	31,250,000	3,125,000,000
v. Stock Dividend issued favoring Govt. as on 19.09.2011 (Permission from SEC on 02.01.2012)	28,750,000	2,875,000,000
vi. Right share issued favoring Govt. as on 29.12.2013	81,400,000	8,140,000,000
vii. Right share issued favoring Govt. as on 28.06.2018	40,000,000	4,000,000,000
	231,400,000	**23,140,000,000**

14.05 Classification of Share Holdings

100% share owned by the Government.

14.06 Capital Adequacy

Details of the capital requirement & capital surplus/(shortfall) of the Bank as per requirement of Section 13(2) of the Bank Company Act 1991 (amended up to date) and BRPD circular No. 35 dated 29 December 2010 and BRPD circular No. 18 dated 21 December 2014.

Tier-1 capital	14.06.01	(42,119,099,229)	(459,555,028)	(42,568,112,078)	(983,980,946)
Tier-2 capital	14.06.02	7,661,884,946	12,689,206,565	6,915,500,000	11,971,000,000
Regulatory capital		**(34,457,214,283)**	**12,229,651,537**	**(35,652,612,078)**	**10,987,019,054**
Required capital (10% of total risk weighted asset)	14.06.03	129,943,499,250	119,120,430,750	129,185,791,250	118,557,294,750
Capital surplus/(shortfall)		**(164,400,713,533)**	**(106,890,779,213)**	**(164,838,403,328)**	**(107,570,275,696)**
Capital to Risk Weighted Asset Ratio (CRAR)					
CET-1 to RWA		-3.24%	-0.04%	-3.30%	-0.08%
AT-1 to RWA		-	-	-	-
Tier-I capital to RWA		**-3.24%**	**-0.04%**	**-3.30%**	**-0.08%**
Tier-II capital to RWA		0.59%	1.07%	0.54%	1.01%
		-2.65%	**1.03%**	**-2.76%**	**0.93%**

As per forbearance letter vide : BSD-2(Wing-1)2026-388, dated - 30 April 2026 issued by Bangladesh Bank, the bank has obtained a deferral facility for maintaining provision of Taka 55,941.30 crore against different assets. If there was no forbearance from Bangladesh Bank, as on 31 December 2025, the aggregated loss of the bank would be Taka 59,859.01 crore and CRAR would be -100.81% on solo basis.
Janata Bank PLC. has requested 10,000.00 Crore taka recapitalization from Financial Institution Division of Ministry of Finance vide letter ref: জেবিপিএলসি./এমডি/ তহবিল চাহিদা/পুনর্মূলধনীকরণ/২১৬/২৪ dated 27 November 2024.

14.06.01 Tier-1 Capital

Common Equity Tier-1 (CET-1)	14.06.01.01	(42,119,099,229)	(459,555,028)	(42,568,112,078)	(983,980,946)
Additional Tier-1 (AT-1)	14.06.01.02	-	-	-	-
		(42,119,099,229)	**(459,555,028)**	**(42,568,112,078)**	**(983,980,946)**

At the end of the year 2025, the bank maintained CRAR of -2.76% against the regulatory requirement of 12.50% (10% minimum capital requirement plus 2.50% conversion buffer), i.e.- Capital Conversion Buffer (CCB) is 11.57% below the regulatory requirement on a solo basis.

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
14.06.01.01	**Common Equity Tier-1 (CET-1)**					
	Paid-up capital	14.02	23,140,000,000	23,140,000,000	23,140,000,000	23,140,000,000
	Statutory reserve	15.00	13,871,510,643	13,871,510,643	13,871,510,643	13,871,510,643
	Legal reserve	16.00	691,549,248	532,497,761	691,549,248	532,497,761
	Retained surplus	22.00	(69,482,560,820)	(29,311,354,029)	(69,937,534,515)	(29,840,598,248)
			(31,779,500,929)	**8,232,654,375**	**(32,234,474,624)**	**7,703,410,156**
	Less: 75% of Deferred tax asset*	9.04.02	(10,319,252,942)	(8,293,418,861)	(10,314,622,561)	(8,290,291,016)
	Less: Intangible Assets	8.00	(20,345,358)	(398,790,542)	(19,014,893)	(397,100,086)
			(42,119,099,229)	**(459,555,028)**	**(42,568,112,078)**	**(983,980,946)**
	*Bangladesh Bank has given exemption in deduction of deferred tax assets (75%) from Common Equity Tier-1 (CET-1) Capital through letter ref: BRPD(BS)661/14(B)P/2022-1735 dated 17 February 2022.					
14.06.01.02	**Additional Tier-1 (AT-1)**		-	-	-	-
14.06.02	**Tier-2 capital**					
	General provision on unclassified loans including OBS	13.06.01 + 13.07	7,661,884,946	9,689,206,565	6,915,500,000	8,971,000,000
	Subordinated debt (JBL Subordinated Bond)	11.01	-	3,000,000,000	-	3,000,000,000
	Others (if any item approved by Bangladesh Bank)		-	-	-	-
			7,661,884,946	**12,689,206,565**	**6,915,500,000**	**11,971,000,000**
	Total admissible Tier-2 Capital*		**7,661,884,946**	**12,689,206,565**	**6,915,500,000**	**11,971,000,000**
	* Note that Tier-2 capital can be maximum up to 4% of the total RWA or 88.89% of CET-1, whichever is higher. **Bangladesh Bank has given permission to amortize at defined rate of Sub-ordinated bond at end of the year instead of beginning of the year through letter ref: BRPD(BS)661/14(B)P/2022-4295 dated 26 April 2022.					
14.06.03	**Required Capital**					
	Total assets (including Off-balance sheet amount)		1,802,559,045,016	1,648,261,804,262	1,799,524,451,649	1,645,430,103,680
	Risk weighted assets	14.06.03.01	1,299,434,992,500	1,191,204,307,500	1,291,857,912,500	1,185,572,947,500
	Required capital (10% of risk weighted assets)		**129,943,499,250**	**119,120,430,750**	**129,185,791,250**	**118,557,294,750**
14.06.03.01	**Break up of Risk Weighted Assets**					
	Credit risk:					
	On-balance sheet		1,144,780,185,000	1,078,431,565,000	1,147,169,705,000	1,080,807,255,000
	Off-balance sheet		19,442,732,500	19,576,292,500	19,442,732,500	19,576,292,500
			1,164,222,917,500	**1,098,007,857,500**	**1,166,612,437,500**	**1,100,383,547,500**
	Market risk		72,436,100,000	38,135,800,000	62,469,500,000	28,471,800,000
	Operational risk		62,775,975,000	55,060,650,000	62,775,975,000	56,717,600,000
			1,299,434,992,500	**1,191,204,307,500**	**1,291,857,912,500**	**1,185,572,947,500**
15.00	**Statutory Reserve**					
	Opening balance		13,871,510,643	13,871,510,643	13,871,510,643	13,871,510,643
	Add: Transferred from current year profit	22.00	-	-	-	-
	Closing balance		**13,871,510,643**	**13,871,510,643**	**13,871,510,643**	**13,871,510,643**
16.00	**Legal Reserve (Overseas)**					
	Opening balance		532,497,761	451,357,205	532,497,761	451,357,205
	Adjustment for exchange fluctuation		11,989,137	40,893,455	11,989,137	40,893,455
	Add: Transferred during the year	22.00	147,062,350	40,247,101	147,062,350	40,247,101
	Closing balance		**691,549,248**	**532,497,761**	**691,549,248**	**532,497,761**
17.00	**Assets Revaluation Reserve**					
	Opening revaluation gain		3,841,631,527	3,851,344,927	3,841,631,527	3,851,344,927
	Less: Transferred to retained earnings	22.00	(9,713,400)	(9,713,400)	(9,713,400)	(9,713,400)
	Closing balance		**3,831,918,127**	**3,841,631,527**	**3,831,918,127**	**3,841,631,527**
18.00	**Foreign Currency Translation Reserve**					
	Opening balance		233,482,825	233,482,825	233,482,825	233,482,825
	Add/(less): Addition during the year		-	-	-	-
	Closing balance		**233,482,825**	**233,482,825**	**233,482,825**	**233,482,825**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
19.00	**Revaluation Reserve for Held to Maturity (HTM)**					
	Opening balance		468,115,487	346,296,472	468,115,487	346,296,472
	Realized revaluation gain/(loss)		317,590,442	203,031,692	317,590,442	203,031,692
	Add/(less): adjustment to deferred tax liability	43.01.01 (B)	(127,036,177)	(81,212,677)	(127,036,177)	(81,212,677)
	Closing balance		**658,669,752**	**468,115,487**	**658,669,752**	**468,115,487**
20.00	**Revaluation Reserve for Held for Trading (HFT)**					
	Opening balance		146,293,152	184,315,556	146,293,152	184,315,556
	Realized revaluation gain/(loss)		2,999,664,338	(63,370,673)	2,999,664,338	(63,370,673)
	Add/(less): Adjustment to deferred tax liability	43.01.01 (B)	(1,199,865,735)	25,348,269	(1,199,865,735)	25,348,269
	Closing balance		**1,946,091,755**	**146,293,152**	**1,946,091,755**	**146,293,152**
21.00	**Revaluation Reserve for Shares**					
	Opening balance		-	3,288,597,443	-	3,288,597,443
	Add/(Release) during the year		-	(3,653,997,159)	-	(3,653,997,159)
	Add/(less): Adjustment to deferred tax liability	43.01.01 (C)	-	365,399,716	-	365,399,716
	Closing Balance		-	-	-	-
22.00	**Retained Earnings**					
	Opening balance		(29,311,354,029)	1,331,976,912	(29,840,598,248)	911,642,226
	Add: Previous year adjustment*		63,268,073	64,999,972	-	-
	Opening balance (Restated)		**(29,248,085,956)**	**1,396,976,884**	**(29,840,598,248)**	**911,642,226**
	Increase/(decrease) of overseas retained surplus for rate fluctuation		53,346,425	166,743,598	53,346,425	166,743,598
	Profit after tax during the year		(39,314,659,114)	(30,662,221,734)	(39,177,120,517)	(30,706,131,295)
			(68,509,398,645)	**(29,098,501,252)**	**(68,964,372,340)**	**(29,627,745,471)**
	Transfer to interest accrued on investment**		(233,466,017)	(178,794,676)	(233,466,017)	(178,794,676)
	Dividend paid		-	(10,000,000)	-	(10,000,000)
	Transfer to Legal Obligation (Overseas)	13.00	(355,176,320)	-	(355,176,320)	-
	Transfer to ECL Provision for UCL (Overseas)	13.06.01	(27,873,560)	-	(27,873,560)	-
	Transfer to ECL Provision for CL (Overseas)	13.06.01	(225,772,928)	-	(225,772,928)	-
	Transfer to start-up fund	13.15.06	-	-	-	-
	Transfer to statutory reserve	15.00	-	-	-	-
	Transfer to legal reserve	16.00	(147,062,350)	(40,247,101)	(147,062,350)	(40,247,101)
	Transferred from asset revaluation reserve	17.00	9,713,400	9,713,400	9,713,400	9,713,400
	Transferred from deferred tax	43.01.01 (B)	6,475,600	6,475,600	6,475,600	6,475,600
	Closing balance		**(69,482,560,820)**	**(29,311,354,029)**	**(69,937,534,515)**	**(29,840,598,248)**

* Net Loss for JEC, Italy in 2024 was 63,268,073 Taka.
** According to the decision of Board of Directors on 24 December 2019 at 601st meeting on memo # 1486/2019.
*** In 2025, the UAE branches reported a net profit of 147.06 crore and retained earnings of 313.75 crore. However, if provisions are charged according to the Bangladesh Bank (BB) quick summary report, the UAE net profit will drop to 104.43 crore and retained earnings will decrease to 271.12 crore.

23.00	**Contingent Liabilities**					
	Acceptances and Endorsements		18,171,668,061	17,823,147,446	18,171,668,061	17,823,147,446
	Letter of guarantee	23.01	23,048,651,696	31,437,158,623	23,048,651,696	31,437,158,623
	Irrevocable letter of credit	23.02	135,679,051,637	110,165,742,562	135,679,051,637	110,165,742,562
	Bills for collection	23.03	13,681,499,970	14,631,629,716	13,681,499,970	14,631,629,716
			190,580,871,364	**174,057,678,347**	**190,580,871,364**	**174,057,678,347**

* Party wise off-balance sheet exposure (non funded loan concentration) is given in note no. 7.06.01

23.01	**Letter of Guarantee**				
Claims lodged with the bank company, which is not recognized as loan	-	-	-	-
Money for which the bank is contingently liable in respect of guarantee issued favoring:	-	-	-	-
Director	-	-	-	-
Government	-	11,136,909,550	-	11,136,909,550
Bank & other financial institutions	23,048,651,696	5,712,052,187	23,048,651,696	5,712,052,187

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Others		-	14,588,196,886	-	14,588,196,886
			23,048,651,696	**31,437,158,623**	**23,048,651,696**	**31,437,158,623**
23.02	**Irrevocable letter of credit**					
	(i) Government					
	Domestic		11,407,407,810	11,575,810,529	11,407,407,810	11,575,810,529
	Overseas		97,034,169,627	73,374,273,493	97,034,169,627	73,374,273,493
	Sub-total		**108,441,577,437**	**84,950,084,022**	**108,441,577,437**	**84,950,084,022**
	(ii) Bank and Other Financial Institutions					
	Domestic		-	-	-	-
	Overseas		-	-	-	-
	Sub-total		**-**	**-**	**-**	**-**
	(iii) Others					
	Domestic		6,054,082,093	5,422,684,246	6,054,082,093	5,422,684,246
	Overseas		21,183,392,107	19,792,974,294	21,183,392,107	19,792,974,294
	Sub-total		**27,237,474,200**	**25,215,658,540**	**27,237,474,200**	**25,215,658,540**
	Total (i+ii+iii)		**135,679,051,637**	**110,165,742,562**	**135,679,051,637**	**110,165,742,562**
23.03	**Bills for Collection**					
	Bills for Collection (Local)		6,421,279,754	6,793,032,022	6,421,279,754	6,793,032,022
	Bills for Collection (Foreign)		7,260,220,216	7,838,597,694	7,260,220,216	7,838,597,694
			13,681,499,970	**14,631,629,716**	**13,681,499,970**	**14,631,629,716**
23.04	**Required Provision for Off Balance Sheet**					
	Required provision for Off Balance Sheet		14,319,795,095	11,184,300,000	14,319,795,095	11,184,300,000
	Forbearance from Bangladesh Bank (BB)		(12,561,595,095)	(9,426,100,000)	(12,561,595,095)	(9,426,100,000)
	Total maintainable provision as per BB instructions		**1,758,200,000**	**1,758,200,000**	**1,758,200,000**	**1,758,200,000**
	Provision maintained	13.07	1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision excess/(shortfall)		**-**	**-**	**-**	**-**

Janata Bank PLC. has maintained provision against Off-balance Sheet Exposures as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

24.00	**Income Statement**					
A.	**Income:**					
	Interest, discount and similar income		45,096,072,351	58,686,196,383	45,093,064,014	58,673,312,187
	Dividend income ordinary shares		849,457,605	1,140,333,129	800,541,514	1,045,090,883
	Dividend income preference share		-	-	-	-
	Fees, commission and brokerage		1,073,094,250	1,130,217,902	1,017,608,401	1,078,574,935
	Gain less losses arising from investment securities		19,741,082,294	3,757,760,959	19,694,177,577	3,677,405,974
	Gain less losses arising from dealing in foreign currencies		3,313,177,138	2,166,947,314	3,313,177,138	2,166,947,314
	Income from non-banking assets		-	-	-	-
	Other operating income		2,439,649,329	2,387,577,038	2,426,467,715	2,379,318,741
	Profit less losses on interest rate changes		-	-	-	-
			72,512,532,967	**69,269,032,725**	**72,345,036,359**	**69,020,650,034**
B.	**Expenses**					
	Interest, fees and commission		88,073,923,334	72,151,403,195	88,068,352,262	72,146,850,150
	Losses on Loans & Advances		-	-	-	-
	Administrative expenses		17,385,308,642	15,839,541,654	17,279,804,991	15,749,229,476
	Other operating expenses		2,307,104,825	2,199,278,006	2,238,327,982	2,146,090,046
	Depreciation on banking assets including amortization		922,278,181	931,308,972	919,033,486	928,227,579
			108,688,614,982	**91,121,531,827**	**108,505,518,721**	**90,970,397,251**
25.00	**Interest Income**					
	Interest on loans and advances	25.01	27,794,203,765	40,205,142,144	27,791,195,428	40,192,257,948
	Interest on call loans and balance with banks		1,243,372,939	1,521,675,165	1,243,372,939	1,521,675,165
			29,037,576,704	**41,726,817,309**	**29,034,568,367**	**41,713,933,113**
25.01	**Interest on Loans and Advances**					
	Loan including small loans		6,207,054,213	9,279,048,956	6,171,905,469	9,237,218,624
	Loan against trust receipts		6,471,531,574	6,573,063,140	6,471,531,574	6,573,063,140
	Packing credit		25,706,631	733,805,195	25,706,631	733,805,195

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
	Overdrafts		2,250,281,221	2,587,880,347	2,250,281,221	2,587,880,347
	Cash credits		7,036,892,244	10,511,368,675	7,069,032,651	10,540,314,811
	Payment against document (PAD)		602,669,946	4,629,667,289	602,669,946	4,629,667,289
	Interest miscellaneous		58,127,481	635,027,090	58,127,481	635,027,090
	Interest on credit card		9,611,106	6,824,057	9,611,106	6,824,057
	Loan against imported merchandize		17,450,571	5,135,009	17,450,571	5,135,009
	Foreign bills purchased (FBP)		75,172,058	626,178,792	75,172,058	626,178,792
	Penal interest on loans & advances		69,944,133	132,677,195	69,944,133	132,677,195
	Loan against DPS/SPS		417,945	749,919	417,945	749,919
	Penal interest on deposit scheme		4,370,785	3,792,697	4,370,785	3,792,697
	Interest on Q-Cash overdraft		11,483	2,036	11,483	2,036
	Interest on Govt. employees HBL		203,931,265	189,741,737	203,931,265	189,741,737
	Interest on personal loan		2,551,064,494	2,221,766,685	2,551,064,494	2,221,766,685
	Interest from janata bank staff loan		2,209,966,615	2,068,413,325	2,209,966,615	2,068,413,325
			27,794,203,765	**40,205,142,144**	**27,791,195,428**	**40,192,257,948**
26.00	**Interest Paid on Deposits and Borrowings etc.**					
	Interest paid on deposits	26.01	72,731,697,210	59,103,171,198	72,726,126,138	59,098,618,153
	Interest paid on borrowings	26.02	15,340,224,341	12,988,392,557	15,340,224,341	12,988,392,557
	Discount paid		1,636,980	58,551,151	1,636,980	58,551,151
	Interest expense on lease liability		364,803	1,288,289	364,803	1,288,289
			88,073,923,334	**72,151,403,195**	**88,068,352,262**	**72,146,850,150**
26.01	**Interest Paid on Deposits**					
	Interest paid on savings bank deposits		5,272,593,621	5,833,492,806	5,272,593,621	5,833,492,806
	Interest paid on fixed deposits		56,060,981,059	42,440,475,550	56,055,409,987	42,435,922,505
	Interest paid on Short Notice Deposit (SND)		6,925,408,641	8,602,272,372	6,925,408,641	8,602,272,372
	Interest paid on G.P.F/C.P.F/SAF		(56,062,945)	698,199,311	(56,062,945)	698,199,311
	Interest paid to various deposit scheme	26.01.01	4,342,146,214	1,243,748,981	4,342,146,214	1,243,748,981
	Interest paid on other deposits	26.01.02	186,630,620	284,982,178	186,630,620	284,982,178
			72,731,697,210	**59,103,171,198**	**72,726,126,138**	**59,098,618,153**
26.01.01	**Interest Paid to Various Deposit Scheme**					
	Interest paid on DPS		944,488	947,765	944,488	947,765
	Interest paid on JBSPS		304,500	261,156	304,500	261,156
	Interest paid on JBDS		222,704,712	320,032,895	222,704,712	320,032,895
	Interest paid on MDS		1,493,127	742,095	1,493,127	742,095
	Interest paid on EDS		5,001,936	8,117,805	5,001,936	8,117,805
	Interest paid on JBMSS		102,358	310,160	102,358	310,160
	Interest paid on JBSDS		1,092,785	2,947,145	1,092,785	2,947,145
	Interest paid on JBLRSS		347,518	2,170,890	347,518	2,170,890
	Interest paid on JBMAPro.		26,896	74,167	26,896	74,167
	Interest paid on JBDBS		2,501,874,247	14,591,457	2,501,874,247	14,591,457
	Interest paid on JBMBS		29,117	44,482	29,117	44,482
	Interest paid on NRPS		327,745	255,058	327,745	255,058
	Interest paid on JDS		331,247,546	382,614,418	331,247,546	382,614,418
	Interest on Janata Millionaire Deposit Scheme		179,508,912	139,796,815	179,508,912	139,796,815
	Interest paid on JNKSP		114,974,435	88,388,549	114,974,435	88,388,549
	Interest paid on JBMAPS		2,333	2,362	2,333	2,362
	Interest paid on JBASAMS		332,463,045	149,596,699	332,463,045	149,596,699
	Int Paid on JB Smart Account		591,848,874	132,798,916	591,848,874	132,798,916
	Intt Paid on JBSBSS		11,256	56,147	11,256	56,147
	Interest Paid on JBDPS		57,820,007	-	57,820,007	-
	Interest Paid on JBKDS		20,377	-	20,377	-
			4,342,146,214	**1,243,748,981**	**4,342,146,214**	**1,243,748,981**
26.01.02	**Interest Paid to Other Deposits**					
	Interest paid on cash security		455,700	653,415	455,700	653,415
	Interest paid on N.R.F.C.D.		185,198,107	282,880,118	185,198,107	282,880,118
	Interest paid on gift cheque		5,503	3,296	5,503	3,296
	Interest paid on school banking		2,778	-	2,778	-
	Interest paid on others		968,532	1,445,349	968,532	1,445,349
			186,630,620	**284,982,178**	**186,630,620**	**284,982,178**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
26.02	**Interest Paid on Borrowings**					
	Interest on IDA credit		3,774,631	6,044,191	3,774,631	6,044,191
	Interest on Borrowing		1,095,034,272	926,198,134	1,095,034,272	926,198,134
	Interest paid on JBL Subordinate Bond		264,082,192	520,357,808	264,082,192	520,357,808
	Interest Paid on refinance on BB		17,064,786	24,778,964	17,064,786	24,778,964
	Interest on REPO		13,960,268,460	11,511,013,460	13,960,268,460	11,511,013,460
			15,340,224,341	**12,988,392,557**	**15,340,224,341**	**12,988,392,557**
27.00	**Investment Income**					
	Interest on government securities		14,405,240,053	14,980,405,275	14,405,240,053	14,980,405,275
	Dividend on shares		849,457,605	1,140,333,129	800,541,514	1,045,090,883
	Prize Money from Prize Bond		85,000	86,960	85,000	86,960
	Profit from Perpetual Bond		67,852,153	163,387,191	67,852,153	163,387,191
	Profit from sale of share		66,308,260	3,781,723	66,308,260	3,781,723
	Profit from Sukuk Bond		93,377,671	94,206,718	93,377,671	94,206,718
	Profit from sale of investment		16,474,244,743	6,420,317,167	16,474,244,743	6,420,317,167
	Other investment income		46,904,717	80,354,985	-	-
	Interest on bonds		1,623,222,116	1,974,635,344	1,623,222,116	1,974,635,344
	Interest on reverse REPO		30,033,478	4,338,455	30,033,478	4,338,455
	Revaluation Loss on share (Adjusted)		2,992,309,750	(3,004,373,785)	2,992,309,750	(3,004,373,785)
			36,649,035,546	**21,857,473,162**	**36,553,214,738**	**21,681,875,931**
28.00	**Commission, Exchange and Brokerage**					
	Commission		859,889,875	1,026,203,077	804,404,026	974,560,110
	Net Exchange gain	28.01	3,313,177,138	2,166,947,314	3,313,177,138	2,166,947,314
	Brokerage		213,204,375	104,014,825	213,204,375	104,014,825
			4,386,271,388	**3,297,165,216**	**4,330,785,539**	**3,245,522,249**
28.01	**Net Exchange Gain**					
	Exchange Gain					
	Commission LC -Foreign		1,434,064,751	1,519,347,357	1,434,064,751	1,519,347,357
	Commission LG -Foreign		19,099	850	19,099	850
	Commission Miscellaneous		7,188,551	8,785,615	7,188,551	8,785,615
	Exchange-Pound		58,757	113,495	58,757	113,495
	Exchange-Dollar		330,487,368	2,770,259,052	330,487,368	2,770,259,052
	Exchange-Other Currencies		340,474,085	234,004,558	340,474,085	234,004,558
	Exchange Income (WES)		-	5,631	-	5,631
	Exchange Earning (General)		1,792,811,267	1,605,472,484	1,792,811,267	1,605,472,484
			3,905,103,878	**6,137,989,042**	**3,905,103,878**	**6,137,989,042**
	Gain on AL Revalution		28,794,204	257,190,856	28,794,204	257,190,856
			3,933,898,082	**6,395,179,898**	**3,933,898,082**	**6,395,179,898**
	Exchange Loss		(154,338,991)	(919,109,830)	(154,338,991)	(919,109,830)
	Loss on AL Revaluation		(454,853,668)	(1,938,169,141)	(454,853,668)	(1,938,169,141)
	Additional cash incentive for foreign remittance		(11,528,285)	(1,370,953,613)	(11,528,285)	(1,370,953,613)
			3,313,177,138	**2,166,947,314**	**3,313,177,138**	**2,166,947,314**
29.00	**Other Operating Income**					
	Rent		10,219,597	7,667,901	14,323,481	11,778,784
	Incidental charge recoveries		903,899	923,199	903,899	923,199
	Service charge on rural credit		1,257,918	1,147,590	1,257,918	1,147,590
	BACH charge		276,158	119,911	276,158	119,911
	Write off loan recovery		3,445,612	105,560,095	3,445,612	105,560,095
	Rebate		130,358,067	90,981,090	130,358,067	90,981,090
	Account maintenance fee		803,082,771	758,442,510	803,082,771	758,442,510
	Income from Card Services	29.01	31,425,221	21,105,779	31,425,221	21,105,779
	SMS notification charge		778,577,261	690,632,617	778,577,261	690,632,617
	Loan Supervision Charge		69,501,571	139,011,956	69,501,571	139,011,956
	Early Settlement Fee		8,612,967	2,257,216	8,612,967	2,257,216
	Income AC on eJanata		9,601,029	5,273,672	9,601,029	5,273,672
	Miscellaneous earnings		592,387,258	564,453,502	575,101,760	552,084,322
			2,439,649,329	**2,387,577,038**	**2,426,467,715**	**2,379,318,741**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
29.01	**Income from Card Services**					
	Card closing fee		716,820	470,170	716,820	470,170
	Pin reissue fee		165,539	134,700	165,539	134,700
	Card maintenance fee		28,509,296	19,355,975	28,509,296	19,355,975
	Card reissue fee		2,033,566	1,144,934	2,033,566	1,144,934
			31,425,221	**21,105,779**	**31,425,221**	**21,105,779**
30.00	**Salary & Allowances**					
	Basic salary		5,451,027,241	5,228,751,689	5,366,524,095	5,160,400,181
	Special Benefit		427,896,256	251,243,306	427,075,574	250,701,412
	Allowances		2,734,750,759	2,627,799,247	2,728,325,626	2,621,136,149
	Festival bonus		933,268,954	894,062,262	932,198,454	893,037,142
	Leave salary encashment		4,113,845	581,448	3,821,906	581,448
	Pension & gratuity		3,004,971,453	2,865,952,225	3,001,011,634	2,861,793,249
	Lunch subsidy		1,231,807,563	572,250,769	1,229,763,163	571,191,569
	Provident fund		63,276,318	58,220,169	62,757,475	57,715,466
	Welfare & recreation		135,876,533	135,527,368	135,567,063	134,759,728
	Honorarium- banking diploma		70,707,670	33,902,757	70,707,670	33,902,757
	Pay and Allowances to Police, Ansar & Guard		1,101,721,814	1,019,027,924	1,101,332,451	1,018,667,547
	Medical expenses		571,742	415,761	571,742	415,761
			15,159,990,148	**13,687,734,925**	**15,059,656,853**	**13,604,302,409**
31.00	**Rent, Taxes, Insurance and Electricity etc.**					
	Rent, rates & taxes		1,021,004,291	1,040,853,263	1,021,004,291	1,040,853,263
	Insurance		333,936,270	319,962,465	333,936,270	319,962,465
	Lighting		249,266,136	232,230,959	249,266,136	232,230,959
			1,604,206,697	**1,593,046,687**	**1,604,206,697**	**1,593,046,687**
32.00	**Legal Expenses**					
	Legal charges		31,397,661	23,998,745	31,190,661	23,791,745
	Stamps, power of attorney & notary public expenses		1,688,864	1,350,191	1,659,484	1,257,651
			33,086,525	**25,348,936**	**32,850,145**	**25,049,396**
33.00	**Postage, Stamp, Telecommunication etc.**					
	Postage		5,973,979	9,945,110	5,970,724	9,944,700
	Telephone/Trunk Call (Office)		22,045,571	24,522,814	22,004,714	24,480,963
	Telephone/Trunk Call (Residence)		2,129,213	2,070,795	2,129,213	2,070,795
	Internet/E-mail/Internet Fax/SWIFT		219,300,073	202,823,967	219,001,273	202,521,767
			249,448,836	**239,362,686**	**249,105,924**	**239,018,225**
34.00	**Stationery, Printings and Advertisements etc.**					
	Office stationery		42,410,599	37,499,119	42,232,645	37,084,350
	Security stationery		67,166,875	75,736,877	67,166,875	75,736,877
	Computer stationery		102,334,774	96,353,338	102,233,754	96,280,771
	Petty stationery		33,376,258	32,500,970	33,376,258	32,500,970
	Publicity & Advertisement		31,961,578	24,171,069	31,880,578	24,115,244
			277,250,084	**266,261,373**	**276,890,110**	**265,718,212**
35.00	**Chief Executives Salary and Fees**					
	Basic salary		5,962,500	5,359,167	4,362,500	2,959,167
	Allowances		2,870,833	3,014,166	1,670,833	1,214,166
	Festival bonus		1,050,000	950,000	650,000	550,000
			9,883,333	**9,323,333**	**6,683,333**	**4,723,333**
36.00	**Directors' Fees**					
	Total fees paid for attending board meeting		3,798,000	2,564,500	3,200,000	1,978,000
	Total fees paid for executive committee meeting		320,000	386,000	320,000	386,000
	Total fees for attending audit committee meeting		801,140	584,000	590,000	354,000
	Total fees paid for attending risk management committee meeting		210,000	300,000	210,000	300,000
	Honorarium for Chairman		600,000	385,291	600,000	356,541
			5,729,140	**4,219,791**	**4,920,000**	**3,374,541**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024

Note: Fee of the Chairman and Directors is Taka 10,000 per meeting as per BRPD Circular No. 03 Dated 14 February 2024.
Monthly honorarium for chairman of Janata Bank PLC. is maximum 50,000 Taka as per MoF letter no. 53.00.0000.321.45.002.15-223 Dated 04 December 2024.

37.00	**Auditors' Fees**					
	Statutory audit (Bangladesh)		7,596,750	5,903,250	7,407,000	5,656,000
	Statutory audit (UAE)		38,084,929	8,340,673	38,084,929	8,340,673
	CPF audit (JCIL)		32,200	-	-	-
			45,713,879	**14,243,923**	**45,491,929**	**13,996,673**
38.00	**Depreciation, Repair and Maintenance**					
	i) Depreciation:					
	Furniture & fixtures		148,492,999	144,537,523	146,571,688	142,780,633
	Vehicles		11,981,250	12,013,000	11,981,250	12,013,000
	Machinery & equipment's		40,843,912	40,599,271	40,487,529	40,250,686
	Computer hardware		308,525,773	292,491,541	307,976,513	291,947,552
	Property		30,282,772	30,282,772	30,282,772	30,282,772
			540,126,706	**519,924,107**	**537,299,752**	**517,274,643**
	ii) Amortization					
	Computer software		367,226,244	377,319,166	366,808,503	376,887,237
	Right of use assets		14,925,231	34,065,699	14,925,231	34,065,699
			382,151,475	**411,384,865**	**381,733,734**	**410,952,936**
	iii) Repair and Maintenance					
	Furniture & fixtures		7,827,767	9,020,494	7,827,767	8,999,374
	Vehicles		15,838,226	17,156,319	14,656,915	16,378,279
	Machinery & equipment's		44,797,354	41,630,586	44,720,123	41,500,047
	Premises		26,071,746	31,194,212	25,976,516	31,120,934
	Buildings		81,905	111,941	81,905	111,941
	Computers		900,390,220	963,586,383	900,322,120	963,548,188
	ATM maintenance & software support		8,076,385	2,435,332	8,076,385	2,435,332
			1,003,083,603	**1,065,135,267**	**1,001,661,731**	**1,064,094,095**
	Total depreciation, amortization, repairs & maintenance (i+ii+iii)		**1,925,361,784**	**1,996,444,239**	**1,920,695,217**	**1,992,321,674**
39.00	**Other Operating Expenses**					
	Entertainment		122,641,638	131,469,423	121,354,408	130,277,074
	Car expenses		468,341,591	369,750,140	466,748,591	368,312,140
	Periodicals		40,170,992	32,611,399	39,978,524	32,438,156
	Subscription-Institutions		14,917,333	13,420,047	14,617,333	13,112,047
	Donation		2,659,900	1,987,000	2,659,900	1,987,000
	Travelling		94,166,855	81,024,043	94,122,519	81,009,043
	Cartage & freight		112,504,846	106,294,161	112,361,106	106,185,689
	Business development		51,582,580	55,886,718	50,769,412	54,940,283
	Cash carrying charges		18,986,710	20,004,679	18,986,710	20,004,679
	Training expenses		137,274,428	87,521,052	137,274,428	87,521,052
	Head office expenses (overseas branches)		66,898,549	79,188,304	66,898,549	79,188,304
	NID Verification Charge		1,726,962	5,312,141	1,726,962	5,312,141
	Penalty paid to Bangladesh Bank		1,500,000	-	1,500,000	-
	Miscellaneous		169,462,728	147,680,453	107,667,809	101,708,343
	CDBL charges		1,186,110	1,993,179	-	-
			1,304,021,222	**1,134,142,739**	**1,236,666,251**	**1,081,995,951**
40.00	**Provision for Loans and Advances**					
	For unclassified loans	13.06.01	76,722,158	62,720,373	48,543,777	52,720,373
	For classified loans and advances	13.06.02	104,298,313	510,197,677	104,298,313	510,197,677
			181,020,471	**572,918,050**	**152,842,090**	**562,918,050**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2025	2024	2025	2024
41.00	**Provision for Diminution in Value of Investments**					
	Provision for diminution in value of investments	13.11	71,999,669	10,000,000	-	-
			71,999,669	**10,000,000**	**-**	**-**
42.00	**Other Provisions**					
	Provision for Balance with other Bank and FI	13.09	-	-	-	-
	Provision for Money at call and short notice	13.10	-	-	-	-
	Provision for Other Assets	13.12	-	(404,000,000)	-	(404,000,000)
	Provision for inter branch transactions	13.13	-	-	-	-
	Provision for Off-balance Sheet Exposures	42.01	-	-	-	-
	Provision for Employee Benefits	42.02	1,776,800,000	6,033,800,000	1,775,300,000	6,029,300,000
	Provision for Insurance Fund for Cash in Volt, in ATM and in Transit	13.02.02	5,000,000	5,000,000	5,000,000	5,000,000
	Provision for CSR	13.08	-	(39,190,600)	-	(39,190,600)
	Provision for Nostro account	13.15.01	-	(300,000,000)	-	(300,000,000)
	Provision for risk coverage fund for Computer	13.15.02	-	1,095,212	-	1,095,212
	Provision for Loss Coverage, JEC, Italy	13.15.03	82,231,626	64,179,731	82,231,626	64,179,731
	Provision for incentive against write-off loan recovery	13.15.04	23,880,000	10,700,000	23,880,000	10,700,000
	Provision for Unreconcilled Balance with BB	13.15.05	-	704,000,000	-	704,000,000
			1,887,911,626	**6,075,584,343**	**1,886,411,626**	**6,071,084,343**
42.01	**Provision for Off-balance Sheet Exposures**	13.07				
	Provision made /(released) during the year (UAE)		-	-	-	-
	Provision made /(released) during the year (Bangladesh)		-	-	-	-
			-	-	-	-
42.02	**Provision for Employee Benefits**					
	Provision for leave encashment	13.03.01	-	300,000,000	-	300,000,000
	Provision for superannuation fund	13.03.04	1,775,300,000	4,440,000,000	1,775,300,000	4,440,000,000
	Provision for incentive bonus	13.03.06	1,500,000	1,293,800,000	-	1,289,300,000
			1,776,800,000	**6,033,800,000**	**1,775,300,000**	**6,029,300,000**
43.00	**Provision for Taxation**					
	Provision for current tax					
	In Bangladesh (Income tax)	13.04.01	751,695,480	2,121,379,153	730,947,736	2,092,022,550
	Outside Bangladesh (Ruler's tax UAE)	13.04.02	246,436,703	241,005,962	246,436,703	241,005,962
			998,132,183	**2,362,385,115**	**977,384,439**	**2,333,028,512**
	Deferred tax liabilities/(assets)	43.01	(486,850)	(211,164,876)	-	(210,646,827)
			997,645,333	**2,151,220,239**	**977,384,439**	**2,122,381,685**
43.01	**Deferred Tax Liabilities/(Assets)**					
	Deferred tax assets have been recognized and measured as per IAS-12: *Income Taxes.*					
	Deferred tax liabilities recognized during the period				-	-
	Deferred tax assets recognized during the period	43.01.01 (A+D)			-	(210,646,827)
					-	**(210,646,827)**
43.01.01	**Deferred Tax Presentation in the Statement of Financial Position (Balance Sheet)**					
			Recognition/ realization in current year	**Recognition/ realization in previous year**		
	A. Taxable/(Deductible) temporary differences*					
	Property and equipment		-	-	(251,290,889)	(251,290,889)
	Provision for superannuation fund		-	-	(9,486,142)	(9,486,142)
	Provision for gratuity fund		-	-	(58,080,443)	(58,080,443)
	Provision for leave encashment		-	-	(548,285,938)	(548,285,938)
	Provision for incentive bonus		-	-	(1,554,309,321)	(1,554,309,321)
					(2,421,452,733)	**(2,421,452,733)**
					40.00%	**40.00%**
	Deferred tax (assets)/liabilities at the end of the year		**-**	**-**	**(968,581,093)**	**(968,581,093)**

* According to conservative approach in accounting no deferred tax assets is recognised for the above items from previous year.

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2025	2024	2025	2024
B. Taxable/(Deductible) temporary differences					
Revaluation Reserve for Buildings		(6,475,600)	(6,475,600)	634,095,000	650,284,000
Revaluation Reserve for HTM		127,036,177	81,212,677	1,097,782,920	780,192,478
Revaluation Reserve for HFT		1,199,865,735	(25,348,269)	3,243,486,257	243,821,919
				4,975,364,177	**1,674,298,397**
				40.00%	**40.00%**
Deferred tax (assets)/liabilities at the end of the year		**1,320,426,312**	**49,388,808**	**1,990,145,671**	**669,719,359**
C. Taxable temporary differences					
Revaluation Reserve for land		-	-	4,694,876,000	4,694,876,000
Revaluation Reserve for shares		-	(365,399,716)	-	-
				4,694,876,000	**4,694,876,000**
				Applicable rate applied	
Deferred tax liabilities at the end of the year		**-**	**(365,399,716)**	**140,846,280**	**140,846,280**
D. (Deductible) temporary differences from Specific Provision					
Provision for classified loans and advances**		-	(210,646,827)	(37,288,102,351)	(37,288,102,351)
				40.00%	**40.00%**
Deferred tax (assets)/liabilities at the end of the year		**-**	**(210,646,827)**	**(14,915,240,940)**	**(14,915,240,940)**

** According to conservative approach in accounting no deferred tax assets is recognised for the above items in current year.

E. Deferred tax (assets)/liabilities at the end of the year (A+B+C+D)		**1,320,426,312**	**(526,657,735)**	**(13,752,830,082)**	**(15,073,256,393)**

According to para 74(b) of IAS-12 and BRPD Circular No.-11 dated 12 December 2011, deferred tax assets and deferred tax liabilities have been rearranged.

44.00 Assets Pledged as Security for Liability of the Bank

Treasury bills and bond to Bangladesh bank for Repo		-	-	-	-
		-	-	-	-

No assets in pledged as security for liability of the bank

45.00 Earnings Per Share

Net profit after tax		(39,314,659,114)	(30,662,221,734)	(39,177,120,517)	(30,706,131,295)
Weighted average number of ordinary shares outstanding		231,400,000	231,400,000	231,400,000	231,400,000
Earnings per share (EPS)		**(169.90)**	**(132.51)**	**(169.30)**	**(132.70)**

46.00 Closing Cash and Cash Equivalents

Cash in hand	3.01	9,379,801,290	9,984,569,327	9,348,958,227	9,974,624,943
Balance with Bangladesh Bank and Sonali Bank	3.02	75,223,961,981	51,739,823,444	75,223,961,981	51,739,823,444
Balance with other bank and financial institutions	4.00	79,943,499,329	71,894,618,706	79,730,675,652	71,698,834,590
Money at call and short notice	5.00	2,720,555,555	2,725,055,555	2,720,555,555	2,725,055,555
Closing cash and cash equivalents		**167,267,818,155**	**136,344,067,032**	**167,024,151,415**	**136,138,338,532**

47.00 Events after Reporting Period

The Board of Directors in its 884th meeting dated 30 April 2026 decided to recommend no cash dividend for the year 2025.

Except the stated above, there is no material event after the reporting date that are not adjusting events came to management attention which may be needful for the stakeholders.

48.00 Schedule of debenture as at 31 December 2025

SL	Name of the institution/Company	Amount in BDT
1	Rupon Oil & Feeds	50,000
2	Monir Chemicals Company Limited	145,000
3	Mirzabo Steel Limited	150,000
4	BJMC Unit	4,565,186
Sub Total		**4,910,186**

49.00 Schedule of shares purchased from primary and secondary market as at 31 December 2025

49(a) Quoted shares - Janata Bank PLC.

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Bank					
1	AB Bank PLC.	1,509,790	43.97	66,381,797	4.10	6,190,139
2	Bank Asia PLC.	3,520,000	19.30	67,950,720	18.20	64,064,000
3	BRAC Bank PLC.	4,688,375	12.93	60,599,221	63.10	295,836,463
4	Dhaka Bank PLC.	1,001,700	12.77	12,789,450	11.30	11,319,210
5	Eastern Bank PLC.	5,486,216	4.12	22,610,677	24.30	133,315,049
6	ICB Islamic Bank PLC.	5,541,800	10.05	55,695,090	2.30	12,746,140
7	IFIC Bank PLC.	1,776,625	16.94	30,092,978	4.60	8,172,475
8	Islami Bank PLC.	439,462	29.29	12,869,832	32.80	14,414,354
9	Jamuna Bank PLC.	71,819	14.57	1,046,421	21.10	1,515,381
10	Mercantile Bank PLC.	481,950	11.70	5,638,500	7.50	3,614,625
11	Mutual Trust Bank PLC.	1,274,051	11.23	14,310,385	12.30	15,670,827
12	National Bank PLC.	3,328,473	8.19	27,255,098	3.20	10,651,114
13	NCC Bank PLC.	1,190,700	13.02	15,498,200	12.20	14,526,540
14	One Bank PLC.	171,163	7.71	1,319,380	7.00	1,198,141
15	Prime Bank PLC.	727,750	28.90	21,033,969	28.70	20,886,425
16	Pubali Bank PLC.	759,375	24.77	18,811,102	30.90	23,464,688
17	Shajalal Islami Bank PLC.	646,868	12.97	8,390,869	16.50	10,673,322
18	South East Bank PLC.	3,883,856	23.32	90,560,534	9.00	34,954,704
19	Standard Bank PLC.	1,032,167	16.16	16,683,648	4.90	5,057,618
20	The City Bank PLC.	1,816,644	19.67	35,734,038	24.40	44,326,114
21	Trust Bank PLC.	2,241,342	16.32	36,570,096	17.30	38,775,217
22	United Commercial Bank PLC.	1,032,370	26.23	27,076,600	10.40	10,736,648
23	Uttara Bank PLC.	1,755,055	17.02	29,877,332	22.80	40,015,254
	Total			**678,795,936**		**822,124,446**
	Corporate Bond					
1	IBBL PBOND	116,010	954.55	110,737,346	615.00	71,346,150
2	Beximco Green Sukuk Bond	12,000,000	100.00	1,200,000,000	57.00	684,000,000
	Total			**1,310,737,346**		**755,346,150**
	Financial Institutions					
1	Delta Brac Housing	1,112,543	49.12	54,643,419	34.60	38,493,988
2	IDLC	121,275	33.16	4,021,600	35.70	4,329,518
3	Peoples Leasing	345,368	107.01	36,957,830	0.53	183,045
4	Phonix Finance	200,732	50.08	10,053,636	2.60	521,903
5	Premier Leasing	429,875	25.89	11,129,464	0.54	232,133
6	Prime Finance	364,214	118.15	43,032,437	1.00	364,214
7	Int. Leasing and FSL	298,099	48.87	14,568,098	0.55	163,954
	Total			**174,406,483**		**44,288,754**
	Mutual Funds					
1	1st Janata Bank M.F	72,480,836	6.90	500,000,000	2.60	188,450,174
2	1st Bangladesh Fixed Income Fund	194,036,753	7.22	1,400,000,000	2.60	504,495,558
3	EBL 1st MF	588,058	8.77	5,158,057	2.90	1,705,368
4	Eastern Bank Ltd NRB M F	14,518,330	6.69	97,127,628	2.30	33,392,159
5	IFIC 1st MF	610,910	6.33	3,866,807	2.50	1,527,275
6	PHP 1st MF	704,730	7.09	4,996,536	2.40	1,691,352
7	Popular Life 1st M.F	847,719	6.54	5,542,240	2.40	2,034,526
8	Trust Bank 1st MF	858,963	6.81	5,852,124	2.40	2,061,511
9	Vanguard AML BDF MF1	25,000,000	10.00	250,000,000	7.10	177,500,000
10	Vanguard AML RB BF	25,000,000	10.00	250,000,000	5.60	140,000,000
	Total			**2,522,543,392**		**1,052,857,922**

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Pharmaceuticals & Chemicals					
1	Beximco Pharmaceuticals Ltd	1,604,662	53.74	86,235,652	102.10	163,835,990
2	Renata	91,672	163.06	14,947,717	391.80	35,917,090
3	Square Pharma	680,955	59.37	40,430,682	198.60	135,237,663
4	Square Pharma (Paper Share)	5,832	10.00	58,320	198.60	1,158,235
5	Silco Pharma	10,000	26.94	269,367	13.50	135,000
	Total			**141,941,738**		**336,283,978**
	Engineering					
1	Aftab automobiles Ltd	1,149,949	64.13	73,750,095	33.70	38,753,281
2	BSRM Steel	321,879	78.77	25,354,962	63.10	20,310,565
3	Ifad Auto	115,294	24.38	2,810,320	21.60	2,490,350
4	S Alam Cr Steels	398,633	49.25	19,632,121	14.60	5,820,042
	Total			**121,547,498**		**67,374,238**
	Cement					
1	lafarge Holcim BD Ltd	310,145	33.93	10,522,670	46.70	14,483,772
2	HEIDELBERG CEMENT BD Ltd.	300	10.00	3,000	216.10	64,830
	Total			**10,525,670**		**14,548,602**
	Fuel & Power					
1	DESCO	1,088,084	65.05	70,778,300	20.50	22,305,722
2	Baraka Power Limited	228,359	16.04	3,662,878	6.70	1,530,005
3	Jamuna Oil	186,769	138.20	25,811,476	167.90	31,358,515
4	Meghna Petroleum	287,296	71.20	20,454,236	192.40	55,275,750
5	Padma Oil Co Ltd	1,777,056	0.76	1,350,563	168.20	298,900,819
6	Powergrid	1,237,491	58.81	72,781,796	26.70	33,041,010
7	Summit Power	4,284,287	49.24	210,958,292	12.30	52,696,730
8	Titas Gas	1,402,075	79.14	110,960,216	15.50	21,732,163
	Total			**516,757,755**		**516,840,714**
	Textile					
1	Envoy Textile	343,428	41.19	14,145,799	48.50	16,656,258
2	Malek Spinnng Mills	420,480	10.00	4,204,800	28.70	12,067,776
	Total			**18,350,599**		**28,724,034**
	Tannery Industries					
1	Apex Footwear Ltd	112,492	199.59	22,452,741	177.50	19,967,330
2	BATA SHOE COMPANY BD LTD.	200	947.70	189,540	804.10	160,820
	Total			**22,642,281**		**20,128,150**
	Insurance					
1	Fareast life	184,713	103.83	19,178,751	20.20	3,731,203
2	Green Delta Ins. Ltd.	295,000	81.40	24,012,682	53.80	15,871,000
3	National Life Insurance	232,192	47.82	11,103,421	93.40	21,686,733
4	Progressive Life	195,303	108.73	21,234,628	48.50	9,472,196
	Total			**75,529,482**		**50,761,131**
	Telecommunication					
1	GP	200,000	230.11	46,022,000	257.90	51,580,000
2	BSCPLC	9,851	151.65	1,493,904	126.60	1,247,137
	Total			**47,515,904**		**52,827,137**
	Food & Allied					
1	BATBC	23,000	517.84	11,910,416	248.60	5,717,800
2	BATBC (Paper Share)	2,500	84.20	210,500	248.60	621,500
3	National Tea Co. Ltd.	32,911	562.89	18,525,273	168.80	5,555,377
	Total			**30,646,189**		**11,894,677**

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Services & Real Estate					
1	Summit Alliance Port Ltd.	1,004,798	73.06	73,410,542	42.50	42,703,915
	Total			**73,410,542**		**42,703,915**
	Ceramics Sector					
1	MONNO CERAMIC IND. LTD.	44,363	85.62	3,798,454	81.70	3,624,457
	Total			**3,798,454**		**3,624,457**
	Miscellaneous					
1	BEXIMCO LTD*	1,150,070	136.04	156,454,462	110.10	-
	Total			**156,454,462**		**-**
	* As per Quick Summary report of Bangladesh Bank Letter Ref: DBI-9(P.Sha.-1)/2100/2025-17 dated-27/04/2025					
	Travel & Leisure					
1	BEST HOLDINGS LTD	76,923,077	65.00	5,000,000,000	13.30	1,023,076,924
	Total			**5,000,000,000**		**1,023,076,924**
	Total (Quoted Share)			**10,905,603,731**		**4,843,405,229**
1	ICB	57,951,034	17.73	1,027,709,754	36.20	2,097,827,431
	Total			**1,027,709,754**		**2,097,827,431**
	* Cost Price of ICB share is shown in Government Notes/ Bonds/ Other Securities instead of Total Quoted Share.					
	** For the purpose of calculating provision for investment the price of ICB has not considered.					

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price
Quoted Share (Special Fund) - Janata Bank PLC. (as per DOS Circular No.-01 dated 10 February 2020)				
	Bank			
1	Al-Arafah Bank Ltd.	33,613	22.13	743,769
2	Bank Asia Ltd.	635,484	16.32	10,374,071
3	Brac Bank Ltd.	28,933	29.08	841,259
4	Dhaka Bank Ltd.	441,901	11.27	4,980,446
5	DBBL	127,052	38.55	4,897,631
6	Eastern Bank Ltd.	236,627	20.45	4,838,768
7	Jamuna Bank Ltd.	376,122	19.96	7,507,812
8	Mercantile Bank Ltd.	690,795	15.84	10,938,905
9	Pubali Bank Ltd.	252,672	21.55	5,445,029
10	Social Islami Bank Ltd.	59,168	10.38	614,124
11	UCBL	582,947	14.50	8,454,710
	Total			**59,636,524**
	Financial Institutions			
1	Delta Brac Housing Finance	371,422	69.01	25,633,360
2	IDLC	578,926	55.84	32,326,784
3	Uttara Finance and Investment Ltd.	7,000	50.81	355,692
	Total			**58,315,835**
	Corporate Bond			
1	Beximco Green Sukuk	10,000,000	100.00	1,000,000,000
	Total			**1,000,000,000**
	Mutual Fund			
1	Capitech-IBBL	3,000,000	10.00	30,000,000
2	Ekush 1ST UNIT	431,779	11.58	5,000,000
	Total			**35,000,000**

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price
	Pharmaceuticals & Chemicals			
1	ACI Ltd.	20,847	173.15	3,609,601
2	ACI FORMULATION	17,000	155.04	2,635,630
3	ACME Laboratories Ltd.	25,000	80.25	2,006,290
4	IBNSINA	11,000	246.24	2,708,692
5	MARICO(BD)	11,800	1,447.46	17,079,976
6	RENETA	3,531	978.73	3,455,894
7	Square Pharmacuticals Ltd.	100,000	197.00	19,699,691
8	Wata Chemicals Ltd.	52,689	309.00	16,280,870
9	ORIONPHARMA	95,000	87.20	8,283,950
	Total			**75,760,595**
	Engineering			
1	BBS Cables Ltd.	247,342	55.10	13,628,640
2	BD Steel Re-Rolling Mills Ltd	79,036	103.23	8,159,013
3	BSRM Steel Limited	209,378	70.58	14,777,719
4	Ifad Autos Limited	392,319	51.48	20,197,215
5	GPH Ispat Limited	534,497	46.00	24,587,020
	Total			**81,349,607**
	Cement			
1	Confidence cement Ltd.	319,862	113.09	36,173,978
2	LafargeHolcim BD Ltd.	205,500	75.21	15,454,933
	Total			**51,628,911**
	Fuel & Power			
1	Jamuna Oil Company Ltd.	41,198	165.05	6,799,801
2	Khulna Power Company Ltd.	80,000	45.66	3,652,664
3	MJLBD	28,926	83.28	2,409,061
4	Meghna Petrolium Ltd.	48,572	193.27	9,387,455
5	Padma Oil Company Ltd.	63,926	201.73	12,895,812
6	Powergrid Company BD Ltd.	176,522	51.15	9,029,741
7	Shahjibazar Power Co. Ltd.	235,682	83.29	19,628,808
8	Sumit Power Ltd.	559,217	40.48	22,638,604
9	Titas Gas	17,415	35.40	616,512
10	UPGDCL	137,470	291.94	40,132,538
11	DOREENPOWER	33,600	60.66	2,038,250
	Total			**129,229,246**
	Telecommunication			
1	Grameenphone Ltd.	108,081	289.03	31,239,025
	Total			**31,239,025**
	Ceramics Sector			
1	RAK Ceramics (BD) Ltd.	603,644	48.05	29,004,225
	Total			**29,004,225**
	Food & Allied			
1	BATBC	67,250	528.34	35,530,907
	Total			**35,530,907**
	Total (Quoted Share-Special Fund)			**1,586,694,876**
	Grand Total (Quoted Share) at cost price			**12,492,298,607**

49(b) Unquoted Share - Janata Bank PLC.

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price
1	Bangladesh Commerce Bank Ltd	1,349,964	100.00	134,996,400
2	IIDFC	13,380,903	5.02	67,168,898
3	Karmasangsthan Bank PLC.	2,550,000	100.00	255,000,000
4	Specialised Jute yarn and towain Co Ltd	33,790	9.75	329,453
5	Paper Converting and Packeging Ltd	2,956	98.75	291,905
6	IFIC	73,500	106.19	7,804,699
7	Central Depository Bangladesh Ltd	8,567,705	2.75	23,541,640
8	Swan Textile Mills Ltd	1,000	97.50	97,500
9	Fiber shine	1,990,000	9.57	19,053,500
10	Rupsa fish & allied company ltd	1,111,000	18.00	19,998,000
11	Azadi Printers Ltd	756	100.00	75,600
12	Padma Bank Ltd	165,000,000	10.00	1,650,000,000
13	Bangladesh Fund	21,300,000	100.00	2,130,000,000
	Total (Unquoted Share)			**4,308,357,595**

49(c) Preference Share -Janata Bank PLC.

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price
1	Orion Infrastructure Ltd (Convertible Preference Share)	300,000,000	10.00	3,000,000,000
2	Orion Power Sonargaon Ltd. (Redemable Non-Convertible Preference Share), Investment by ICD	310,750,000	10.00	3,107,500,001
	Total (Preference Share)			**6,107,500,001**

Total share price [49(a)+49(b)+49(c)]	**22,908,156,203**

49(d) Quoted Share - Janata Capital and Investment Limited (as per DOS Circular No.-01 dated 10 February 2020)

Sl. No.	Name of Company/ Institute	No of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
1	British American Tobacco Bangladesh Company Limited	62,228	277.53	17,270,025	248.60	15,469,881
2	Berger Paints Bangladesh Ltd.	10,373	1,422.11	14,751,568	1,384.60	14,362,456
3	Bangladesh General Insurance Company Limited	396,277	34.74	13,764,774	30.50	12,086,449
4	Delta Brac Housing Finance Corp. Ltd.	768,370	71.10	54,632,377	34.60	26,585,602
5	Eastland Insurance Company Limited	648,000	40.79	26,432,353	18.50	11,988,000
6	Industrial Development Leasing Company Bangladesh Limited.	656,269	59.58	39,102,763	35.70	23,428,803
7	National Credit And Commerce Bank Limited	890,694	14.83	13,206,343	12.20	10,866,467
8	Phoenix Insurance Company Limited	438,293	42.11	18,457,220	27.20	11,921,570
9	Reckitt Benckiser(bangladesh) Ltd.	2,772	3,393.08	9,405,618	3,424.40	9,492,437
10	Renata Limited	7,161	851.93	6,100,651	391.80	2,805,680
11	Sandhani Life Insurance Company Limited	218,684	34.97	7,646,379	19.40	4,242,470
12	Square Pharmaceuticals Limited	142,500	216.60	30,866,116	198.60	28,300,500
13	United Finance Limited	564,060	22.36	12,614,723	11.50	6,486,690
14	Bashundhara Paper Mills Limited	822,135	61.62	50,660,477	25.10	20,635,589
15	Dhaka Bank Limited.	942,589	12.88	12,139,869	11.30	10,651,256
16	Lankabangla Finance Ltd.	1,062,721	41.20	43,784,408	12.30	13,071,468
17	Orion Pharma Ltd.	124,429	38.82	4,830,130	27.40	3,409,355
18	Singer Bangladesh Limited.	113,504	157.65	17,894,408	84.50	9,591,088
19	Unilever Consumer Care Limited	2,195	2,387.16	5,239,826	2,150.90	4,721,226
	Total (Quoted Share-Special Fund-JCIL)			**398,800,028**		**240,116,987**

50.00(i) Consolidated Schedule of fixed assets of Janata Bank PLC. as at 31 December 2025

A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	COST				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Addition during the year	Adjustment/ Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	129,380	-	-	129,380	-		-	-	-	129,380	129,380
2	Building	596,929	-	-	596,929	2.5%	194,300	15,928	3,324	206,904	390,025	402,629
	Sub-total	**726,309**	**-**	**-**	**726,309**		**194,300**	**15,928**	**3,324**	**206,904**	**519,405**	**532,009**
3	**Machinery and Equipment:**	**623,238**	**26,524**	**294**	**649,468**	20%	**480,282**	**40,843**	**294**	**520,831**	**128,637**	**142,956**
4	**Furniture and Fixture:**											
	a) Office Equipment	447,991	14,549	-	462,540	20%	419,185	2,872	**3**	422,054	40,486	28,806
	b) Fire Extinguisher & Arms	21,085	745	66	21,764	20%	17,405	887	**62**	18,230	3,534	3,680
	c) Weighing Machine	1,837	-	2	1,835	20%	1,504	-	-	1,504	331	333
	d) Other furniture	1,863,965	92,843	103	1,956,705	10%	1,090,632	142,901	5,498	1,228,035	728,670	773,333
	Sub-total	**2,334,878**	**108,137**	**171**	**2,442,844**		**1,528,726**	**146,660**	**5,563**	**1,669,823**	**773,021**	**806,152**
5	**Vehicle**											
	a) Car	604,628	-	**60,482**	544,146	20%	548,512	11,981	60,482	500,011	44,135	56,116
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	-	-	-
	Sub-total	**604,628**	**-**	**60,482**	**544,146**		**548,512**	**11,981**	**60,482**	**500,011**	**44,135**	**56,116**
6	**Computer**											
	a) Computer Hardware	4,749,381	172,245	18,140	4,903,486	20%	3,860,021	308,526	4,883	4,163,664	739,822	889,360
	b) Computer Software	2,499,846	3,718	**11**	2,503,553	20%	2,116,407	367,227	-	2,483,634	19,919	383,439
	Sub total	**7,249,227**	**175,963**	**18,151**	**7,407,039**		5,976,428	**675,753**	**4,883**	**6,647,298**	**759,741**	**1,272,799**
7	**Right of use Assets**	**294,072**	-	-	**294,072**		278,720	**14,925**	-	**293,645**	**427**	**15,352**
A. Grand total (1+2+3+4+5+6+7)		**11,832,352**	**310,624**	**79,098**	**12,063,878**		**9,006,968**	**906,090**	**74,546**	**9,838,512**	**2,225,366**	**2,825,384**

B. Revaluation

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	REVALUATION					DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Revaluation during the year	Adjustment/ Sales/ Transfer	Balance as on 31.12.25	Rate (%)	Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	4,694,876	-	-	4,694,876	-	-	-	-	-	4,694,876	4,694,876
2	Building	1,155,362	-	-	1,155,362	2.5%	505,078	16,189	-	**521,267**	634,095	650,284
	Sub-total	**5,850,238**	**-**	**-**	**5,850,238**		**505,078**	**16,189**	**-**	**521,267**	**5,328,971**	**5,345,160**
3	**Machinery and Equipment**	**127,351**	**-**	**-**	**127,351**	20%	**127,351**	**-**	**-**	**127,351**	**-**	**-**
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	20%	-	-	-	-	-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20%	-	-	-	-	-	-
	c) Weighing Machine	-	-	-	-	20%	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548	10%	5,548	-	-	**5,548**	-	-
	Sub-total	**5,548**	**-**	**-**	**5,548**		**5,548**	**-**	**-**	**5,548**	**-**	**-**
5	**Vehicle**											
	a) Car	41,204	-	-	41,204	20%	41,204	-	-	**41,204**	-	-
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	**-**	-	-
	Sub-total	**41,204**	**-**	**-**	**41,204**		**41,204**	**-**	**-**	**41,204**	**-**	**-**
6	**Computer**											
	a) Computer Hardware	2,104	-	-	2,104	20%	2,104	-	-	**2,104**	-	-
	b) Computer Software	-	-	-	-	20%	-	-	-	**-**	-	-
	Sub- total	**2,104**	**-**	**-**	**2,104**		**2,104**	**-**	**-**	**2,104**	**-**	**-**
B. Grand total (1+2+3+4+5+6)		**6,026,445**	**-**	**-**	**6,026,445**		**681,285**	**16,189**	**-**	**697,474**	**5,328,971**	**5,345,160**
Total (A+B)		**17,858,797**	**310,624**	**79,098**	**18,090,323**		**9,688,253**	**922,279**	**74,546**	**10,535,986**	**7,554,337**	**8,170,544**

50.00(ii) Schedule of fixed assets of Janata Bank PLC. as at 31 December 2025

A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	COST					DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Addition during the year	Adjustment/ Sales/ Transfer	Balance as on 31.12.25	Rate (%)	Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	129,380	-	-	129,380	-	-	-	-	-	129,380	129,380
2	Building	563,760	-	-	563,760	2.5%	184,339	14,094	-	198,433	365,327	379,421
	Sub-total	**693,140**	**-**	**-**	**693,140**	-	**184,339**	**14,094**	**-**	**198,433**	**494,707**	**508,801**
3	**Machinery and Equipment:**	**619,189**	**26,195**	**-**	**645,384**	20%	**477,235**	**40,487**	**-**	**517,722**	**127,662**	**141,954**
4	**Furniture and Fixture:**											
	a) Office Equipment	441,789	14,512	-	456,301	20%	408,417	2,784	3	411,198	45,103	33,372
	b) Fire Extinguisher & Arms	21,085	745	66	21,764	20%	17,405	887	62	18,230	3,534	3,680
	c) Weighing Machine	1,837	-	2	1,835	20%	1,504	-	-	1,504	331	333
	d) Other furniture	1,844,779	92,843	103	1,937,519	10%	1,076,530	142,901	5,498	1,213,933	723,586	768,249
	Sub-total	**2,309,490**	**108,100**	**171**	**2,417,419**	-	**1,503,856**	**146,572**	**5,563**	**1,644,865**	**772,554**	**805,634**
5	**Vehicle**											
	a) Car	593,287	-	60,482	532,805	20%	537,171	11,981	60,482	488,670	44,135	56,116
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	-	-	-
	Sub-total	**593,287**	-	60,482	**532,805**	-	**537,171**	**11,981**	**60,482**	**488,670**	**44,135**	**56,116**
6	**Computer**											
	a) Computer Hardware	4,742,491	171,710	18,048	4,896,153	20%	3,854,753	307,977	4,804	4,157,926	738,227	887,738
	b) Computer Software	2,509,011	3,660	11	2,512,660	20%	2,127,263	366,809	-	2,494,072	18,588	381,748
	Sub total	**7,251,502**	**175,370**	**18,059**	**7,408,813**	-	**5,982,016**	**674,786**	**4,804**	**6,651,998**	**756,815**	**1,269,486**
7	**Right of use Assets**	**294,072**	-	-	**294,072**		**278,720**	**14,925**		**293,645**	**427**	**15,352**
A. Grand total (1+2+3+4+5+6+7)		**11,760,680**	**309,665**	**78,712**	**11,991,633**	-	**8,963,337**	**902,845**	**70,849**	**9,795,333**	**2,196,300**	**2,797,343**

B. Revaluation

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	REVALUATION				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Revaluation during the year	Adjustment/ Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	4,694,876	-	-	4,694,876		-	-	-	-	4,694,876	4,694,876
2	Building	1,155,362	-	-	1,155,362	2.5%	505,078	16,189	-	521,267	634,095	650,284
	Sub-total	**5,850,238**	-	-	**5,850,238**		**505,078**	**16,189**	-	**521,267**	**5,328,971**	**5,345,160**
3	**Machinery and Equipment**	**127,351**	-	-	**127,351**	20%	**127,351**	-	-	**127,351**	-	-
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	20%	-	-	-	-	-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20%	-	-	-	-	-	-
	c) Weighing Machine	-	-	-	-	20%	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548	10%	5,548	-	-	**5,548**	-	-
	Sub-total	**5,548**	-	-	**5,548**		**5,548**	-	-	**5,548**	-	-
5	**Vehicle**											
	a) Car	41,204			41,204	20%	41,204	-	-	**41,204**	-	-
	b) Cycle and Scooter	-			-	20%	-	-	-	-	-	-
	Sub-total	**41,204**	-	-	**41,204**		**41,204**	-	-	**41,204**	-	-
6	**Computer**											
	a) Computer Hardware	2,104			2,104	20%	2,104	-	-	**2,104**	-	-
	b) Computer Software	-			-	20%	-	-	-	-	-	-
	Sub- total	**2,104**	-	-	**2,104**		**2,104**	-	-	**2,104**	-	-
B. Grand total (1+2+3+4+5+6)		**6,026,445**	-	-	**6,026,445**		**681,285**	**16,189**	-	**697,474**	**5,328,971**	**5,345,160**
Total (A+B)		**17,787,125**	**309,665**	**78,712**	**18,018,078**		**9,644,622**	**919,034**	**70,849**	**10,492,807**	**7,525,271**	**8,142,503**

51.00 Schedule of classified other assets of Janata Bank PLC. as at 31 December 2025

(Figure in Thousand unless stated otherwise)

Serial	Particulars	Outstanding Balance	Classification Status			Amount of Provision
			Unclassified	Doubtful	Bad/Loss	
1	**Suspense**					
	Head Office	10,470	6,730	206	3,534	3,637
	Branches (In Bangladesh)	1,814,778	1,658,554	72,332	83,892	120,057
	Branches (Overseas)	29,420	2,652	594	26,174	26,471
	Sub-total	**1,854,668**	**1,667,936**	**73,132**	**113,600**	**150,165**
2	**Sundry Assets**					
	Head office	60,081,459	60,060,417	-	21,042	21,042
	Branches (In Bangladesh)	11,939,527	10,530,275	258	1,408,994	1,409,123
	Branches (Overseas)	219,389	212,527	10	6,852	6,857
	Sub-total	**72,240,375**	**70,803,219**	**268**	**1,436,888**	**1,437,022**
3	**Others**					
	Head Office	13,337,420	12,219,561	213,041	904,818	1,011,341
	Branches (In Bangladesh)	1,320,286	762,294	6,428	551,564	554,777
	Overseas Branches (UAE)	710,238	698,074	5,600	6,564	9,364
	Sub-total	**15,367,944**	**13,679,929**	**225,069**	**1,462,946**	**1,575,482**
	Total	**89,462,987**	**86,151,084**	**298,469**	**3,013,434**	**3,162,669**

4	**Local Office- ACU Cell**	**498,335**
A. Total Provision for Other Assets		**3,661,004**

B. Inter branch transaction	**13,970,358**	**13,938,372**	**4,679**	**27,307**	**29,646**
C. Nostro Account	**21,595,287**	**18,065,490**	**2,240,940**	**1,288,857**	**2,409,327**
Total provision required (Other Assets including Inter branch transactions and Nostro Accounts) (A+B+C)					**6,099,977**

52.00 Segment reporting

For the purpose of segment reporting as per International Financial Reporting Standards (IFRS) 8 *'Operating Segments'*, the following segment relating to revenue, expenses, assets and liabilities have been identified and shown as follows:

* Loans & Advances
* Treasury
* Overseas Branches (UAE)
* JCIL, Dhaka
* JEC, Italy

Operating segments

Amount in million taka

Particulars	Janata Bank PLC.					Subsidiaries of JBPLC.		Total
	Loans & advances	Treasury	Overseas Branches, UAE	Other	Total	JCIL, Dhaka	JEC, Italy	
Interest income	25,524.10	1,243.37	2,267.10	-	29,034.57	2.59	0.42	29,037.58
Interest expenses	(72,688.50)	(15,340.22)	(39.63)	-	(88,068.35)	0.00	(5.57)	(88,073.92)
Net interest income	**(47,164.40)**	**(14,096.85)**	**2,227.47**	-	**(59,033.78)**	**2.59**	**(5.15)**	**(59,036.34)**
Investment income	-	36,553.21	-	-	36,553.21	95.83	-	36,649.04
Commission & brokerage	-	213.20	76.12	728.29	1,017.61	11.95	43.53	1,073.09
Foreign exchange income	-	1,485.99	119.38	1,707.81	3,313.18	-	-	3,313.18
Other operating income	-	-	481.89	1,944.58	2,426.47	(4.08)	17.26	2,439.65
Total operating income	**(47,164.40)**	**24,155.55**	**2,904.86**	**4,380.68**	**(15,723.31)**	**106.29**	**55.64**	**(15,561.38)**
Total operating expenses	-	-	(1,034.96)	(19,402.21)	(20,437.17)	(39.64)	(137.88)	(20,614.69)
Profit before provision	**(47,164.40)**	**24,155.55**	**1,869.90**	**(15,021.53)**	**(36,160.48)**	**66.65**	**(82.24)**	**(36,176.07)**
Loans & advances	1,041,788.67	-	9,402.84	-	1,051,191.51	1,449.57	-	1,052,641.08
Investment	-	293,723.47	-	-	293,723.47	5,026.17	-	298,749.64

53.00 Employees of Janata Bank PLC.

Number of employees and remuneration thereof as per the schedule XI of the Companies Act 1994 the number of employees (including contractual employees) engaged for the whole year or part thereof who received minimum total remuneration of Taka 36,000 per annum or Taka 3,000 per month were 14,390 at the end of 2025 as against 14,323 in 2024.

54.00 Business Unit-wise Performance as on 31 December 2025

(Amount in million taka)

SL	Name of Branch/Division	Deposit	Loans & Advances	Operating Profit	Classified Loan (CL)	Import	Export	Foreign Remittance	Cash Recovery from CL	Cash Recovery from Write off Loans
1	Local Office	56,248.72	403,904.29	(19,941.25)	329,959.17	248,442.30	22,644.50	1,156.70	1,801.50	60.15
2	Janata Bhaban Corporate	15,563.50	221,311.70	(12,826.39)	177,364.16	6,761.80	5,435.80	209.60	632.50	0.82
3	Dhaka north	269,539.08	36,033.76	3,588.49	20,094.45	7,254.00	5,786.90	3,110.30	148.10	29.31
4	Dhaka south	228,532.17	90,508.85	1,957.74	34,539.21	19,136.00	11,511.90	169,074.00	418.60	69.26
5	Chattogram	217,190.65	153,137.50	(7,886.31)	137,708.49	8,773.10	1,996.40	57,175.40	308.40	123.51
6	Sylhet	38,717.78	6,012.92	623.20	513.09	442.30	24.70	3,897.70	47.60	6.96
7	Khulna	61,342.32	31,332.56	428.01	8,286.89	3,442.90	13,113.40	1,933.10	608.20	14.44
8	Barishal	24,492.86	9,378.82	255.31	3,367.21	-	-	1,495.70	156.70	20.54
9	Rajshahi	77,823.78	29,364.54	609.47	2,980.57	2,466.00	18.10	4,080.50	283.30	40.13
10	Rangpur	38,542.32	18,935.78	655.40	3,001.35	457.30	7.80	861.60	136.60	62.67
11	Cumilla	63,636.21	9,786.77	1,331.75	584.95	74.90	1,153.10	13,566.60	68.70	2.90
12	Mymensingh	53,121.70	12,915.93	623.27	3,239.55	268.40	-	4,851.50	90.40	16.90
13	Faridpur	33,365.19	10,558.60	437.05	1,524.05	-	-	3,750.80	757.30	20.59
14	Noakhali	37,259.65	8,206.65	725.57	1,160.40	-	-	10,395.50	73.50	8.93
15	Overseas	39,975.03	9,402.84	1,869.90	3,718.90	-	-	-	130.70	0.24
16	Head Office	147.58	400.00	(8,611.69)	-	-	-	-	-	0.26
Total		**1,255,498.54**	**1,051,191.51**	**(36,160.48)**	**728,042.44**	**297,519.00**	**61,692.60**	**275,559.00**	**5,662.10**	**477.60**

55.00 Related parties

The bank provides banking service to the different ministries and corporation in the form of advances, letter of credit, bank guarantee etc. but the bank had no transactions with the directors of the Bank as a related party.

(A) Directors of Janata Bank PLC. and Interest in the bank. (as on December 2025)

Sl. No.	Name of Directors	Date of last Appointment/ Reappointment	Number of Shares	Name of the Committee of the Bank/ Subsidiary of the Bank	Status
1	Mr. M. Fazlur Rahman জনাব মুহঃ ফজলুর রহমান Plot # 10, Gausul Azam Avenue Sector-13, Uttara, Dhaka-1230	18/09/2024	01	Board of Directors	Chairman
				Executive Committee	Chairman
2	Mr. Badre Munir Firdaus জনাব বদরে মুনির ফেরদৌস Flat # 2/A, House # 59 Gausul Azam Avenue Sector # 14, Uttara, Dhaka-1230	30/04/2024	01	Board of Directors	Director
				Executive Committee	Member
				Risk Management Committee	Member
3	Dr. Md. Abdus Sabur ড. মোঃ আব্দুস সবুর Apt # 3C, House # 179 Road # 02 (Old-5) Mirpur DOHS, Dhaka-1216	27/10/2024	01	Board of Directors	Director
				Audit Committee	Member
				Risk Management Committee	Member
4	Mr. Abdul Majid Sheikh জনাব আব্দুল মজিদ শেখ 41/Cha Hatkhola Road Tikatuly, Dhaka	03/12/2024	01	Board of Directors	Director
				Audit Committee	Member
				Risk Management Committee	Chairman
5	Mr. Abdul Awal Sarker জনাব আব্দুল আউয়াল সরকার Heritage Anjuber Monjil, Level 4 Flat # 4-C, 1, Momenbag Dhaka-1217	29/12/2024	01	Board of Directors	Director
				Audit Committee	Member
6	Dr. Md. Shahadat Hossain ড. মোঃ শাহাদাৎ হোসেন House # SW(I)-3/A Apartment # A5, Road # 02 Gulshan-1, Dhaka-1212	29/12/2024	01	Board of Directors	Director
				Audit Committee	Member
7	Mr. Md. Ahsan Kabir জনাব মোঃ আহসান কবীর Present Address: Flat # 05, Building # Isamoti Bhaban House # 6/12, Block # E, Lalmatia, Daka-1217	04/02/2025	01	Board of Directors	Director
				Executive Committee	Member
8	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA জনাব মোঃ কাউসার আলম, এসিএ (ইংল্যান্ড অ্যান্ড ওয়েলস) এফসিএস, এফসিসিএ, এফসিএমএ, Present Address: House # 13, Road # 128 Gulshan-1, Dhaka-1212	18/02/2025	01	Board of Directors	Director
				Audit Committee	Chairman
9	Mr. Md. Obaidul Hoque জনাব মোঃ ওবায়দুল হক Present Address: House # 44, Road # 02 Aftabnagar, Badda, Dhaka	12/05/2025	01	Board of Directors	Director
				Executive Committee	Member
10	Professor Dr. A. A. Mahboob Uddin Chowdhury অধ্যাপক ড. এ. এ. মাহবুব উদ্দিন চৌধুরী Present Address: Oasis, Ispahani Colony, Tower # 8 Flat # 807/C, Lift # 15/16, (Level # 7) 39, Boro Mogbazar, Dhaka-1217	30/09/2025	01	Board of Directors	Director
				Risk Management Committee	Member

11	Mr. Md. Mazibur Rahman জনাব মোঃ মজিবর রহমান House # 36/01, (3rd Floor) 3rd Lane Gopibag, Motijheel Dhaka	07/11/2024	Nil	Board of Directors	Managing Director
				Janata Capital and Investment Limited (Subsidiary of Janata Bank PLC.)	Chairman

(B) Shareholding of Managing Director, CFO, Company Secretary (CS) and Head of Internal Audit(HIA)

Sl. No.	Particulars	Position	Date of Appointment	Number of Shares
1	CEO and his spouse as well as minor children	-	-	Nil
2	CFO and his spouse as well as minor children	-	-	Nil
3	Company Secretary and his spouse as well as minor children	-	-	Nil
4	Head of Internal Audit and his spouse as well as minor children	-	-	Nil

(C) Shareholding of top 5 (five) Salaried Executives other than CEO, CFO, CS and HIA

Sl. No.	Name	Position	Date of Appointment	Number of Shares
1	Mr. Kazi Abdur Rahman	DMD	-	Nil
2	Mr. Md. Fayaz Alam	DMD	-	Nil
3	Mr. Md. Ashraful Alam	DMD	-	Nil
4	Mr. Md.Abdul Matin	GM	-	Nil
5	Mr. Md. Akramul Haque Akon	GM	-	Nil

(D) Shareholding ten percent (10%) or more voting interst in the company (name wise details)

Sl. No.	Name	Position	Date of Appointment	Number of Shares
1	Government of the People's Republic of Bangladesh (Represented by Finance Secretary)	-	-	231,399,990

(i) Particulars of Directors and their interest in other entities (as at 31 December 2025)

Name of Directors	Status with the Bank	Name of the firms/companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status
1. Mr. M. Fazlur Rahman	Chairman	The Government of the People's Republic of Bangladesh	Former Secretary (CSP 1970)
		Bangladesh Scout.	Former Chief National Commission
		Agrani Bank PLC.	Former Chairman
		Trustee Bord, Pundro University	Former Vice Chairman
		Ahsania Mission Cancer Hospital	Former Managing Director
2. Mr. Badre Munir Firdaus	Director	The Government of the People's Republic of Bangladesh	Former Additional Secretary
		General Economic Division, Planning Commission of the Ministry of Finance	Former Chief
		Bangladesh Municipal Development Fund	Former Director
		Sadharan Bima Corporation	Former Director
3. Dr. Md. Abdus Sabur	Director	The Government of the People's Republic of Bangladesh	Former Joint Secretary
		Natural Group	Advisor
		Al Nahian Trust	Former Executive Director
		Prime Asia University	Former Adjunct Faculty
		Atish Diponkar University of Science & Technology	Former Adjunct Faculty
		Bangladesh University	Former Adjunct Faculty
		Tagore University of Creative Arts	Former Adjunct Faculty
		Dr. A. R. Malik English School & College	Founder Principal

4. Abdul Majid Sheikh	Director	Meghna Group	Director (Audit & Accounts)
		Rupali Bank PLC.	Former Deputy Managing Director
		Rupali Investment Limited	Former Director
5. Mr. Abdul Awal Sarker	Director	Bangladesh Bank	Former Executive Director
		Al-Arafah Islami Bank Training and Research Institute	Former Director General
		Institute of Islamic Banking and Insurance (IIBI, London UK)	Former Director General
		Al-Baraka Bank Training Academy	Former Principal
		IIBI Bangladesh Regional Office	Former Director General
6. Dr. Md. Shahadat Hossain	Director	The Government of the People's Republic of Bangladesh	Former Joint Secretary
		World Bank, Municipal Revenue Enhancement Plans (MREP)	Team Leader
		Green Trade Point	Senior Consultant
7. Mr. Md. Ahsan Kabir	Director	Financial Institutions Division, Ministry of Finance	Additional Secretary
		Bangladesh Small and Cottage Industries Corporation	Former Director
8. Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Director	Shun Shing Group BD Operations	CFO & Company Secretary
		Institute of Cost and Management Accountants of Bangladesh (ICMAB)	President
		ARK Foundation	Director Finance
		British American Tobacco Bangladesh	Former Head of Manufacturing Finance
		Rahimafrooz (Bangladesh) Limited	Former Group Chief Financial Officer and Company Secretary
		Navana CNG Limited	Former Independent Director
		Aftab Automobiles Limited	Former Independent Director
9. Mr. Md. Obaidul Hoque	Director	Bangladesh Bank	Former Executive Director
		NRBC Bank Training Institute	Former Principal
10. Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	University of Dhaka	Professor
		Journal of Finance & Banking	Editor
		Department of Finance, University of Dhaka	Former Chairman
		CARE-Bangladesh	Former Consultant
		USAID	Former Consultant
		JICA-funded project	Former Financial Market Expert
11. Mr. Md. Mazibur Rahman	Managing Director	Janata Capital and Investment Limited	Chairman
		Janata Exchange Company Srl (JEC), Italy	Chairman
		Investment Corporation of Bangladesh	Director
		Primary Dealers Bangladesh Limited	Director
		Padma Bank Limited	Director
		Bangladesh Foreign Exchange Dealers Association (BAFEDA)	Director
		Probashi kallyan Bank	Former Managing Director
		Sonali Bank PLC	Former Deputy Managing Director
		Bangladesh Agricultural Economic Society	Former Vice President

(ii) Particular of Directors in the Audit Committee (as at 31 December 2025)

SL	Name	Position	Remark
1	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Chairman	Fellow Chartered Secretary (FCS), ICSB Fellow Cost and Management Accountant (FCMA), ICMAB Fellow Chartered Certified Accountant (FCCA), ACCA Associate Chartered Accountant (ACA), ICAEW Masters of Business Administration (MBA), IBA, DU Masters of Commerce in Accounting, DU Bachelor of Commerce in Accounting, DU
2	Mr. Abdul Majid Sheikh	Member	Masters of Business Administration (MBA) Masters of Science (Hons) in Soil Science Bachelor of Science (Hons) in Soil Science
3	Mr. Abdul Awal Sarker	Member	Masters of Arts in Economics Bachelor of Arts (Hons) in Economics Masters of Science in International Banking, London, UK PGD in Islamic Banking and Insurance, London, UK

4	Dr. Md. Shahadat Hossain	Member	Doctor of Philosophy (PhD), Victoria University, USA Masters of Science in Development Administration, London, UK Masters of Business Administration (MBA) Masters of Commerce in Accounting Bachelor of Commerce in Accounting
5	Dr. Md. Abdus Sabur	Member	Doctor of Philosophy (PhD) Masters of Arts in English Bachelor of Arts (Hons) in English Bachelor of Laws (Hons) (LL.B)

(iii) Formulation of effective audit action plan for strengthening bank's internal control and its implementation process is mentioned below:

SL	Particulars	Comments
A) Activities Related to Internal Control & Governance		
01.	Approval of the Annual Audit Plan for the Audit & Inspection Division, which includes the Corporate, General, Foreign Exchange, and IT Audit & Inspection Departments of the bank.	
02.	Restructuring of ICCD Reporting Lines: To ensure the independence of the audit function, the Committee approved a revised Organizational Structure (Organogram) for the Internal Control & Compliance Division (ICCD). This reform aligns with Bangladesh Bank's guidelines, mandating that the Head of ICC reports directly to the Audit Committee of the Board (ACB), effectively removing management influence over internal audit findings.	
03.	Strategic Management of Provision Shortfall: The Committee addressed the significant provision shortfall of approximately Tk. 47,000 crore identified in the audit. It supervised the coordination with Bangladesh Bank to obtain Forbearance/ Deferral facilities, while formulating a time-bound action plan to fulfill the deficit through recovered earnings and enhanced operational efficiency.	
04.	Governance of Asset Recovery: Supervised the formation of five specialized task forces headed by the Managing Director to monitor the Top-20 defaulting borrowers, who represent 94% of the bank's total classified loans. The Committee specifically directed aggressive legal measures and recovery strategies against major groups, including Beximco and Orion Power.	
05.	MOU Compliance & Financial Indicators: Regularly monitored the performance indicators under the Memorandum of Understanding (MOU) with Bangladesh Bank. Focus areas included the improvement of the Net Interest Margin (NIM), which stood at a negative 2.81% in September 2025, and the reduction of high-cost borrowing from call money market.	
06.	Overseas Stolen Asset Recovery Strategy: Approved the "Overseas Stolen Asset Recovery Strategy-Civil Proceedings" under the Asset Recovery Task Force (ARTF). This involves engaging forensic auditors to track and recover diverted funds across foreign jurisdictions through international legal channels.	
B) Activities Related to Financial Reporting & Transparency		
01.	Resolution of External Audit Opinions: Evaluated the 2025 Financial Statements and addressed the "Adverse Opinion" proposed by statutory auditors regarding the provision shortfall. The Committee successfully negotiated a transition toward a "Matter of Emphasis" by ensuring full disclosure of the bank's financial position and securing regulatory support for the shortfall.	
02.	Implementation of International Standards: Oversaw the preparation of financial statements (Solo and Consolidated) in strict compliance with IFRS 9 and IFRS 16. This included the appointment of specialized firms to validate the implementation of these standards in UAE operations.	
03.	Automated Reconciliation & Shadow Ledgers: Directed the reconciliation of Nostro accounts and inter-branch transactions. The Committee monitored an adjustment of over Tk. 4,973 crore related to foreign currency clearing losses and addressed long-pending entries in the shadow ledgers to ensure balance sheet accuracy.	
C) Internal Audit & Special Investigations		
01.	Risk-Based Audit Selection: Approved the audit plan for 60 (sixty) high-risk branches for 2025. The selection process was refined to cover branches with high loan concentrations and trade finance exposure to maximize the impact of internal oversight.	
02.	Internal Audit System Benchmarking: Conducted a comparative analysis of Janata Bank's internal audit system against other state-owned banks (Sonali, Agrani, and Rupali) to adopt industry best practices in risk assessment and reporting.	
03.	Forensic and Special Audits: Initiated and reviewed investigations into significant irregularities, including: • Fraud at the Bairampur Branch (Tk. 5.81 crore) involving fake credit entries. • The Susmita Tabassum/JECI USA fund embezzlement case. • Irregularities in the Digicom Computer (Patuakhali) loan disbursement.	
04.	Loan Documentation Check List (LDCL): Mandated a comprehensive review of 1,863 serious irregularities identified through the LDCL. Branches were required to rectify and certify the legal validity of all mortgage and security documents.	
D) ICT Governance & Cyber security (New Section)		
01.	T24 Core Banking Security: Addressed a critical internal control gap in the T24 Software, where the system allowed the same individual to perform both "Input" and "Authorization" for file uploads. The Committee mandated technical barriers to enforce the segregation of duties.	
02.	Migration to T24 Release 22 (R-22): Monitored the upgrade of the Core Banking System to Version R-22, which includes enhanced encryption protocols (switching from HTTP to HTTPS) and improved data transfer security to mitigate hacking risks.	
03.	Cyber security Infrastructure Deployment: Approved the implementation of SIEM (Security Information and Event Management) and XDR (Extended Detection and Response). Furthermore, the Committee oversaw the establishment of a 24/7 Information Security Operation Center (ISOC) to monitor real-time threats.	
04.	Password Policy Enforcement: Directed the ICT department to update the bank's password policy, increasing the minimum length from 8 to 11 characters and requiring complex alphanumeric combinations as per Bangladesh Bank's latest ICT security guidelines.	
E) External Audit & UAE Operations Oversight		
01.	Statutory Auditor Appointment: Following an evaluation of 39 eligible firms, the Committee recommended M. M. Rahman & Co. and Anil Salam Idris & Co. as statutory auditors for the year 2025, ensuring adherence to the Bank Company Act.	

SL	Particulars	Comments
02.	UAE Branch Discrepancies: Reviewed the comprehensive inspection of UAE operations (Dubai, Sharjah, Abu Dhabi, and Al-Ain), identifying a mismatch in ATM Cash Deposits and a discrepancy of AED 22.77 million in Trans-guard cash holdings. The Committee mandated immediate reconciliation and disciplinary action.	
03.	Export Subsidy Audits: Appointed MABS & J Partners and Hussain Farhad & Co. to perform specialized audits on cash incentives and export subsidies to ensure no fraudulent claims were processed.	
F) Compliance with Laws & Credit Risk Mitigation		
01.	Beximco Group Overexposure Monitoring: The Committee investigated the creation of in-house Back-to-Back LCs (BBLC) for Beximco Group and the non-repatriation of export proceeds. Management was instructed to enforce the Single Borrower Exposure Limit strictly.	
02.	Anti-Money Laundering (AML) Vigilance: Monitored the verification of NID and KYC data across the branch network. The Committee ensured that all staff completed mandatory AML/CFT training and that Suspicious Transaction Reports (STRs) were filed promptly.	
03.	Delegation of Business Power: Reviewed instances of power abuse where branch managers exceeded their authorized limits for loan disbursements. The Committee mandated a "System-based" limit control to prevent unauthorized credit approval.	
G) Other Strategic Activities		
01.	VISA Card Project: Monitored the progress of the Janata Bank VISA Card issuance project, ensuring that technical and vendor requirements were met for a launch by the end of December 2025.	
02.	Employee Incentive Bonus 2025: Approved the provision for the Incentive Bonus based on performance criteria, while ensuring that the calculation complied with the Ministry of Finance guidelines regarding "Operating Profit" and "Net Profit."	
03.	Dormant Account Management: Oversaw the transfer of all unclaimed deposits older than 10 years to the Bangladesh Bank account, ensuring compliance with Section 35 of the Bank Company Act, 1991.	

Related party relationship disclosure during the year 2025 (in compliance of IAS-24)

(Amount in Taka)

Name of Related Party	Relationship	Nature of Transaction	Balance as at 31 December 2024	Transaction During the year	Balance as at 31 December 2025
Janata Capital and Investment Limited, Dhaka.	Subsidiary Company	Loan	948,189,041	324,489,200	623,699,841
		Interest Income	-	54,445,962	54,445,962
		Investment	4,274,000,000	-	4,274,000,000
Janata Exchange Company Srl, Italy	Subsidiary Company	Investment	58,617,803	-	58,617,803
Government of People's Republic of Bangladesh	Owner	Dividend	-	-	-

(iv) Significant contracts where Bank is a party & wherein Directors have interest:

Nil.

(v) Lending Policies to Related Parties:

Nil.

(vi) Business other than Banking business with any related concern of the Directors as per Section-18(2) of the Bank Companies Act (Amendment) 2013:

According to Section – 18(2) of the Bank Companies Act (Amendment), 2013 provided that "If any banking company executes transaction any business other than banking business with any business establishment while any of the directors of the banking company is associated with or involved in the management or holds at least 10 percent ownership of that business establishment, the banking company shall, at its general meeting, submit a report concerning the matter."

However, it should be noted that this provision does not imply that any transaction has taken place between business other than banking business with any related concerned of the directors of Janata Bank PLC.

(vii) Investments in the Securities of Directors and their related concern:

Nil.

56.00 Highlights on the Overall Activities of the Bank

Figure in BDT

(unless stated otherwise)

SL.	Particular	2025	2024
1	Authorized capital	30,000,000,000	30,000,000,000
2	Paid up capital	23,140,000,000	23,140,000,000
3	Total capital (Tier-I+Tier-II)	(35,652,612,078)	10,987,019,054
4	Required capital (Under BASEL-III)	129,185,791,250	118,557,294,750
5	Surplus/(shortage) of capital	(164,838,403,328)	(107,570,275,696)
6	Capital to Risk Weighted Asset Ratio (CRAR)	-2.76%	0.93%
7	Total assets	1,608,943,580,285	1,471,372,425,333
8	Total deposits	1,255,498,537,709	1,098,095,073,666
9	Total loans and advances	1,051,191,505,217	1,007,942,500,430
10	Total contingent liabilities and commitments	190,580,871,364	174,057,678,347
11	Advance deposit ratio	81.98%	90.13%
12	Total classified loans	728,042,435,621	680,658,641,329
13	Percentage of classified loans against total loans and advances	69.26%	67.53%
14	Import	297,519,000,000	433,250,000,000
15	Export	61,692,600,000	81,552,900,000
16	Foreign remittance	275,559,000,000	202,885,800,000
17	Income from investment	36,553,214,738	21,681,875,931
18	Operating profit	(36,160,482,362)	(21,949,747,217)
19	Profit after tax and provision	(39,177,120,517)	(30,706,131,295)
20	Provision kept against loans and advances (G+S) including OBS exposures	58,711,830,209	58,015,544,439
21	Provision kept against classified loans and advances	51,796,330,209	49,044,544,439
22	Provision surplus/(deficit) against loans and advances	-	-
23	Cost of fund	9.65%	8.93%
24	Cost of deposit (%)	7.84%	7.00%
25	Average return on loans and advances	2.87%	4.37%
26	Interest spread	-4.97%	-2.63%
27	Earning assets	619,228,107,434	583,991,271,175
28	Non earning assets	989,715,472,851	887,381,154,158
29	Return on investment (ROI)	12.89%	10.55%
30	Return on assets (ROA) after tax	-2.43%	-2.09%
31	Return on equity (ROE)*	153.25%	-247.77%
32	Earnings per share (EPS)	(169.30)	(132.70)
33	Net operating income per share	(156.27)	(94.86)
34	Net assets value per share (NAVPS)	(110.48)	53.56
35	Net operating cash flow per share (NOCFPS)	413.04	(102.68)

* Both Net Profit and Equity are negative; therefore, the Return on Equity (ROE) appears positive for 2025.

Auditors' Report and Audited Financial Statements 2025

Janata Capital and Investment Limited



Independent Auditor's Report

To the shareholders of Janata Capital and Investment Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Janata Capital and Investment Limited (hereinafter referred to as "JCIL" or the "Company"), which comprise the statement of financial position as at 31 December 2025, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Janata Capital and Investment Limited as at 31 December 2025, and of its financial performance and its cash flows for the year then ended in accordance with the basis of preparation as described in Note # 2 to the financial statements.

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 Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of the Company as at and for the year ended 31 December 2024 were audited by M/s. Malek Siddiqui Wali, Chartered Accountants who expressed an unmodified opinion on those financial statements on 27 April 2025.

Other Information

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that 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 Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the basis of preparation as described in Note # 2 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statement

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

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

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

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

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

Report on other Legal and Regulatory Requirements:

We also report that the financial statements comply with the Companies Act, 1994, Securities and Exchange Rules, 2020 and other applicable laws and regulations. We, as required by law, further report that:

i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes 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 Company so far as it appeared from our examination of these books; and

iii) the Company's statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of account and returns.

Signed for and on behalf of
ACNABIN
Chartered Accountants



Md. Mominul Karim, FCA
Partner
ICAB Enrollment No. 934
DVC: 2604300934AS471646

Dhaka
29 April 2026

JANATA CAPITAL AND INVESTMENT LIMITED

Statement of Financial Position

As at 31 December 2025

Particulars	Notes	Amount in Taka	
		December 31, 2025	December 31, 2024
PROPERTY AND ASSETS			
Cash		**95,694,288**	**174,254,861**
Cash at Bank	4.00	95,694,288	174,254,861
Investment		**4,983,327,800**	**4,831,972,462**
Investments in Proprietary Portfolio	5.00	4,983,327,800	4,831,972,462
Loans and Advances		**2,073,270,968**	**2,403,177,992**
Margin Loan to Investors	6.00	2,073,270,968	2,403,177,992
Fixed Assets Including Premises, Furniture and Fixture		**4,367,923**	**4,833,715**
Property, Plant and Equipment	7.00	3,037,458	3,143,259
Intangible Asset	8.00	1,330,465	1,690,456
Other Assets	9.00	**601,334,572**	**595,143,607**
		601,334,572	595,143,607
Total Assets		**7,757,995,550**	**8,009,382,638**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Borrowings		**623,699,841**	**948,189,041**
Long Term loan	10.00	400,000,000	400,000,000
Short Term Loan	11.00	223,699,841	548,189,041
Other Liabilities And Provisions	12.00	**2,323,090,387**	**2,194,681,305**
Total Liabilities		**2,946,790,229**	**3,142,870,346**
Shareholders' Equity		**4,811,205,321**	**4,866,512,292**
Share Capital	13.00	4,274,000,000	4,274,000,000
Retained Earnings	14.00	537,205,321	592,512,292
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**7,757,995,550**	**8,009,382,638**
Net Asset Value (NAV) Per Share	33.00	**11.26**	**11.39**

The annexed notes from 1 to 38 form an integral part of these financial statements.

Mohammad Abdullah Al-Amin
Company Secretary

Md. Abdus Subhan Miah
Chief Executive

Md. Abdul Matin
Director

Kazi Abdur Rahman
Director

Md. Mazibur Rahman
Chairman

Signed in terms of our separate report of even date.

Signed for and on behalf of
ACNABIN Chartered ccountants

Md. Mominul Karim, FCA
Partner
ICAB Enrollment No. 934
DVC : 2604300934AS471646

Dhaka
29 April 2026

JANATA CAPITAL AND INVESTMENT LIMITED

Statement of Profit or Loss and Other Comprehensive Income

For the year ended 31 December 2025

Particulars	Notes	Amount in Taka	
		December 31, 2025	December 31, 2024
Operating Income			
Interest Income	**15.00**	62,465,167	72,588,694
Less: Interest Paid on Borrowings	**16.00**	54,445,962	51,312,802
Net Interest Income		**8,019,205**	**21,275,891**
Fees and Commission Income	**17.00**	11,953,365	17,279,647
Capital Gain	**18.00**	41,468,933	71,867,050
Dividend Income	**19.00**	68,916,091	105,242,246
Other Income	**20.00**	79,635	347,143
Total Operating Income (A)		**130,437,230**	**216,011,977**
Operating Expenses			
Salaries and Allowances	**21.00**	27,323,619	26,950,328
Chief Executives Salary and Allowances	**22.00**	3,200,000	4,600,000
CDBL Charges		1,186,110	1,993,179
Rent,Taxes and Insurance etc.	**23.00**	4,103,884	4,110,883
Legal Expenses	**24.00**	231,380	292,000
Stationery,Printings,Advertisements etc.	**25.00**	359,974	543,161
Directors' Fees	**26.00**	809,140	845,250
Auditors' Fees	**27.00**	221,950	247,250
Postage,Stamp,Telecommunication etc.	**28.00**	347,912	352,001
Repair and Maintenance	**29.00**	1,421,872	1,041,172
Depreciation & Amortization		1,411,026	1,413,238
Other Operating Expenses	**30.00**	3,188,389	3,107,327
Total Operating Expenses (B)		**43,805,256**	**45,495,788**
Profit before Provision and Tax (C=A-B)		**86,631,973**	**170,516,189**
Provision for Negative Equity	**12.3**	18,284,672	10,000,000
General Provision against Margin Loan	**12.3**	9,893,710	-
Provision against Proprietary Portfolio	**12.4**	71,999,669	10,000,000
Provision for Incentive Bonus		1,500,000	4,500,000
Total Provision (D)		**101,678,051**	**24,500,000**
(Loss)/Profit before Tax (E=C-D)		**(15,046,078)**	**146,016,189**
Income Tax Expenses (F)		**20,260,893**	**28,838,555**
Current Tax Expense	**31.00**	20,747,744	29,356,603
Deferred Tax Income	**31.00**	(486,850)	(518,049)
Net (Loss)/Profit after Tax (E-F)		**(35,306,971)**	**117,177,634**
Earnings per Share (EPS)	**32.00**	**(0.08)**	**0.27**

The annexed notes 1 to 39 and Annexure-A to B form an integral part of these financial statements.

Mohammad Abdullah Al-Amin
Company Secretary

Md. Abdus Subhan Miah
Chief Executive

Md. Abdul Matin
Director

Kazi Abdur Rahman
Director

Md. Mazibur Rahman
Chairman

Signed in terms of our separate report of even date.

Signed for and on behalf of
ACNABIN Chartered ccountants

Md. Mominul Karim, FCA
Partner
ICAB Enrollment No. 934
DVC : 2604300934AS471646

Dhaka
29 April 2026

JANATA CAPITAL AND INVESTMENT LIMITED

Statement of Changes in Equity

For the year ended December 31, 2025

(Amount in Taka)

Particular	Share Capital	Retained Earnings	Total Shareholders' Equity
Balance as at January 01, 2025	**4,274,000,000**	**592,512,292**	**4,866,512,292**
Add: Net Loss for the Year	-	(35,306,971)	(35,306,971)
Less: Dividend Paid for the year 2024	-	(20,000,000)	(20,000,000)
Balance as at December 31, 2025	**4,274,000,000**	**537,205,321**	**4,811,205,321**
Balance as at January 01, 2024	**4,274,000,000**	**485,334,658**	**4,759,334,658**
Add: Net Profit for the Year	-	117,177,634	117,177,634
Less: Dividend Paid for the year 2023	-	(10,000,000)	(10,000,000)
Balance as at December 31, 2024	**4,274,000,000**	**592,512,292**	**4,866,512,292**

The annexed notes from 1 to 38 form an integral part of these financial statements.

Mohammad Abdullah Al-Amin
Company Secretary

Md. Abdus Subhan Miah
Chief Executive

Md. Abdul Matin
Director

Kazi Abdur Rahman
Director

Md. Mazibur Rahman
Chairman

Dhaka
29 April 2026

JANATA CAPITAL AND INVESTMENT LIMITED

Statement of Cash Flows

For the year ended December 31, 2025

Particulars		Notes	Amount in Taka	
			2025	2024
A	**Cash Flows From Operating Activities**			
	Interest Receipts in cash	15	62,465,167	72,588,694
	Interest payments	16	(54,445,962)	(51,312,802)
	Dividend Receipts		65,740,377	109,022,379
	Fees & Commission Receipts	17	11,953,365	17,279,647
	Income from Investment/Capital Gain	18	41,468,933	71,867,050
	Cash Payments to Employees		(30,523,619)	(34,207,428)
	Cash Payments to Suppliers		(363,590)	(537,503)
	Income Tax Paid	9.4	(21,344,573)	(42,478,264)
	Receipts from Other Operating Activites		79,635	347,143
	Payments for Other Operating Activities		(11,510,637)	(11,989,062)
	Cash generated from operating activities before changes in operating assets and liabilities		**63,519,098**	**130,579,854**
	Increase/(Decrease) in Operating assets and liabilities:			
	Other Assets		14,127,078	(24,831,441)
	Other liabilities		(19,887,390)	11,883,988
	Customers Balance		3,736,701	25,957,182
	Net Cash Flows From Operating Activities		**61,495,487**	**143,589,583**
B.	**Cash Flows From Investing Activities**			
	Investment in Securities		(147,149,481)	(131,701,459)
	Margin Loan to Investors		329,907,028	(145,370,006)
	Acquisition of Property, Plant and Equipment	7	(887,484)	-
	Acquisition of Intangible Assets	8	(57,750)	(59,325)
	Net cash flow from/(used in) investing activities		**181,812,312**	**(277,130,791)**
C.	**Cash Flows From Financing Activities**			
	Short Term Loan		(324,489,199)	207,488,431
	Customer Deposit and Withdrawal		22,620,826	(57,686,356)
	Dividend Paid		(20,000,000)	(12,000,000)
	Net cash (used in)/flow from financing activities		**(321,868,373)**	**137,802,075**
D.	**Net Increase/(Decrease) in Cash at bank balance (A+B+C)**		**(78,560,573)**	**4,260,868**
	Unrealized foreign exchange gain/(loss)		-	-
	Cash at bank balance at the beginning of the year		174,254,861	169,993,993
	Cash at bank balance at the end of the year (D+E+F)		**95,694,288**	**174,254,861**
	Net Operating Cash Flows Per Share (NOCFPS)	34	**0.14**	**0.34**

The annexed notes from 1 to 38 form an integral part of these financial statements.

Mohammad Abdullah Al-Amin
Company Secretary

Md. Abdus Subhan Miah
Chief Executive

Md. Abdul Matin
Director

Kazi Abdur Rahman
Director

Md. Mazibur Rahman
Chairman

Dhaka
29 April 2026

JANATA CAPITAL AND INVESTMENT LIMITED

Notes to the Financial Statements

As at and for the year ended December 31, 2025

1. Company and its Activities

1.01 Legal Status and Nature of the Company

Janata Capital and Investment Limited (hereinafter referred to as "JCIL" or the "Company") was incorporated in Bangladesh with the Registrar of Joint Stock Companies and Firms (RJSC) vide registration no. C-83898/10 dated 13 April 2010 as a public limited company under the Companies Act, 1994. The Company started its business on 26 September 2010 and took over the entire business (including Properties & Assets and Capital & Liabilities) of Janata Bank PLC's Merchant Banking unit. On the other, the business in the name of Janata Bank PLC's Merchant Banking unit was closed on the same date. The Company is a fully fledged Merchant Bank and engaged in the business of Merchant Banking which is regulated by the Bangladesh Securities and Exchange Commission (BSEC) vide Merchant Banking license no. MB-44/2010 dated 05 August 2010. This Company is a fully owned subsidiary of Janata Bank PLC and currently the Company has following licenses, membership and legal approvals:

Sl. No.	License/ Membership	Registration/ Membership No.	Date of Issue	Issuing Authory
1.	Limited Company	C-83898/10	13-Apr-10	Registrar of Joint Stock Companies and Firms (RJSC)
2.	Trade License	TRAD/ DSCC/263569/2019	7-Aug-25	Dhaka North City Corporation (DNCC)
3.	Merchant Banking	MB-44/2010	5-Aug-10	Bangladesh Securities and Exchange Commission (BSEC)
4.	Taxpayer Identification Number (e-TIN)	862055413261	24-Jun-14	National Board of Revenue (NBR)
5.	Business Identification Number (BIN)	002539918-0202	17-Dec-19	National Board of Revenue (NBR)

1.2 Address of the Registered Office

The registered office of the Company is located at 48, Motijheel C/A, Dhaka-1000 and having its Head office also at the same place.

1.3 Nature of the Business Activities

The Company undertakes the activities of Issue Manager, Underwriting and Portfolio management. It also maintains Margin Loan Accounts and renders other allied services within the boundary of its operation.

2. Basis of Preparation of Financial Statements

2.1 Statement of Compliance

The financial statements have been prepared and the disclosures of information have been made in accordance with International Financial Reporting Standards (IFRSs), the Companies Act, 1994, the Securities and Exchange Rules, 2020 and other applicae laws and regulations in Bangladesh.

2.2 Basis of Measurement

The financial statements, except statement of cash flows, have been prepared on accrual basis of accounting under the historical cost convention.

2.3 Other Regulatory Compliances

- Securities and Exchange Ordinance, 1969;
- Securities and Exchange Commission Act, 1993;
- Securities and Exchange Rules, 2020;
- Securities and Exchange Commission (Merchant Banker and Portfolio Manager) Rules, 1996;
- Securities and Exchange Commission (Margin) Rules, 2025;

- The Financial Reporting Act, 2015;
- Income Tax Act, 2023;
- Income Tax Rules, 1984;
- Value Added Tax and Supplementary Duty Act, 2012;
- Value Added Tax and Supplementary Duty Rules, 2016;
- Negotiable Instruments Act, 1881;
- Bangladesh Labor Act, 2006; and
- Other applicable laws and regulations.

2.4 Financial Statements - Presentation and Disclosure

There are slight deviations from some requirements of IAS/IFRS due to mandatory compliance of Bangladesh Bank, the primary regulatory body for bank companies in Bangladesh. Janata Bank PLC, the holding company of JCIL, is obliged to follow the rules and regulations of Bangladesh Bank in preparation of financial statements. Further, the financial statements of JCIL, a wholly owned subsidiary of Janata Bank PLC, is integrated with the financial statements of Janata Bank PLC. As such the financial statements of JCIL take into consideration of some flexibility but ensuring appropriate presentation of financial parameters and proper disclosures.

2.5 Functional and Presentational Currency

These financial statements are presented in Bangladeshi Taka (BDT/Taka/Tk.) which is the functional currency and presentational of the Company. The amounts in these financial statements have been rounded off to the nearest integer.

2.6 Components of Financial Statements

- Statement of Financial Position
- Statement of Profit or Loss and Other Comprehensive Income
- Statement of Changes in Equity
- Statement of Cash Flows
- Notes to the Financial Statements

2.7 Comparative Information

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

2.8 Statement of Cash Flows

The statement of cash flows show changes in cash at bank balance during the financial year. It has reported cash flows during the year classified by operating activities, investing activities and financing activities. It is presented under direct method in accordance with IAS 7: Statement of Cash Flows.

2.9 Use of Estimates and Judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the reported amount of assets and liabilities, income and expenses. These financial statements contained information about the assumptions it made about the future and other major sources of uncertain estimation at the end of the reporting period that have a significant risk of resulting in a material adjustment to the carrying amount of assets, liabilities, income and expenses within the next financial year. In accordance with the guidelines as prescribed by IAS 37: Provisions, Contingent Liabilities and Contingent Assets. Provisions are recognized in the following situation:

(i) When the company has an obligation as a result of past events;

(ii) When it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and

(iii) Reliable estimates can be made of the amount of the obligation.

2.10 Consistency

In accordance with the IFRS framework for the presentation of financial statements together with IAS 1 and IAS 8, the Company applies the accounting disclosure principles consistently from one period to the next. Where selecting and applying new accounting policies, changes in accounting policies, corrections of errors, the amounts involved are accounted for, retrospectively, in accordance with the requirement of IAS 8. We, however, have applied the same accounting principles in 2025 as was for in financial statements for 2024.

2.11 Going Concern

The Company has adequate resources to continue in operation for the foreseeable future. For this reason the directors continue to adopt going concern basis in preparing the financial statements. The current credit facilities and adequate resources of the Company provide sufficient funds to meet the present requirements of its existing businesses and operations.

2.12 Reporting Period

The financial statements of the Company cover the period of 01 (one) year from 01 January to 31 December and is followed consistently.

2.13 Date of Authorization

These financial statements have been authorized for issue by the Board of Directors in its 115th Meeting dated 29 April 2026.

3. Material Accounting Policies

The accounting policies set out below have been applied consistently (otherwise as stated) to all periods presented in these financial statements.

3.1 Property, Plant and Equipment

3.1.1 Recognition and Measurement

Property, plant and equipment are stated at cost or revalued amount, if any, less accumulated depreciation in compliance with International Accounting Standard (IAS) 16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its location and condition for its intended use inclusive of inward freight, duties and non-refundable taxes.

3.1.2 Subsequent Costs

The cost of replacing part of an item of property, plant and equipment are recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the Company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognized in the statement of profit or loss and other comprehensive income as incurred.

3.1.3 Depreciation

Depreciation is charged using straight-line method on all items of property, plant and equipment. Depreciation is charged from the date when the assets are ready to use. Depreciation rates are as follows:

Category of the Asset	Rate of Depreciation
Furniture and Fixture	10%
Interior Decoration	20%
Machineries and Equipment	20%
Computer Hardware	20%
Motor Vehicles	20%

3.1.4 Disposal

Gains or losses on disposal of an item of property, plant and equipment is determined by comparing the proceeds from disposal with the carrying amount of the property, plant and equipment disposed off and is recognized net with 'Other Income' in the statement of profit or loss and other comprehensive income.

3.1.5 Impairment

The carrying value of the Company's items of property, plant and equipment is reviewed at closing date to determine whether there is any indication of impairment. If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognized whenever the carrying amount of the asset or its cash-generating unit exceeds its recoverable amount. Impairment losses, if any, are recognized in the statement of profit or loss and other comprehensive income.

3.2 Intangible Assets

Acquired computer software is capitalized on the basis of the costs incurred to acquire and bring to use the specific software. These costs are amortized over their estimated useful lives.

3.2.1 Recognition and Measurement

In accordance with IAS 38, an intangible asset is recognized if it is probable that the expected future economic benefits, which are attributable to the asset, will flow to the Company entity; and the cost of the assets can be measured reliably. In addition, it is measured at cost less accumulated amortization and impairment loss, if any, in the statement of financial position.

3.2.2 Subsequent Costs

Subsequent costs on intangible assets is capitalized only when it increases the future economic benefits embodied in the specific assets to which it relates.

3.2.3 Amortization

Amortization is calculated using the straight-line method to write down the costs of intangible assets to its residual values at 20%.

3.3 Cash and Bank Balance

Cash and bank balance includes bank balance which are held and available for use by the Company without any restriction. There is insignificant risk of change in the value of the above items.

3.4 Advance Income Tax

The amount of advance income tax includes deduction at sources by the withholding entities while disbursing dividend and crediting interest to the Company. Advance tax paid under Section 154 of the Income Tax Act, 2023 is also included here.

3.5 Margin Loan to Investors

JCIL extends margin loan facility to the portfolio of investors at an agreed ratio (between investors deposit and loan amount) of purchased securities against the respective investor account. The investors are required to maintain the margin in accordance with the set rules and regulations of BSEC. The margin is monitored on daily basis as it changes due to the fluctuation in market price of shares. If the margin falls below the minimum requirement, investors are required to deposit additional fund to maintain margin as per rules and regulations of BSEC, otherwise the securities are sold to bring the margin to the required level.

3.6 Investments in Listed Securities

Investments in listed securities are recognized at cost. Quarterly impairment test is carried out by comparing cost with market price. In case of diminution of market value compared to cost, provision is made on portfolio basis but no unrealized gain is booked when market value exceeds cost.

3.7 Recognition and Measurement of Financial Instruments

In accordance with IFRS 9: Financial Instruments, financial assets may be recognized at fair value, with a gain or loss taken to the statement of profit or loss and other comprehensive income at net investment income. A financial asset or financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing in the near term.

3.8 Share Capital

3.8.1 Authorized Capital

Authorized capital is the maximum amount of share capital that the Company is authorized to issue by its Memorandum of Association (MoA) and Articles of Association (AoA). The authorized capital of the Company is Tk. 5,000,000,000 divided into 500,000,000 no. ordinary shares of Tk. 10.00 each.

3.8.2 Paid-up Capital

Paid-up capital represents the total amount of share capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings.

3.9 Provision for Income Tax

Provision for income tax is made on the basis of the Company's computation based on the best estimate of taxable profit in accordance with the Income Tax Act, 2023.

3.10 Revenue Recognition

Revenue is recognized only when performance obligation is satisfied and it is probable that economic benefits associated with the transaction will flow to the Company in accordance with IFRS 15: Revenue from Contracts with Customers.

3.10.1 Interest Income from Margin Loan

Interest income from margin loan is recognized on accrual basis. Interest income is calculated considering daily margin loan balance of the respective customers and is recognized on quarterly basis.

3.10.2 Management Fee

Management fee is charged to Discretionary Account (DA) clients for fund managed by the Company. The fee is charged on daily market value of securities for DA clients per annum and recognized on accrual basis.

3.10.3 Transaction/Settlement Fee

Transaction/settlement fee is recognized as income when selling or buying order is executed.

3.10.4 Dividend Income and Gain/(Loss) on Sale of Marketable Securities

Dividend income is recognized when receive or payment right is entitled on record date. Bonus/stock dividend received or receivable from various companies is not booked as income rather included in the portfolio to reduce the average cost. Gain or loss arising from the sale of securities is accounted for based on the difference between average cost price and sale price and only when gain is realized or loss is incurred.

3.10.5 Fees and Commission Income

Fees and commission income includes portfolio management fee which is calculated on quarterly basis on portfolio value and settlement charge which is recognized at the broker specific rate on trading of shares.

3.11 Borrowing Costs

Borrowing costs are recognized as expenses in the year in which they are incurred unless capitalization is permitted under IAS 23: Borrowing Costs.

3.12 Income Tax Expenses

Income tax expenses comprise current and deferred tax. Income tax expense is recognized in the statement of profit or loss and other comprehensive income except to the extent that it relates to items recognized directly in equity, in which case it is recognized in equity.

3.12.1 Current Tax

Income tax expense is recognized in statement of profit or loss and other comprehensive income. Current tax is the expected tax payable on the total taxable income for the year using tax rates enacted or substantially enacted at reporting date and any adjustment to tax payable in respect of previous years. The Company is a full-fledged merchant bank as per Income Tax Law and provision for income tax has duly been made as per the Income Tax Act, 2023 (updated by the Finance Ordinance, 2025) of the National Board of Revenue (NBR).

3.12.2 Deferred Tax

The Company has recognized deferred tax using balance sheet method in compliance with the provisions of IAS 12: Income Taxes. The Company's policy of recognizing deferred tax assets or liabilities is based on temporary differences (taxable or deductible) between the carrying amount (book value) of assets and liabilities for financial reporting purposes and its tax base, and accordingly, deferred tax income or expenses have been considered to determine net profit after tax.

3.13 Departures from IFRS

The Financial Reporting Council (FRC) in Bangladesh was established under the Financial Reporting Act, 2015 and, pursuant to the Bangladesh Gazette dated 22 November 2020, FRC has adopted International Financial Reporting Standards (IFRSs) for application in Bangladesh. Accordingly, the financial statements of the Company as at and for the year ended 31 December 2025 have been prepared in accordance with IFRSs as adapted by FRC and, together with the requirements of the Financial Reporting Act, 2015. The financial statements also comply with the relevant provisions, circulars, rules and regulations issued by BSEC and the Income Tax Act, 2023. In the case any requirements of BSEC provisions, circulars, rules and regulations differ from those of IFRSs, the requirements of BSEC shall prevail, and such departures from IFRSs shall be followed accordingly. Material departures from the requirements of IFRSs in preparing the financial statements of the Company are as follows:

Provision for Unrealized Loss on Proprietary Portfolio and Negative Equity Portfolios

IFRS

In accordance with IFRS 9, an entity should recognize a loss allowance for expected credit losses on a financial asset. The carrying amount of the financial asset is presented net of this allowance in the statement of financial position as applicable for the financial assets that are measured at amortised cost. The objective of the impairment requirements is to recognize lifetime expected credit losses for all financial instruments for which there have been significant increases in credit risk since initial recognition, whether assessed on an individual or collective basis considering all reasonable and supportable information, including that which is forward-looking. An entity shall directly reduce the gross carrying amount of a financial asset when the entity has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. IFRS 9 requires an entity to recognize investments in shares & securities that are intended to be held for trading as "Fair Value through Profit and Loss" which means 100% provision should be maintained by the entity for unrealized loss on proprietary (own) portfolio and negative equity portfolios.

BSEC

As per the specific "Action Plan" for gradual provisioning for unrealized loss against proprietary (own) portfolio and negative equity in clients' margin loan accounts submitted by the Company to BSEC and duly approved by BSEC in relation to its Press Release No. BSEC/MUKHAPATRO/02/2024/106 dated 24 April 2025, the Company may keep provisions for unrealized loss on proprietary portfolio and negative equity portfolios up to 31 December 2030 at the following rates:

Year	Provisioning Rate on Unrealized Loss
2025	5%
2026	10%
2027	15%
2028	20%
2029	25%
2030	25%
Total	**100%**

In addition, as per Rule 23 of Securities and Exchange Commission (Margin) Rules, 2025 of BSEC, general provision should be kept @1% of total outstanding amount of margin loans.

3.14 Related Party Disclosure

As per IAS 24: Related Party Disclosures, parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operational decisions. The Company carries out transactions in the ordinary course of business on an arm's length basis at commercial rates with related parties.

3.15 Earnings per Share

Basic earnings per share has been calculated in accordance with IAS 33: Earnings per Share which has been presented on the face of the statement of profit or loss and other comprehensive income. This has been calculated by dividing the (loss)/profit attributable to the ordinary shareholders by the weighted average number of ordinary shares outstanding during the year.

3.16 Responsibility for Preparation and Presentation of Financial Statements

The Board of Directors is responsible for the preparation and presentation of financial statements as per Section 183 of the Companies Act, 1994 and as per the provision of "the Framework for the Preparation and Presentation of Financial Statements" issued by the International Accounting Standard Committee (IASC) as adopted by the Financial Reporting Council (FRC) in Bangladesh.

3.17 Contingencies

There are no contingent liabilities and assets of the Company as at 31 December 2025.

3.18 Events after the Reporting Period

Events after the reporting period, also known as non-adjusting events, are disclosed in the notes when material as well as provide additional information about the company's position at the period end date.

3.19 General

i) Figures have been rounded off to the nearest integer;

ii) Previous year's figures have been rearranged wherever considered necessary to conform to the current year's presentation.

Notes	Particulars			Amount In Taka	
				Dec 31, 2025	Dec 31, 2024
4.	**Cash and Cash Equivalents**				
	Cash at Bank			95,694,288	174,254,861
				95,694,288	**174,254,861**
	Cash at Bank				
	Bank Name	**A/C No.**	**Branch**		
	Janata Bank PLC	100005647350	Purana palton	37,112	35,671
	Janata Bank PLC	100005821406	Purana palton	309,194	1,307,786
	Janata Bank PLC	100005647341	Purana palton	31,161	31,068
	Janata Bank PLC	100005647384	Purana palton	373,087	348,400
	Janata Bank PLC	100005826521	Purana palton	30,475	30,475
	Janata Bank PLC	100003246421	Motijheel	48,478,999	63,501,231
	Janata Bank PLC	100005883673	Purana palton	11,404,310	9,998,254
	Janata Bank PLC	100005883665	Purana palton	13,405,869	11,863,052
	Janata Bank PLC	100016973984	Purana palton	44,751	43,013
	Janata Bank PLC	100080436976	Motijheel	1,933,403	3,487,948
	Janata Bank PLC	100080438481	Motijheel	2,999,997	1,645,928
	Janata Bank PLC	100212205928	Motijheel	16,433,450	81,657,108
	Janata Bank PLC	100256987958	Motijheel	212,480	304,926
	Total			**95,694,288**	**174,254,861**
5.	**Investment in Proprietary Portfolio**				
	A. Own Fund				
	Opening Balance			4,493,371,924	4,310,621,172
	Add: Investments made during the year		(Note: 5.1)	542,596,224	1,529,406,541
				5,035,968,148	5,840,027,713
	Less: Securities sold during the year			451,440,439	1,346,655,789
				4,584,527,709	**4,493,371,924**
	B. Support Fund				
	Opening Balance			338,600,537	353,584,216
	Add: Investments made during the year			139,911,641	163,260,908
				478,512,178	516,845,124
	Less: Securities Sold During the Year			79,712,088	178,244,586
				398,800,091	**338,600,537**
	Total Investments in Proprietary Portfolio (A+B)			**4,983,327,800**	**4,831,972,462**
5.1	**Investment Made During the Year**				
	Securities Purchased through Secondary Market			535,017,474	1,507,308,081
	Investment in Unit Fund			-	2,200,000
	Investment in Bond			7,578,750	7,578,750
	Investment in Right Share			-	10,172,160
	Investment in IPO			-	2,147,550
				542,596,224	**1,529,406,541**
6.	**Margin Loan to Investors**				
	Portfolio Loan A/C - Investors' Discrationary Account (IDA)			**2,073,270,968**	**2,403,177,992**
7.	**Property, Plant and Equipment**				
	A. Cost:				
	Opening Balance			37,904,224	37,904,224
	Add: Addition During the Year			901,344	-

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
			38,805,568	37,904,224
	Less: Disposal/Adjustment during the year		385,927	-
	Total Cost (A)		**38,419,641**	**37,904,224**
	B. Accumulated Depreciation			
	Opening Balance		34,760,965	33,779,656
	Add: Charged during the year		993,285	981,309
			35,754,250	**34,760,965**
	Less: Adjustment during the year		372,067	-
	Total Accumulated Depreciation (B)		**35,382,183**	**34,760,965**
	Written Down Value (A-B)		**3,037,458**	**3,143,259**
	The schedule of property, plant and equipment is given in **Annexure-A.**			
8.	**Intangible Asset**			
	A. Cost			
	Opening Balance		4,805,365	4,746,040
	Add: Addition during the year		57,750	59,325
			4,863,115	4,805,365
	Less: Disposal/Adjustment during the year		-	-
	Total Cost (A)		**4,863,115**	**4,805,365**
	B. Accumulated Amortization			
	Opening Balance		3,114,909	2,682,980
	Add: Charged during the year		417,741	431,929
			3,532,650	3,114,909
	Less: Adjustment during the year		-	-
	Total Accumulated Amortization (B)		**3,532,650**	**3,114,909**
	Written Down Value (A-B)		**1,330,465**	**1,690,456**
	The schedule of intangible assets is given in Annexure-B.			
9.	**Other Assets**			
	Stock of Printed Stationery	(Note: 9.1)	143,345	139,729
	Deferred Tax Assets	(Note: 9.2)	6,173,841	5,686,991
	Receivables	(Note: 9.3)	43,118,497	58,762,571
	Advance Income Tax	(Note: 9.4)	551,898,888	530,554,316
			601,334,572	**595,143,607**
9.1	**Stock of Printed Stationery**			
	Stamps in Hand		10,740	16,550
	Stock of Printed Stationery		132,605	123,179
			143,345	**139,729**

9.2 Deferred Tax Assets

Particulars	Accounting Base	Tax Base	(Deductible)/ Taxable Temporary Difference	Deferred Tax (Assets)/Liabilities
Property, Plant and Equipment	3,037,458	6,075,533	(3,038,075)	(1,139,278)
Intangible Assets	1,330,465	739,107	591,358	221,759
Provision for Gratuity Fund	14,016,860	-	(14,016,860)	(5,256,323)
Total	**18,384,783**	**6,814,640**	**(16,463,576)**	**(6,173,841)**

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
	Opening Balance of Deferred Tax Assets		(5,686,991)	(5,168,942)
	Closing Balance of Deferred Tax Assets		(6,173,841)	(5,686,991)
	Deferred Tax Income		**(486,850)**	**(518,049)**
	Deferred tax (assets)/liabilities have been measured and recognized in accordance with the provisions of IAS 12: Income Taxes.			
9.3	**Receivables**			
	Balance with Panel Broker- (Against IDA)		18,313,528	32,927,457
	Balance with Panel Broker- (Against Proprietary Portfolio)		1,007,501	1,013,314
	Balance with ISTCL- (Support Fund)		834,252	5,034,299
	Accrued Dividend - (Proprietary Portfolio)	(Note: 9.3.1)	22,963,216	19,787,502
			43,118,497	**58,762,571**
9.3.1	**Breakdown of Accrued Dividend (Proprietary Portfolio)**			
	Dividend Receivable for 2025		18,335,659	-
	Dividend Receivable for 2024		3,315,095	-
	Dividend Receivable for 2022 & 2023		840,719	19,315,759
	Dividend Receivable for 2020		219,912	219,912
	Dividend Receivable for 2019		251,831	251,831
			22,963,216	**19,787,502**
9.4	**Advance Income Tax**			
	Advance Tax on Dividend and Interest Income	(Note: 9.4.1)	151,768,002	137,825,663
	Advance Tax Paid u/s 154 of ITA, 2023	(Note: 9.4.2)	400,130,886	392,728,653
			551,898,888	**530,554,316**
9.4.1	**Advance Tax on Dividend and Interest Income**			
	Opening Balance		137,825,663	113,749,389
	Add: Advance Tax on Dividend Income*		12,817,600	21,543,080
	Advance Tax on Interest Income (Bank)		1,124,740	2,533,194
			151,768,002	**137,825,663**

* Of the Tk. 1.28 crore as advance tax deducted at source (TDS) on dividend income of the Company for the year ended 31 December 2025, tax deduction certificates (challans) for Tk. 1.21 crore remain outstanding for collection from the withholding entities as at the reporting date. The Company is in active communication with the relevant withholding entities to collect the outstanding certificates.

9.4.2	**Advance Tax Paid u/s 154 of ITA, 2023**		
	Opening Balance	392,728,653	374,326,663
	Add: Paid during the year	7,402,233	18,401,990
		400,130,886	**392,728,653**
10.	**Long Term Loan**		
	Loan Against Capital Market Investment Support Fund	**400,000,000**	**400,000,000**

Loan Number	Bank Name	Interest rate	Security	Outstanding Balance
SF-0100212205928	Janata Bank PLC	5.50%	N/A	400,000,000

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
11.	**Short Term Loan**			
	Loan From Janata Bank PLC.(Cash Credit-Hypo)		**223,699,841**	**548,189,041**

Loan Number	Bank Name	Interest rate	Security	Outstanding Balance
CC-Hypo-0100209457690	Janata Bank PLC	11.00%	N/A	223,699,841

12.	**Other Liabilities And Provisions**			
	Payable to Investors	(Note: 12.1)	47,348,118	24,727,292
	Provision for Accrued Expenses	(Note: 12.2)	564,187	561,757
	Provision against Margin Loan (IDA)	(Note: 12.3)	746,384,946	718,206,565
	Provision against Proprietary Portfolio	(Note: 12.4)	825,698,655	753,698,986
	Provision for Income Tax	(Note: 12.5)	648,544,632	627,796,889
	Other Liabilities and Provisions	(Note: 12.6)	54,549,848	69,689,816
			2,323,090,387	**2,194,681,305**
12.1	**Payable to Investors**			
	Positive Balance-IDA		45,862,978	23,239,338
	Positive Balance-BDA		1,485,140	1,487,954
			47,348,118	**24,727,292**
12.2	**Provision for Accrued Expenses**			
	Payable to CDBL	(Note: 12.2.1)	84,274	54,695
	Audit Fees		189,750	247,250
	Contributory Provident Fund		60,950	-
	Other Accrued Expenses		229,213	259,812
			564,187	**561,757**
12.2.1	**Payable to Central Depository Bangladesh Ltd (CDBL)**			
	Existing IDA		36,674	7,695
	Current Year Charges for the Existing IDA		47,600	47,000
			84,274	**54,695**
12.3	**Provisions Against Margin Loan (IDA)**			
	Opening Balance		718,206,565	708,206,565
	Add: Provision for negative equity portfolios made during the year		18,284,672	10,000,000
	General provision against margin loans		9,893,710	-
			746,384,946	**718,206,565**

As per the specific "Action Plan" approved by BSEC, the Company has kept provision for unrealized loss against negative equity portfolios @5% amounting to Tk. 1.83 crore during the year ended 31 December 2025. In addition, general provision amounting to Tk. 0.99 crore has been kept by the Company @1% of total outstanding amount of margin loans during the year then ended as per Rule 23 of Securities and Exchange Commission (Margin) Rules, 2025 of BSEC.

12.4	**Provision Against Proprietary Portfolio**		
	Opening Balance	753,698,986	743,698,986
	Add: Provision made during the year	71,999,669	10,000,000
		825,698,655	**753,698,986**

As per BSEC Circular No. BSEC/SRI/NE/2020/333 dated 27 March 2023, the Company should keep provision for unrealized loss against proprietary portfolio up to 31 December 2025. But as per the specific "Action Plan" approved by BSEC, the Company has kept provision for unrealized loss against proprietary portfolio @5% amounting to Tk. 7.20 crore during the year ended 31 December 2025.

12.5	**Provision for Income Tax**		
	Opening Balance	627,796,889	598,440,285
	Add: Provision made during the year	20,747,744	29,356,603
		648,544,632	**627,796,889**

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
12.6	**Other Liabilities and Provisions**			
	Sundry creditors		554,441	628,509
	Dividend payable-IDA		11,036,348	10,773,209
	Share sold yet to be matured (Margin loan)		7,371,845	215,689
	Share sold yet to be matured (Positive Balance)		17,942	27,061,488
	VDS payable		96,981	124,370
	TDS payable		63,238	108,800
	Provision for incentive bonus	(Note: 12.6.1)	9,800,189	8,300,189
	Staff Contributory Provident Fund		11,592,005	10,124,163
	Staff Gratuity Fund		14,016,860	12,353,400
			54,549,848	**69,689,816**
12.6.1	**Provision for incentive bonus**			
	Opening Balance		8,300,189	6,457,289
	Add: Provision made during the year		1,500,000	4,500,000
			9,800,189	10,957,289
	Less: Payment during the year		-	2,657,100
			9,800,189	**8,300,189**

Provision for incentive bonus amounting to Tk. 0.15 crore has been kept for the year ended 31 December 2025 in accordance with the JCIL's Officer-Staff Incentive Bonus Policy, 2026 as approved in the Company's 115th Board Meeting dated 29 April 2026.

13.	**Share Capital**		
	Authorized Capital		
	500,000,000 Ordinary Shares of Tk. 10.00 each	**5,000,000,000**	**5,000,000,000**
	Paid-Up Capital		
	Issued, Subscribed & Paid-up (fully) Capital		
	(427,400,000 Ordinary Shares of Tk. 10.00 each)	**4,274,000,000**	**4,274,000,000**

Breakdown of Shareholders

Name of the Share Holders	No. of shares	Amount in Taka	
Janata Bank PLC.	427,399,992	4,273,999,920	4,273,999,930
Md. Mazibur Rahman	1	10	10
Md. Ziaul Haque Khondker	1	10	10
Gopal Chandra Ghosh FCA, FCMA, CPA (AUS)	1	10	10
Dr. Suborna Barua	1	10	10
Md. Jehad Uddin	1	10	10
Md. Golam Mortuza	1	10	10
Mansur-UL Haque Md. Jahangir	1	10	10
Md. Abdul Matin	1	10	-
Total	**427,400,000**	**4,274,000,000**	**4,274,000,000**

14.	**Retained Earnings**		
	Opening Balance	592,512,292	485,334,658
	Add: Net (Loss)/Profit after Tax for the Year	(35,306,971)	117,177,634
		557,205,321	602,512,292
	Less: Dividend paid for the year 2023	-	10,000,000
	Dividend paid for the year 2024	20,000,000	-
		20,000,000	10,000,000
		537,205,321	**592,512,292**
15.	**Interest Income**		
	Interest Income from Margin loan	57,029,383	64,100,759
	Interest on Bank deposit	5,435,784	8,487,935
		62,465,167	**72,588,694**
16.	**Interest Paid on Borrowings**		
	Interest on Short Term Loan (JBPLC)	32,140,407	28,946,136
	Interest on Long Term Loan (Support Fund)	22,305,556	22,366,667
		54,445,962	**51,312,802**

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
17.	**Fees and Commission Income**			
	Settlement Fees		11,411,231	16,569,717
	Underwriting Commission		-	497,204
	Management Fees		542,133	212,726
			11,953,365	**17,279,647**
18.	**Capital Gain**			
	Sales of Shares		572,621,253	1,596,765,542
	Less: Acquisition Cost of Shares		531,152,319	1,524,898,492
			41,468,933	**71,867,050**
19.	**Dividend Income**			
	Dividend Income*		68,915,380	105,241,979
	Fractional Bonus		711	267
			68,916,091	**105,242,246**
	This includes an amount of Tk. 1.28 crore as advance tax deducted at source (TDS) on dividend income of the Company by the withholding entities for the year ended 31 December 2025, and out of the said amount, tax deduction certificates (challans) for Tk. 1.21 crore remain outstanding for collection from the withholding entities as at the reporting date. The Company is in active communication with the relevant withholding entities to collect the outstanding certificates.			
20.	**Other Income**			
	Gain on Sale/Disposable of Property and Assets		46,200	-
	Miscellaneous Income		33,435	347,143
			79,635	**347,143**
21.	**Salaries & Allowance**			
	Salaries	(Note: 21.1)	26,253,119	25,925,208
	Incentive Bonus		-	-
	Festival Bonus		1,070,500	1,025,120
			27,323,619	**26,950,328**
21.1	**Salaries**			
	Basic Salary		10,192,409	10,431,320
	Special Benefits		820,682	541,894
	Remuneration of Outsourcing Security		156,443	151,127
	Remuneration of Outsourcing Cleaner		232,920	209,250
	House Rent Allowance		5,264,644	5,401,310
	Conveyance Allowance		25,200	25,200
	Washing Allowance		4,800	4,800
	Superanuation Fund		2,296,359	2,623,476
	Contributory Provident fund		518,843	504,703
	Gratutity Fund		1,663,460	1,535,500
	Medical Allowance		408,000	418,500
	Education Allowance		145,000	151,000
	Executive Car Maintenance		1,593,000	1,438,000
	Welfare and Recreation	(Note: 21.1.1)	309,470	767,640
	NobaBorsha Allowance		103,450	98,512
	Overtime Allowance		474,039	563,776
	Lunch Subsidy		2,044,400	1,059,200
			26,253,119	**25,925,208**
21.1.1	**Welfare and Recreation**			
	Recreation Leave		309,470	217,640
	Sports & Cultural Program		-	500,000
	Grants against Medical Expenses		-	50,000
			309,470	**767,640**

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
22.	**Chief Executives Salary and Allowances**			
	Basic salary		1,600,000	2,400,000
	Allowances		1,200,000	1,800,000
	Festival Bonus		400,000	400,000
			3,200,000	**4,600,000**
23.	**Rent, Taxes and Insurance etc.**			
	Rent (Office)		4,074,000	4,074,000
	Rates and Taxes		29,884	36,883
			4,103,884	**4,110,883**
24.	**Legal Expenses**			
	Legal Advisory Fees		207,000	207,000
	Stamps, Power of Attorney and Notary Public Expenses		24,380	85,000
			231,380	**292,000**
25.	**Stationery, Printings, Advertisements etc.**			
	IT Accessories		101,020	72,567
	Printing (Books and Manuals)		69,533	278,360
	Printed Stationery		31,384	34,766
	Office Stationery		77,037	101,643
	Publicity and Advertisment		81,000	55,825
			359,974	**543,161**
26.	**Directors' Fees**			
	Director's Honorarium		598,000	586,500
	Honorarium for Chairman		-	28,750
	Honorarium-Audit Committee Meeting		211,140	230,000
			809,140	**845,250**
27.	**Auditors' Fees**			
	Contributory Provident Fund Audit		32,200	-
	Statutory Audit		189,750	247,250
			221,950	**247,250**
28.	**Postage, Stamp, Telecommunication etc.**			
	Postage and Courier		3,255	410
	Mobile and Telephone Charges		40,857	41,851
	Internet/Intranet, etc		298,800	302,200
	Stamps and Others		5,000	7,540
			347,912	**352,001**
29.	**Repair and Maintenance**			
	Vehicles Maintanance/Fuel		469,663	778,040
	Office Premises		95,230	73,278
	Computer-Hardware/Software and Website		68,100	38,195
	Office Appliance and Machinery		77,231	130,539
	Depreciation on Executive Car (Car Maintanance)		711,648	-
	Furniture Fixture		-	21,120
			1,421,872	**1,041,172**
30.	**Other Operating Expenses**			
	Entertainment Expenses	(Note: 30.1)	1,287,230	1,192,349
	Business Expansion and Development		813,168	946,435
	Fees, Subscription		300,000	308,000
	Paper and Periodicals		192,468	173,243
	Conveyance		131,140	95,552

Notes	Particulars		Amount In Taka	
			Dec 31, 2025	Dec 31, 2024
	Photocopy Expenses		48,025	17,816
	Cartage and Freight		12,600	12,920
	Travelling (Home & Abroad) Expenses		11,836	-
	Training (Home and Abroad) Expenses		32,500	15,000
	Miscellaneous Expenses	(Note: 30.2)	58,319	76,582
	Bank Charges		246,804	242,431
	Uniform and Liveries		54,299	26,999
			3,188,389	**3,107,327**
30.1	**Entertainment**			
	Entertainment Expenses		961,198	853,713
	Closing Entertainment		106,000	80,000
	Parties and Dinner		220,032	258,636
			1,287,230	**1,192,349**
30.2	**Miscellaneous Expenses**			
	Sundry		58,319	76,582
	Laundry and Cleaning		-	-
			58,319	**76,582**
31.	**Income Tax Expenses**			
	Current Tax Expense		20,747,744	29,356,603
	Deferred Tax Income		(486,850)	(518,049)
			20,260,893	**28,838,555**
32.	**Earnings per Share (EPS)**			
	Net (Loss)/Profit after Tax		(35,306,971)	117,177,634
	No. of Shares		427,400,000	427,400,000
			(0.08)	**0.27**
33.	**Net Asset Value (NAV) per Share**			
	Total Property and Assets		7,757,995,550	8,009,382,638
	Total Liabilities		2,946,790,229	3,142,870,346
	Net Asset		4,811,205,321	4,866,512,292
	No. of Shares		427,400,000	427,400,000
			11.26	**11.39**
34.	**Net Operating Cash Flows per Share (NOCFPS)**			
	Net Cash Flow from Operating Activities		61,495,487	143,589,583
	No. of Shares		427,400,000	427,400,000
			0.14	**0.34**

35. Related Party Transactions

The Company, in normal course of business, carried out a number of transactions with other entities that fall within the definition of related party contained in International Accounting Standard 24: Related Party Disclosures. All transactions involving related parties arising in normal course of business are conducted on an arm's length basis at commercial rates on the same terms and conditions as applicable to the third parties. The details of transactions with related parties and balances with them as at 31 December 2025 were as follows:

Name of the Party	Nature of Relationship	Nature of Transaction	Amount In Taka.			
			Transaction/Adjustment during the year		Balance as on December 31, 2025	Balance as on December 31, 2024
			Dr.	Cr.		
Janata Bank PLC.	Holding company	Bank A/C-SND (0649) - ISTCL payment	1,441	-	37,113	35,672
		Bank A/C-CD (40598) - Client Dividend	1,003,386	2,001,978	309,194	1,307,786
		Bank A/C-SND (0632) - Client Deposit Withdrawal	1,243	1,150	31,161	31,068
		Bank A/C-SND (673) - JCIl Operational Expense	25,187	500	373,086	348,400
		Bank A/C-CD (2306) - JCIL Cash Dividend Deposit	-	-	30,475	30,475
		Bank A/C-SND (884) - Client Fund Withdrawal, All Broker Payment, Cash Deposit and Cash Dividend	2,070,046,706	2,085,068,938	48,478,999	63,501,231
		Bank A/C-SB (1279) - JCIL Officers & Staff CFP Fund	1,504,555	98,500	11,404,310	9,998,254
		Bank A/C-SB (0262) - JCIL Officers & Staff Gratuity Fund	1,618,839	76,023	13,405,869	11,863,053
		Bank A/C-SND (822) - Client IPO Application payment	1,738	-	44,750	43,013
		Bank A/C-SND (1049) - JCIL Cash dividend deposit, Broker payment (Own)	436,412,958	437,967,503	1,933,403	3,487,948
		Bank A/C-SND (1008) - JCIL Operational Expense including Office Rent and Incentive Bonus	48,623,289	47,269,220	2,999,996	1,645,927
		Bank A/C-SND (1098) - JCIL Cash dividend deposit, Broker payment (SF)	7,854,635	73,078,293	16,433,450	81,657,109
		Bank A/C-SND (958) - Client Deposit, Withdrawal	11,340	103,786	212,480	304,926
		Total	**2,567,105,317**	**2,645,665,891**	**95,694,288**	**174,254,861**

36. Key Management Benefit Disclosure

Name of Personnel	Short Term Benefit		Long Term Benefit		Total
	Remunaration	Others	Gratuatity	GPF	
Shahidul Hoque FCMA	1,600,000	1,600,000	-	-	3,200,000
Shibesh Kirttania	916,800	509,040	-	535,680	1,961,520
	2,516,800	**2,109,040**	**-**	**535,680**	**5,161,520**

37. Employees Mininmum Pay Disclosure

Particulars	2025	2024
No. of Employees earn > 22,000	16	16
No. of Employees earn < 22,000	7	7
Total	23	23

38. Events after the Reporting Period

There is no significant event subsequent to the statement of financial position date to report which had an influence on the statement of financial position or the statement of profit or loss and other comprehensive income as at and for the year ended 31 December 2025.

JANATA CAPITAL AND INVESTMENT LIMITED
Schedule of Property, Plant & Equipment
As at December 31, 2025

Annexure-A

Amount in Taka

PARTICULARS	COST				Rate	ACCUMULATED DEPRECIATION				Written down value as at 31.12.2025
	Balance as at 01.01.2025	Disposal/ Adjustment during the year	Adjustment during the year	Balance as at 31.12.2025		Balance as at 01.01.2025	Charged during the year	Adjustment during the year	Balance as at 31.12.2025	
Furniture and Fixture	1,978,108	37,100	-	2,015,208	10%	1,496,351	71,092	-	1,567,443	447,765
Interior Decoration	12,847,891	-	-	12,847,891	20%	12,811,755	16,550	-	12,828,305	19,586
Machineries and Equipment	4,851,014	328,857	293,527	4,886,344	20%	3,848,386	356,383	293,527	3,911,242	975,102
Computer Hardware	6,884,981	535,387	92,400	7,327,968	20%	5,262,246	549,260	78,540	5,732,966	1,595,002
Motor Vehicles	11,342,230	-	-	11,342,230	20%	11,342,227	-	-	11,342,227	3
Total as at 31 December 2025	**37,904,224**	**901,344**	**385,927**	**38,419,641**		**34,760,965**	**993,285**	**372,067**	**35,382,183**	**3,037,458**

As at December 31, 2024

Amount in Taka

PARTICULARS	COST				Rate	ACCUMULATED DEPRECIATION				Written down value as at 31.12.2024
	Balance as at 01.01.2024	Disposal/ Adjustment during the year	Adjustment during the year	Balance as at 31.12.2024		Balance as at 01.01.2024	Charged during the year	Adjustment during the year	Balance as at 31.12.2024	
Furniture and Fixture	1,978,108	-	-	1,978,108	10%	1,424,166	72,185	-	1,496,351	481,757
Interior Decoration	12,847,891	-	-	12,847,891	20%	12,795,205	16,550	-	12,811,755	36,136
Machineries and Equipment	4,851,014	-	-	4,851,014	20%	3,499,801	348,585	-	3,848,386	1,002,628
Computer Hardware	6,884,981	-	-	6,884,981	20%	4,718,257	543,989	-	5,262,246	1,622,735
Motor Vehicles	11,342,230	-	-	11,342,230	20%	11,342,227	-	-	11,342,227	3
Total as at 31 December 2024	**37,904,224**	**-**	**-**	**37,904,224**		**33,779,656**	**981,309**	**-**	**34,760,965**	**3,143,259**

Annexure-B

JANATA CAPITAL AND INVESTMENT LIMITED
Schedule of Intangible Assets
As at December 31, 2025

Amount in Taka

PARTICULARS	COST				Accumulated Amortization Rate	Accumulated Amortization				Written down value as at 31.12.2025
	Balance as at 01.01.2025	Addition during the year	Adjustment during the year	Balance as at 31.12.2025		Balance as at 01.01.2025	Charged during the year	Adjustment during the year	Balance as at 31.12.2025	
Application Software	4,805,365	57,750	-	4,863,115	20%	3,114,909	417,741	-	3,532,650	1,330,465
Toal as at 31 December 2025	**4,805,365**	**57,750**	**-**	**4,863,115**		**3,114,909**	**417,741**	**-**	**3,532,650**	**1,330,465**

As at December 31, 2024

Amount in Taka

PARTICULARS	COST				Accumulated Amortization Rate	Accumulated Amortization				Written down value as at 31.12.2024
	Balance as at 01.01.2024	Addition during the year	Adjustment during the year	Balance as at 31.12.2024		Balance as at 01.01.2024	Charged during the year	Adjustment during the year	Balance as at 31.12.2024	
Application Software	4,746,040	59,325	-	4,805,365	20%	2,682,980	431,929	-	3,114,909	1,690,456
Toal as at 31 December 2024	**4,746,040**	**59,325**	**-**	**4,805,365**		**2,682,980**	**431,929**	**-**	**3,114,909**	**1,690,456**

Auditors Report of JEC, Italy

REVISTAR S.r.l.
Via Benedetto Croce, n. 26 - 00142 Rome
Tax code no. 17200961005
Company registered under no.
187466 in the Register of

REPORT OF THE INDEPENDENT AUDITOR PURSUANT TO

ARTICLE 14 & ARTICLE 19, BIS OF LEGISLATIVE DECREE NO. 39 OF 27 JANUARY 2010

To the Sole Shareholder of

JANATA EXCHANGE COMPANY S.r.l.

Verdict

We have audited the financial statements of Janata Exchange Company S.r.l. (the Company) consisting of the balance sheet as at 31 December 2025, the income statement for the year ended on that date and the notes to the financial statements.

In our opinion, the financial statements provide a true and fair representation of the Company's financial position as at 31 December 2025 and of the economic result for the year ended on that date in accordance with the Italian regulations governing the criteria for their preparation, the Bank of Italy communication of 15 March 2019, the provisions of Legislative Decree no. 136 of 18 August 2015 and the provisions of Directive 86/635/EEC supplemented by the Commission Recommendation 2000/408/EC of 23 June 2000.

Elements underlying the judgment

We have carried out the audit in accordance with International Auditing Standards (ISA). Our responsibilities under these standards are further described in the Independent Auditors' Responsibilities for Auditing the Financial Statements section of this report. We are independent of the Company in accordance with the rules and principles on ethics and independence applicable in the Italian legal system to the audit of financial statements. We believe that we have obtained sufficient and appropriate audit evidence on which to base our judgment.

Recall of information

As reported in the notes to the financial statements in the paragraph "maintenance of going concern conditions", the company closed the year to 31.12.2025 with a loss of 563,438 as core revenues are not yet able to cover overhead costs. During 2025, the sole shareholder Janata Bank PLC. made three payments of €45,000 each and seven payments of €50,000 each, allowing the establishment of a reserve to cover losses of €485,000 and formally committed to cover all losses until 2027. Therefore, there are no difficulties on the part of the company in fulfilling its obligations for the coming years.

Our opinion is not expressed with reservations in relation to these aspects.

Responsibilities of the directors and the board of statutory auditors for the financial statements

The directors are responsible for preparing the financial statements that provide a true and fair representation in accordance with the Italian regulations governing the criteria for their preparation and, within the terms provided for by law, for that part of the internal control they deem necessary to allow the preparation of a financial statements that do not contain material errors due to fraud or unintentional conduct or events.

The directors are responsible for assessing the Company's ability to continue to operate as a going concern and, in preparing the financial statements, for the appropriateness of the use of the going concern assumption, as well as for adequate disclosure on the matter. Directors use the going concern assumption in the preparation of the financial statements unless they have assessed that the conditions for the liquidation of the Company or for the interruption of the business exist or have no realistic alternatives to such choices.

The Board of Statutory Auditors is responsible for supervising, within the terms provided for by law, the process of preparing the financial information of Janata Exchange Company S.r.l.

Responsibilities of the independent auditors for the audit of the financial statements

Our goals are to provide reasonable assurance that the financial statements as a whole do not contain material misstatements, whether due to fraud or unintentional conduct or events, and to issue an audit report that includes our

judgment. Reasonable assurance means a high level of assurance which, however, does not provide assurance that an audit conducted in accordance with ISA always identifies material misstatement, if any. Errors may result from fraud or unintentional conduct or events and are considered material if they can reasonably be expected to be able to influence the economic decisions made by users on the basis of the financial statements.

As part of the audit carried out in accordance with International Auditing Standards (ISA), we exercised professional judgement and maintained professional scepticism throughout the duration of the audit. In addition:

- we have identified and assessed the risks of material misstatements in the financial statements, due to fraud or unintentional behaviour or events; we have defined and carried out review procedures in response to these risks; We have obtained sufficient and appropriate audit evidence on which to base our judgment. The risk of not detecting material misstatement due to fraud is higher than the risk of not detecting material misstatement resulting from unintentional conduct or events, as fraud may involve collusion, falsification, intentional omissions, misrepresentations or overreach;
- we have gained an understanding of internal control relevant to the audit for the purpose of establishing audit procedures appropriate in the circumstances and not to express an opinion on the effectiveness of the Company's internal control;
- we have assessed the appropriateness of the accounting policies used as well as the reasonableness of the accounting estimates made by the directors, including the related disclosures;
- we have come to a conclusion as to whether it is appropriate for directors to use the going concern assumption and, based on the audit evidence obtained, whether there is material uncertainty about events or circumstances that may raise significant doubts about the Company's ability to continue to operate as a going concern. If there is significant uncertainty, we are required to draw attention in the auditor's report to the related financial statements, or, if such disclosures are inadequate, to reflect this in the formulation of our opinion. Our conclusions are based on the audit evidence obtained up to the date of this report. However, subsequent events or circumstances may result in the Company ceasing to operate as a going concern;
- We evaluated the presentation, structure and content of the financial statements as a whole, including disclosures, and whether the financial statements represent the underlying transactions and events in a manner that provides a fair representation.

We have disclosed to those charged with governance, identified at an appropriate level as required by the ISAs, among other things, the planned scope and timing of the audit and the significant results that emerged, including any significant deficiencies in internal control identified during the audit.

Other aspects

The Company's financial statements for the year ended December 31, 2024, were audited by another auditor who, on April 18, 2025, issued an unmodified opinion on those financial statements.

As required by law, the directors of the company have included in the notes to the financial statements the essential data of the last financial statements of the company that exercises management and coordination activities over it. The opinion on the financial statements of Janata Exchange Company S.r.l. does not extend to these data.

Report on other legal and regulatory provisions

Judgment pursuant to art. 14, paragraph 2, letter e), of Legislative Decree 39/10

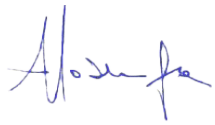
The directors of Janata Exchange Company S.r.l. are responsible for preparing the report on the management of Janata Exchange Company S.r.l. as at 31 December 2025, including its consistency with the relevant financial statements and their compliance with the law.

We have carried out the procedures indicated in the auditing standard (SA Italia) no. 720B in order to express an opinion on the consistency of the report on operations with the financial statements of Janata Exchange Company S.r.l. as at 31 December 2025 and on its compliance with the law, as well as to issue a statement on any material errors.

In our opinion, the report on operations is consistent with the financial statements of Janata Exchange Company S.r.l. as at 31 December 2025 and is prepared in accordance with the law.

With reference to the declaration referred to in art. 14, paragraph 2, letter e), of Legislative Decree 39/10, issued on the basis of the knowledge and understanding of the company and its context acquired during the auditing activity, we have nothing to report.

Revistar S.r.l
Gaetano Cosenza
Partner



Rome, 21 April 2026

JANATA EXCHANGE COMPANY S.R.L. UNIPERSONALE

BALANCE SHEET(IAS/IFRS)

	ASSETS	31/12/2025	31/12/2024
10.	Cash and cash availability	211,298	77,807
20.	Financial Assets evaluated at fair value with Impact on Income statement Financial Assets detained for negotiation Financial Assets detained to fair value Other financial activities evaluated at fair value	193,495	191,588
30.	Financial Assets evaluated at fair value with Impact on the Overall Income;	100,000	100,000
40.	financial activity evaluated on amortized cost Credits towards banks Credits towards financial companies Credits towards clients	1,458,001	1,531,857
50.	Derivatives from coverage	-	-
60.	Value adjustment of financial assets subject to general hedging (+/-)	-	-
70.	Investments	-	-
80.	Fixed Assets	169,196	181,580
90.	Intangible assets from which - goodwill	-	-
100.	Fiscal assets a} Currents b} Anticipated	5,080	5,243
110.	Non-current assets and groups of assets being disposed of	-	-
120.	Other assets	114,152	82,203
	TOTAL ASSETS	**2,251,222**	**2,170,278**
	LIABILITY		
10.	Current liabilities evaluated amortized cost Debts Outstanding securities	1,439,184	1,405,013
20.	Financial liabilities to negotiate	-	-
30.	Financial liabilities designated at fair value	-	-
40.	Derivatives from coverage	-	-
50.	Value adjustment of financial liabilities subject to general hedging (+/-)	-	-
60.	Fiscal liabilities a} Current b} Deferred	373	283
70.	Liabilities associated with assets being disposed of	-	-
80.	Other liabilities	300,740	191,130
90.	Employee severance indemnity	68,474	54,340
100.	Provision for risks and charges a) Commitments and guarantees Issued b) Retirement and similar obligations c) Other provision for risks and charges	2,458	9,535
110.	Capital	600,000	600,000
120.	Treasury Shares (-)	-	-
130.	Equities	-	-
140.	Share Premium Accounts	-	-
150.	Reserves	403,341	405,000
160.	Reserves Evaluation	-	-
170.	Profit(loss) of the activity	(563,348)	(495,023)
	TOTAL LIABILITIES AND NET WORTH	**2,251,222**	**2,170,278**

JANATA EXCHANGE COMPANY S.R.L. UNIPERSONALE

INCOME STATEMENT (IAS/IFRS)

		31/12/2025	31/12/2024
10.	Interest income and similar income From which: Interest income calculated with the method of actual interest	2,911	753
20.	Interest payable and similar charges	(114)	(40)
30.	**INTEREST MARGINE**	**2,797**	**713**
40.	Commission Income	298,230	268,366
50.	Commission expense	(38,052)	(35,584)
60.	**COMMISSION NET**	**260,178**	**233,282**
70.	Dividend and similar proceeds	-	-
80.	Net Result of negotiating activities	118,272	115,191
90.	Net Result of coverage activity	-	-
100.	Income/loss from disposal or regain of: a) Financial acitivity evaluated on amortized cost b) Financial activity evaluated at fair value with Impact on the overall income c) Financial liabilities	-	-
110.	Net Result of other activities and of financial liabilities evaluated at the fair value with Impact on Income statement a) Financial assets and liabilities designated at fair value b) Other financial activities evaluated at fair value	-	-
120.	**GROSS INCOME**	**381,247**	**349,186**
130.	Adjusment/resilience of risk value for risk of credits of: a) Financial activity evaluated on amortized cost b) Financial activity evaluated at fair value with Impact on the overall income	-	-
140.	Income/loss from contract amendments without cancellation	-	-
150.	**NET RESULT OF THE FINANCIAL MANANGEMENT**	**381,247**	**349,186**
160.	Administrative expenditure: a) Staff expenditure b) Other administrative expenditure	 (509,084) (420,092)	 (453,180) (356,849)
170.	Net provision to funds for risks and obligations a) Issued commitments and guarantees b) Other net provision	(2,000)	-
180.	Adjustment/resilience of net value on fixed assets	(12,562)	(13,052)
190.	Adjustment/resilience of net value on intangible assets	-	-
200.	Other profits and management charges	(399)	(21,128)
210.	**OPERATIVE COSTS**	**(944,137)**	**(844,209)**
220.	Investment Income (loss)	-	-
230.	Net Result of evaluations at fair value of fixed and tangible assets	-	-
240.	Goodwill value adjustments	-	-
250.	Gains (losses) on disposal of investments	-	-
260.	**PROFIT (LOSS) OF CURRENT ACTIVITY ON GROSS AMOUNT OF TAXES**	**(562,890)**	**(495,023)**
270.	Income taxes for the year on current operations	(458)	-
280.	**PROFIT (LOSS) OF THE OPERATIVE ACTIVITIES HOLD AT THE NET AMOUNT OF TAXES**	**(563,348)**	**(495,023)**
290.	Profit (loss) of the operative activities hold at the net amount of taxes	-	-
300.	**Profit (loss) of the activity**	**(563,348)**	**(495,023)**

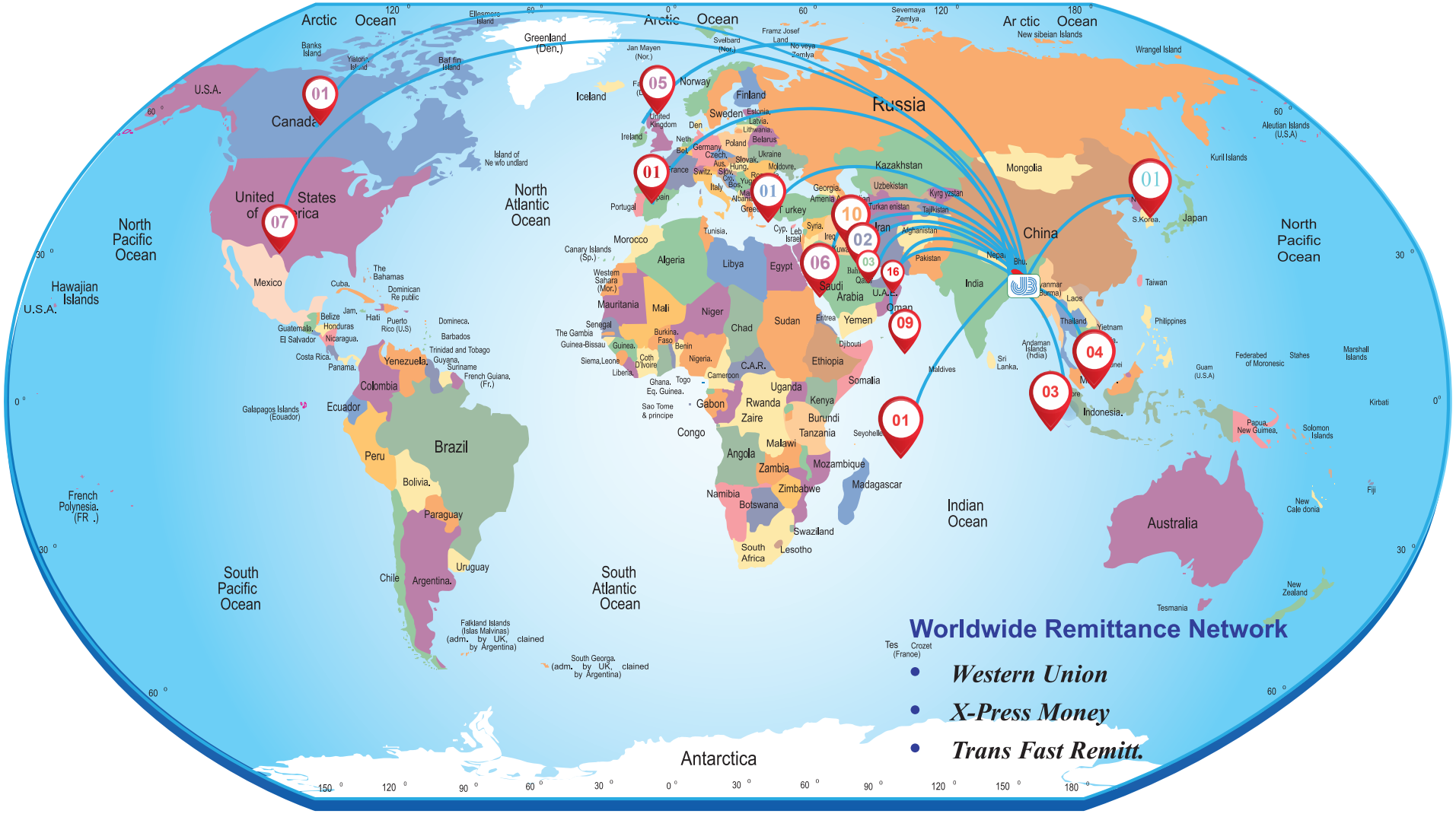
JANATA EXCHANGE COMPANY SRL, UNIPERSONALE
BALANCE SHEET
As on 31 December 2025

	2025 TAKA	2024 TAKA	2025 EURO	2024 EURO
ASSETS:				
Cash in hand	30,843,063	9,944,384	211,298	77,807
Receivable with banks				
At sights	16,662,710	10,506,230	114,152	82,203
a) Total receivable with banks	**16,662,710**	**10,506,230**	**114,152**	**82,203**
Bonds & other fixed income securities:				
Financial Assets available for sale	28,244,368	24,486,546	193,495	191,588
Financial assets held to maturity	14,596,950	12,780,835	100,000	100,000
Credits	212,823,677	195,784,116	1,458,001	1,531,857
b) Total Fixed Income bonds & other securities:	**255,664,995**	**233,051,497**	**1,751,496**	**1,823,445**
Intangible Assets:				
Facility	-	-	-	-
Others	-	-	-	-
Total Intangible Assets:	-	-	-	-
Tangible assets	24,697,456	23,207,440	169,196	181,580
Other Assets	-	-	-	-
c) Total tangible Assets:	**24,697,456**	**23,207,440**	**169,196**	**181,580**
Accrued assets and Prepaid Expenses				
Prepaid expenses (Income Tax)	741,525	670,099	5,080	5,243
d) Total accrued assets and prepaid expenses	**741,525**	**670,099**	**5,080**	**5,243**
Total Assets:	**328,609,749**	**277,379,650**	**2,251,222**	**2,170,278**
LIABILITIES:				
Deposit from Financial Institutions				
Time deposit and demand deposit	210,076,969	179,572,393	1,439,184	1,405,013
Total Deposit from Financial Institution	**210,076,969**	**179,572,393**	**1,439,184**	**1,405,013**
Tax Liabilities	54,447	36,170	373	283
Other Liabilities	43,898,867	24,428,010	300,740	191,130
	43,953,314	**24,464,180**	**301,113**	**191,413**
Accrued Liabilities:				
Retirement obligation for employees	-	-	-	-
Total Accrued Liabilities	-	-	-	-
Provision for risks & charges:				
Other provisions	10,353,908	8,163,758	70,932	63,875
Total provisions for risks & charges	**10,353,908**	**8,163,758**	**70,932**	**63,875**
Capital	58,617,803	58,617,803	600,000	600,000
Rate Fluctuation(+/-)	28,963,897	18,067,207	-	-
	87,581,700	**76,685,010**	**600,000**	**600,000**
Reserve:				
Valuation Reserve	-	-	-	-
Other reserve	58,875,484	51,762,382	403,341	405,000
Total Reserve	**58,875,484**	**51,762,382**	**403,341**	**405,000**
Earlier Operating Profit (Loss)	-	-	-	-
Operating Profit (Loss) for the year	**(82,231,626)**	**(63,268,073)**	**(563,348)**	**(495,023)**
Sub Total of Liabilities	**328,609,749**	**277,379,650**	**2,251,222**	**2,170,278**
Rate Fluctuation(+/-)	-	-		
Total Liabilities & Capital :	**328,609,749**	**277,379,650**	**2,251,222**	**2,170,278**

JANATA EXCHANGE COMPANY SRL, UNIPERSONALE
STATEMENT OF PROFIT & LOSS
For the Year ended 31 December, 2025

	2025 TAKA	2024 TAKA	2025 EURO	2024 EURO
Revenues:				
Active Interests & Assimilable Proceeds:				
Fixed interest- securities	424,917	96,240	2,911	753
Others	(58,242)	(2,700,335)	(399)	(21,128)
Total Interest income & similar revenue	**366,675**	**(2,604,095)**	**2,512**	**(20,375)**
commission income	**43,532,484**	**34,363,320**	**298,230**	**268,866**
Profit from financing activities	-	-	-	-
gain on non current assets	-	-	-	-
Net result of the negotiating activities	**17,264,105**	**14,722,372**	**118,272**	**115,191**
Total Revenues:	**61,163,264**	**46,481,596**	**419,014**	**363,682**
Expenses:				
Interest & Commission expenses and similar charges	**5,571,072**	**4,553,045**	**38,166**	**35,624**
Administrative Costs:				
a. Salaries & wages	74,310,737	57,920,188	509,084	453,180
b. Social security cost	-	-	-	-
c. Other net provision	291,939	-	2,000	-
d. Other administrative costs	61,320,619	45,608,282	420,092	356,849
Total administrative costs:	**135,923,295**	**103,528,470**	**931,176**	**810,029**
Value adjustment on tangible & intangible assets	**1,833,669**	**1,668,155**	**12,562**	**13,052**
Loss on financial assets for trading	-	-	-	-
Non current charges	-	-	-	-
Taxes on the income of the year	**66,854**	-	**458**	-
Total expenses	**143,394,890**	**109,749,669**	**982,362**	**858,705**
Operating Profit/ (Loss) of the year:	**(82,231,626)**	**(63,268,073)**	**(563,348)**	**(495,023)**

JBPLC Remittance Network in World Map



Note: ● **Indicates the total number of Exchange Houses**

List of Acronyms

AD	Authorized Dealer
ADB	Asian Development Bank
ADP	Annual Development Program
ADR	Advance Deposit Ratio
ADR	Alternative Dispute Resolution
AGM	Annual General Meeting
ALCO	Asset Liability Committee
ALM	Asset Liability Management
AML	Anti-Money Laundering
AMLC	Anti-Money Laundering Committee
CRAR	Capital to Risk Weighted Assets Ratio
ATA	Anti- Terrorism Act
ATM	Automated Teller Machine
BACH	Bangladesh Automated Clearing House
BACPS	Bangladesh Automated Cheque Processing System
BAMLCO	Branch Anti Money Laundering Compliance Officer
BAS	Bangladesh Accounting Standards
BB	Bangladesh Bank
BBTA	Bangladesh Bank Training Academy
BDT	Bangladesh Taka
BEFTN	Bangladesh Electronic Fund Transfer Network
BFIU	Bangladesh Financial intelligence Unit
BFRS	Bangladesh Financial Reporting Standards
BIBM	Bangladesh institute of Bank Management
BRPD	Banking Regulation and Policy Department
BSA	Bangladesh Standards on Auditing
BSEC	Bangladesh Securities and Exchange Commission
CAMELS	Capital Adequacy, Asset Quality, Management Earnings, Liquidity and Sensitivity to Market Risk
CAMLCO	Chief Anti Money Laundering Compliance Officer
CBS	Core Banking Software
CD	Current Deposits
CDBL	Central Depository Bangladesh Limited
CDC	Central Data Centre
CDMS	Core Deposit Monitoring System
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CFT	Combating Financing of Terrorism
CIB	Credit Information Bureau
CRAB	Credit Rating Agency of Bangladesh Limited
CRG	Credit Risk Grading
CRM	Credit Risk Management
CRR	Cash Reserve Requirement
CSR	Corporate Social Responsibility
CTR	Cash Transaction Report
DCFCL	Departmental Control Function Check List
DOS	Department of Offsite Supervision
DRS	Disaster Recovery Site
DSE	Dhaka Stock Exchange Limited
EAS	Early Alert System
EDF	Export Development Fund
EEF	Equity Entrepreneurship Fund
EFT	Electronic Funds Transfer
EGBMP	Enterprize Growth Bank Modernization Project
EPS	Earnings Per Share
EPZ	Export Processing Zone
ERM	Environmental Risk Management
ERQ	Exporter's Retention Quota
ETPs	Effluent Treatment Plants
FBP	Foreign Bills Purchased
FDBP	Foreign Documentary Bills Purchased
FDI	Foreign Direct Investment
GAAP	Generally Accepted Accounting Principles
GDP	Gross Domestic Product
GNI	Gross National Income
HRD	Human Resources Department

IAS	International Accounting Standards
IBP	Inland Bills Purchased
ICC	Internal Control & Compliance
ICAB	The Institute of Chartered Accountants of Bangladesh
ICMAB	The Institute of Cost & Management Account ants of Bangladesh
ICT	Information & Communication Technology
IT	Information Technology
JBL	Janata Bank Limited
JBPLC	Janata Bank Public Limited Company
KYC	Know Your Customer
LC	Letters of Credit
LIM	Loan against Imported Merchandise
LTR	Loan against Trust Receipt
MANCOM	Management Committee
MCR	Minimum Capital Requirement
MDGs	Millennium Development Goals
MICR	Magnetic Ink Character Recognition
MLPA	Money Laundering Prevention Act
MSME	Micro, Small and Medium Enterprise
MVA	Market Value Added
NAY	Net Asset Value
NBR	National Board of Revenue
NGO	Non-Government Organization
NIM	Net Interest Margin
NPL	Non-Performing Loan
NRB	Non-Resident Bangladeshi
OBU	Off-Shore Banking Unit
OMIS	Overview Management Information System
PCB	Private Commercial Bank
PC	Packing Credit
PDBL	Primary Dealer Bangladesh Limited
PEPs	Politically Exposed Persons
PMIS	Personnel Management Information System
POS	Point of Sales
PRSP	Poverty Reduction &Strategy Paper
PSP	PratirakhaSanchayaPatra
RBCA	Risk Based Capital Adequacy
RBIA	Risk Based Internal Audit
RMD	Risk Management Division
RMU	Risk Management Unit
ROA	Return on Asset
ROE	Return on Equity
ROI	Return on Investment
RWA	Risk Weighted Assets
SAFA	South Asian Federation of Accountants
SLR	Statutory Liquidity Ratio
SMA	Special Mention Account
SME	Small and Medium Enterprise
SOCB	State Owned Commercial Bank
SOE	State Owned Enterprise
SREP	Supervisory Review Evaluation Process
SRP	Supervisory Review Process
STR	Suspicious Transaction Report
SWIFT	Society for the Worldwide Interbank Financial Telecommunication
TOR	Terms of Reference
TP	Transaction Profile
UAE	United Arab Emirates
UK	United Kingdom
UN	United Nations
USA	United States of America
VAT	Value Added Tax
WB	World Bank
WDV	Written Down Value
WEF	Women Entrepreneur Fund
WEO	World Economic Outlook

Notes

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