

# Janata Bank Limited

**Financial Statements**  
**as at and for the year ended 31 December 2017**

**Syful Shamsul Alam & Co.**  
**Chartered Accountants**  
Paramount Heights (Level-6)  
65/2/1, Box Culvert Road  
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Dhaka-1000, Bangladesh  
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**Aziz Halim Khair Choudhury**  
**Chartered Accountants**  
Phulbari House, House # 25  
Road # 1, Sector # 9  
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Dhaka-1230, Bangladesh  
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Chartered Accountants  
Phulbari House  
House 25, Road 1,  
Sector 9, Uttara, Dhaka-1230.

**Independent Auditors' Report  
to the Shareholders of Janata Bank Limited**

We have audited the accompanying consolidated financial statements of Janata Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Janata Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2017, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements and Internal Controls**

Management is responsible for the preparation and fair presentation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note 2.01 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also the separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Companies Act 1991 as amended in 2013 and the Bangladesh Bank regulations require the management to ensure effective internal audit, internal control and risk management functions of the Bank. The management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

**Auditors' Responsibility**

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and the separate financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and the separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of consolidated financial statements of the Group and the separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and the separate financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Syful Shamsul Alam & Co.**  
**Chartered Accountants**  
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**Dhaka – 1000.**

**Aziz Halim Khair Choudhury**  
**Chartered Accountants**  
**Phulbari House**  
**House 25, Road 1,**  
**Sector 9, Uttara, Dhaka-1230.**

### **Opinion**

In our opinion, the consolidated financial statements of the Group and also the 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 2017 and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note 2.01.

### **Report on Other Legal and Regulatory Requirements**

In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Companies Act 1991 as amended in 2013 and the rules and regulations issued by Bangladesh Bank, we also report the following:

- (a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (b) in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- (c) the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank dealt with by the report are in agreement with the books of accounts;
- (d) 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 Bangladesh Financial Reporting Standards as well as with related guidance, circulars issued by Bangladesh Bank and discussion held in tripartite meeting on 03 April 2018 amongst Inspection Team of Bangladesh Bank, External Auditors and the Management of Janata Bank Limited and subsequent letter no. DBI- 2(UB-2) /2230/2018-1051 dated 18/04/2018 issued by Bangladesh Bank.
- (e) Provisions as explained in note 07.14 and 13.06.02 have been made for loans and advances in terms of the Bangladesh Bank letter no DBI- 2(UB-2) /2230/2018-1051 dated 18/04/2018;
- (f) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (g) the information and explanation required by us, as it appeared from our examination on a test basis, have been received and reported accordingly;

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- (h) to the extent noted during the course of our audit work performed on the basis stated under the Auditors' Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries stated under the Management's Responsibility for the Financial Statements and Internal Control:
- i) internal audit, internal control and risk management arrangements of the Group and the Bank appeared to be with immaterial control deficiencies as identified in management report;
  - ii) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by the employees of the Bank and its related entities;
- (i) financial statements of subsidiary companies of the Bank namely Janata Exchange Company Srl Italy, Janata Exchange Co. Inc. USA and Janata Capital and Investment Limited Dhaka have been audited by Trementozzi Angelo, United Financial CPA P.C and Malek Siddiqui Wali Chartered Accountants respectively on 31 December 2017. These accounts have been properly reflected in the consolidated financial statements;
- (j) Capital to Risk- weighted Asset Ratio (CRAR) as required by the Bangladesh Bank has been maintained on consideration of the Bangladesh Bank letter no DBI- 2(UB-2) /2230/2018-1051 dated 18/04/2018 Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR) have been maintained as per applicable rules and regulations;
- (k) we are not aware of any other matters, which are required to be brought to the notice of the shareholders of the Bank; and
- (l) we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 10,540 man hours for the audit of the books and accounts of the Bank.

*Dr. Faruked S.A. Choudhury*  
Aziz Halim Khair Choudhury  
Chartered Accountants

Date: 25 April, 2018  
Place: Dhaka

*Syful Shamsul Alam & Co*  
Syful Shamsul Alam & Co.  
Chartered Accountants

# Janata Bank Limited and its Subsidiaries

Consolidated Balance Sheet  
as at 31 December 2017


	Note	2017 Taka	2016 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3.00	<b>48,532,967,105</b>	<b>46,632,612,159</b>
Cash in Hand (including foreign currencies)		4,313,115,422	4,469,324,863
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		44,219,851,683	42,163,287,296
<b>Balance with Other Banks and Financial Institutions</b>	4.00	<b>34,719,005,259</b>	<b>24,394,185,671</b>
In Bangladesh		20,174,581,909	11,701,841,766
Outside Bangladesh		14,544,423,350	12,692,343,905
<b>Money at Call and Short Notice</b>	5.00	<b>14,622,355,555</b>	<b>2,024,355,555</b>
<b>Investments</b>	6.00	<b>179,722,383,694</b>	<b>235,482,305,413</b>
Government		146,987,689,573	211,425,511,045
Others		32,734,694,121	24,056,794,368
<b>Loans and Advances</b>	7.00	<b>462,124,880,413</b>	<b>405,906,313,985</b>
Loans, Cash Credits, Overdrafts etc.		444,050,993,501	386,885,797,082
Bills Purchased and Discounted		18,073,886,912	19,020,516,903
<b>Fixed Assets including Land, Building, Furniture and Fixtures</b>	8.00	<b>10,393,777,046</b>	<b>10,637,789,585</b>
<b>Other Assets</b>	9.00	<b>57,030,603,233</b>	<b>54,523,974,230</b>
<b>Non-Banking Assets</b>	10.00	-	-
<b>TOTAL PROPERTY AND ASSETS</b>		<b>807,145,972,305</b>	<b>779,601,536,598</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	<b>5,599,023,875</b>	<b>7,432,050,276</b>
<b>Deposits and Other Accounts</b>	12.00	<b>649,527,452,112</b>	<b>641,819,257,505</b>
Current Accounts and Other Accounts etc.		74,072,541,047	65,710,431,899
Bills Payable		4,313,683,986	4,661,397,090
Savings Bank Deposits		151,194,185,178	137,840,784,616
Fixed Deposits		419,947,041,901	433,606,643,900
<b>Other Liabilities</b>	13.00	<b>100,660,005,169</b>	<b>80,519,996,549</b>
<b>Total Liabilities</b>		<b>755,786,481,156</b>	<b>729,771,304,330</b>
<b>Shareholders' Equity</b>		<b>51,359,491,149</b>	<b>49,830,232,268</b>
Share Capital-Paid-up	14.00	19,140,000,000	19,140,000,000
Statutory Reserve	15.00	11,317,079,307	10,536,265,164
Legal Reserve	16.00	198,613,980	162,185,364
Assets Revaluation Reserve	17.00	6,066,181,584	6,084,158,183
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	104,627,214	218,399,437
Revaluation Reserve for HFT	20.00	1,383,657,394	2,003,451,051
Revaluation Reserve for Shares		3,755,911,382	3,050,882,039
Retained Earnings	21.00	9,159,937,463	8,401,408,205
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>807,145,972,305</b>	<b>779,601,536,598</b>


# Janata Bank Limited and its Subsidiaries


Consolidated Balance Sheet  
as at 31 December 2017

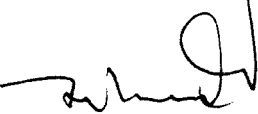
	Note	2017 Taka	2016 Taka
<b>OFF-BALANCE SHEET EXPOSURES</b>			
<b>Contingent Liabilities :</b>	22.00	<b>120,881,917,205</b>	<b>105,174,553,556</b>
Acceptances and Endorsements		-	-
Letters of Guarantee		14,539,249,362	15,683,533,100
Irrevocable Letters of Credit		99,970,797,789	84,915,709,484
Bills for Collection		6,371,870,054	4,575,310,972
Other Contingent Liabilities		-	-
<b>Other Commitments :</b>			
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		-	-
<b>Total Off-Balance Sheet Exposures including Contingent Liabilities</b>		<b>120,881,917,205</b>	<b>105,174,553,556</b>
<b>Net Asset Value Per Share (NAVPS)</b>		<b>268.34</b>	<b>260.35</b>


The annexed notes 01 to 58 form an integral part of these financial statements.

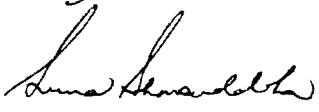
  
Md. Nurul Alam FCMA, FCA  
General Manager & CFO

  
Md. Ismail Hossain  
Deputy Managing Director

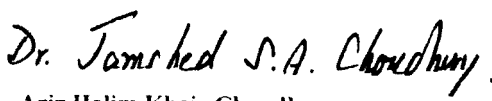
  
Md. Abdus Salam Azad  
CEO & Managing Director


  
Masih Malik Chowdhury, FCS FCA  
Director

  
Khondker Sabera Islam  
Director

  
Luna Shamsuddoha  
Chairman

Signed in terms of our separate report of even date annexed.

  
Dr. Jamshed S.A. Choudhury  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
Syful Shamsul Alam & Co  
Chartered Accountants

Dated: Dhaka  
25 April 2018

# Janata Bank Limited and its Subsidiaries

Consolidated Profit and Loss Account  
for the year ended 31 December 2017


	Note	2017 Taka	2016 Taka
<b>Operating Income</b>			
Interest Income	24.00	31,200,967,816	31,888,021,718
Interest Paid on Deposits and Borrowings etc.	25.00	27,095,656,917	31,343,421,008
<b>Net Interest Income</b>		<b>4,105,310,899</b>	<b>544,600,710</b>
Investment Income	26.00	14,604,611,802	16,523,828,532
Commission, Exchange and Brokerage	27.00	4,953,019,059	4,236,454,583
Other Operating Income	28.00	1,998,974,808	1,830,674,941
<b>Total Operating Income (A)</b>		<b>25,661,916,568</b>	<b>23,135,558,766</b>
<b>Operating Expenses</b>			
Salary and Allowances	29.00	10,073,213,888	9,580,764,978
Rent, Taxes, Insurance, Electricity etc.	30.00	1,191,495,610	953,203,077
Legal Expenses	31.00	27,854,976	39,374,927
Postage, Stamp, Telecommunication etc.	32.00	256,995,434	115,131,077
Stationery, Printings, Advertisements etc.	33.00	238,565,313	240,976,193
Chief Executive's Salary and Fees	34.00	16,467,839	16,971,065
Directors' Fees	35.00	5,242,944	3,800,000
Auditors' Fees	36.00	8,773,652	9,658,346
Depreciation, Repair and Maintenance	37.00	849,219,582	756,093,991
Other Operating Expenses	38.00	1,465,492,080	1,362,209,277
<b>Total Operating Expenses (B)</b>		<b>14,133,321,318</b>	<b>13,078,182,931</b>
<b>Profit/(Loss) before Provision &amp; Tax (C) = (A-B)</b>		<b>11,528,595,250</b>	<b>10,057,375,835</b>
Provision for Loans and Advances	39.00	4,119,525,949	3,696,393,387
Provision for Off-balance Sheet Exposures	40.00	293,600,000	(163,600,983)
Provision for Other Assets	41.00	850,000,000	1,041,302,742
Provision for Employees Benefit	42.00	2,081,618,836	1,760,000,000
Provision for Diminution in Value of Investments	43.00	(240,000,000)	-
Other Provisions	44.00	124,680,316	54,025,183
<b>Total Provision (D)</b>		<b>7,229,425,101</b>	<b>6,388,120,329</b>
<b>Total Profit/(Loss) before Taxes (E) = (C-D)</b>		<b>4,299,170,149</b>	<b>3,669,255,506</b>
<b>Provision for Taxation (F)</b>	45.00	<b>1,567,444,284</b>	<b>1,061,029,349</b>
Current tax		1,720,561,952	2,063,751,001
Deferred tax		(153,117,668)	(1,002,721,652)
<b>Net Profit/(Loss) after Taxation (G) = (E-F)</b>		<b>2,731,725,865</b>	<b>2,608,226,157</b>
<b>Net Profit Attributable To:</b>			
Equity Holders of the Bank		2,731,725,865	2,608,226,157
Non-Controlling Interest		-	-
<b>Net Profit for the Year</b>		<b>2,731,725,865</b>	<b>2,608,226,157</b>

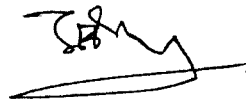
# Janata Bank Limited and its Subsidiaries

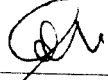
Consolidated Profit and Loss Account  
for the year ended 31 December 2017

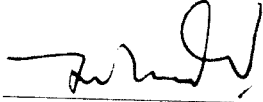
	Note	2017 Taka	2016 Taka
<b>Appropriations</b>			
Statutory Reserve		779,178,611	566,246,257
General Reserve		-	-
Legal Reserve		28,690,357	18,515,602
		<b>807,868,968</b>	<b>584,761,859</b>
<b>Retained Surplus</b>		<b>1,923,856,897</b>	<b>2,023,464,298</b>
<b>Earnings Per Share (EPS)</b>	47.00	14.27	13.63


The annexed notes 01 to 58 form an integral part of these financial statements.

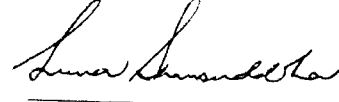
  
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Md. Ismail Hossain  
Deputy Managing Director

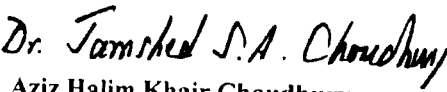
  
Md. Abdus Salam Azad  
CEO & Managing Director


  
Masih Malik Chowdhury, FCS FCA  
Director

  
Khondker Sabera Islam  
Director

  
Luna Shamsuddoha  
Chairman

Signed in terms of our separate report of even date annexed.

  
Dr. Farukh S.A. Choudhury  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
Syful Shamsul Alam & Co  
Chartered Accountants

Dated: Dhaka  
25 April 2018



# Janata Bank Limited and its Subsidiaries

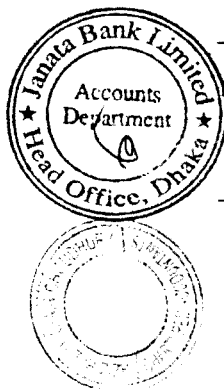
## Consolidated Statement of Cash Flows for the year ended 31 December 2017

	Note	2017 Taka	2016 Taka
<b>A. Cash Flows from Operating Activities</b>			
Interest Receipt in Cash		32,247,219,058	31,715,175,640
Interest Payments		(28,282,915,155)	(32,289,270,195)
Dividend Receipts		622,306,808	924,987,033
Fees and Commission Receipt in Cash		961,758,231	875,408,682
Recoveries of Loans Previously Written off		1,104,400,000	1,111,000,000
Cash Payments to Employees		(10,089,681,727)	(9,597,736,043)
Cash Payments to Suppliers		(238,565,313)	(240,976,193)
Income Tax Paid		(1,995,638,228)	(3,302,887,388)
Income from Investment		14,035,152,201	15,086,345,951
Receipts from Other Operating Activities		1,791,339,986	1,698,324,632
Payments for Other Operating Activities		(3,409,576,535)	(3,420,681,236)
<b>Cash Generated from Operating Activities</b>		<b>6,745,799,326</b>	<b>2,559,690,883</b>
<b>Increase/(Decrease) in Operating Assets and Liabilities</b>			
Loans and Advances to Customers		(56,218,566,428)	(55,326,542,690)
Other Assets		(2,600,092,854)	(5,406,142,291)
Other Liabilities		12,042,425,644	5,022,997,978
Deposits from Other Banks		(93,125,614)	215,379,922
Deposits from Customers		7,753,614,963	72,645,249,540
		<b>(39,115,744,289)</b>	<b>17,150,942,459</b>
<b>Net Cash Flow from Operating Activities (A)</b>		<b>(32,369,944,963)</b>	<b>19,710,633,342</b>
<b>B. Cash Flows from Investing Activities</b>			
(Purchase)/Sales of Securities and Bond (Others)		(7,972,870,410)	(2,541,180,085)
(Purchase)/Sale of Securities (Government)		63,390,095,831	(7,712,993,409)
(Purchase)/Sale of Property, Plant and Equipment		(372,340,351)	(1,158,447,653)
<b>Net Cash Flow from Investing Activities (B)</b>		<b>55,044,885,070</b>	<b>(11,412,621,147)</b>
<b>C. Cash Flows From Financing Activities</b>			
Received from Issue of Ordinary Shares (Rights Issue)		-	-
Dividends Paid		(10,000,000)	(10,000,000)
(Paid)/Received from Borrowings		(1,833,026,401)	2,803,373,595
<b>Net Cash Flow from Financing Activities (C)</b>		<b>(1,843,026,401)</b>	<b>2,793,373,595</b>
<b>D. Net Increase/(Decrease) in Cash (A+B+C)</b>		<b>20,831,913,706</b>	<b>11,091,385,790</b>
<b>E. Net Foreign Exchange Difference</b>		<b>3,991,260,828</b>	<b>3,361,045,901</b>
<b>F. Cash and Cash Equivalents at the Beginning of the Year</b>		<b>73,051,153,385</b>	<b>58,598,721,694</b>
<b>G. Cash and Cash Equivalents at the End of the Year</b>		<b>97,874,327,919</b>	<b>73,051,153,385</b>
<b>Cash and Cash Equivalents at the End of the Year Represents</b>			
Cash in Hand (including foreign currencies)		4,313,115,422	4,469,324,863
Balance with Bangladesh Bank and its Agent Bank (including foreign currencies)		44,219,851,683	42,163,287,296
Balance with Other Banks and Financial Institutions		34,719,005,259	24,394,185,671
Money at Call and Short Notice		14,622,355,555	2,024,355,555
		<b>97,874,327,919</b>	<b>73,051,153,385</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>		<b>(169.12)</b>	<b>102.98</b>

The annexed notes 01 to 58 form an integral part of these financial statements.

Md. Nurul Alam FCMA, FCA  
General Manager & CEO

Masih Malik Chowdhury, FCS FCA  
Director



Md. Ismail Hossain  
Deputy Managing Director

Khondker Sabera Islam  
Director

Md. Abdus Salam Azad  
CEO & Managing Director

Luna Shamsuddoha  
Chairman



# Janata Bank Limited and its Subsidiaries

Consolidated Statement of Changes in Equity  
for the year ended 31 December 2017

Particulars	Share capital paid-up	Statutory reserve	Legal reserve (I/AE 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 2017	19,140,000,000	10,536,265,164	162,185,364	6,084,158,183	233,482,825	218,399,437	2,003,451,051	3,050,882,039	8,401,408,205	49,830,232,268
Previous year adjustment	-	-	-	-	-	-	-	-	10,892,176	10,892,176
Opening balance (Restated)	19,140,000,000	10,536,265,164	162,185,364	6,084,158,183	233,482,825	218,399,437	2,003,451,051	3,050,882,039	8,412,300,381	49,841,124,444
Change in rate fluctuation of overseas branches	-	1,635,532	7,738,259	-	-	-	-	-	106,679,926	116,053,717
Net profit during the period	-	-	-	-	-	-	-	-	2,731,725,865	2,731,725,865
Transferred from revaluation of investment	-	-	-	-	-	(1,97,864,736)	(1,077,902,012)	-	(314,159,761)	(1,589,926,509)
Dividend paid	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Valuation adjustment	-	-	-	-	-	-	-	-	(990,003,630)	(990,003,630)
Transferred to statutory reserve during the year	-	-	779,178,611	-	-	-	-	-	(779,178,611)	-
Transferred to legal reserve during the year	-	-	-	28,690,357	-	-	-	-	(28,690,357)	-
Transferred from asset revaluation reserve	-	-	-	(17,976,599)	-	-	-	-	17,976,599	-
Revaluation gain/(loss) on shares	-	-	-	-	-	84,092,513	458,108,355	705,029,343	13,287,051	555,487,919
Balance as at 31 December 2017	19,140,000,000	11,317,979,307	198,613,980	6,066,181,584	233,482,825	104,627,214	1,383,657,394	3,755,911,382	9,159,937,463	51,359,491,149
Balance as at 31 December 2016	19,140,000,000	10,536,265,164	162,185,364	6,084,158,183	233,482,825	218,399,437	2,003,451,051	3,050,882,039	8,401,408,205	49,830,232,268

The annexed notes 01 to 58 form an integral part of these financial statements.

Md. Nurul Alam FCMA, FCA  
General Manager & CFO

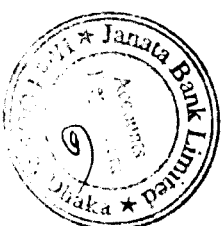
Md. Ismail Hossain  
Deputy Managing Director

Md. Abdus Salam Azad  
CEO & Managing Director

Masih Malik Chowdhury, FCS FCA  
Director

Khondker Sabera Islam  
Director

Luna Shamsuddoha  
Chairman



# Janata Bank Limited

Balance Sheet  
as at 31 December 2017

	Note	2017 Taka	2016 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3.00	<b>48,518,470,774</b>	<b>46,629,254,545</b>
Cash in Hand (including foreign currencies)		4,298,619,091	4,465,967,249
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		44,219,851,683	42,163,287,296
<b>Balance with Other Banks and Financial Institutions</b>	4.00	<b>34,441,960,214</b>	<b>24,379,163,803</b>
In Bangladesh		19,919,581,909	11,701,841,766
Outside Bangladesh		14,522,378,305	12,677,322,037
<b>Money at Call and Short Notice</b>	5.00	<b>14,622,355,555</b>	<b>2,024,355,555</b>
<b>Investments</b>	6.00	<b>177,342,150,841</b>	<b>233,274,869,296</b>
Government		146,987,689,573	211,425,511,045
Others		30,354,461,268	21,849,358,251
<b>Loans and Advances</b>	7.00	<b>459,580,051,884</b>	<b>403,037,412,397</b>
Loans, Cash Credits, Overdrafts etc.		441,506,164,972	384,016,895,494
Bills Purchased and Discounted		18,073,886,912	19,020,516,903
<b>Fixed Assets including Land, Building, Furniture and Fixtures</b>	8.00	<b>10,308,624,745</b>	<b>10,573,256,165</b>
<b>Other Assets</b>	9.00	<b>61,174,793,544</b>	<b>58,685,597,469</b>
<b>Non-Banking Assets</b>	10.00	-	-
<b>TOTAL PROPERTY AND ASSETS</b>		<b>805,988,407,557</b>	<b>778,603,909,230</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
<b>Liabilities</b>			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	<b>5,599,023,875</b>	<b>7,432,050,276</b>
<b>Deposits and Other Accounts</b>	12.00	<b>649,440,778,742</b>	<b>641,819,154,040</b>
Current Accounts and Other Accounts etc.		74,080,282,738	65,758,993,763
Bills Payable		4,313,683,986	4,661,397,090
Savings Bank Deposits		151,194,185,178	137,840,784,616
Fixed Deposits		419,852,626,840	433,557,978,571
<b>Other Liabilities</b>	13.00	<b>99,585,270,909</b>	<b>79,463,044,651</b>
<b>Total Liabilities</b>		<b>754,625,073,526</b>	<b>728,714,248,967</b>
<b>Shareholders' Equity</b>		<b>51,363,334,031</b>	<b>49,889,660,263</b>
Share Capital-Paid-up	14.00	19,140,000,000	19,140,000,000
Statutory Reserve	15.00	11,317,079,307	10,536,265,164
Legal Reserve	16.00	198,613,980	162,185,364
Assets Revaluation Reserve	17.00	6,066,181,584	6,084,158,183
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	104,627,214	218,399,437
Revaluation Reserve for HFT	20.00	1,383,657,394	2,003,451,051
Revaluation Reserve for Shares		3,755,911,382	3,050,882,039
Retained Earnings	21.00	9,163,780,345	8,460,836,200
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>805,988,407,557</b>	<b>778,603,909,230</b>

# Janata Bank Limited

Balance Sheet  
as at 31 December 2017

	Note	2017 Taka	2016 Taka
<b>OFF-BALANCE SHEET EXPOSURES</b>			
<b>Contingent Liabilities</b>	22.00	<b>120,881,917,205</b>	<b>105,174,553,556</b>
Acceptances and Endorsements		-	-
Letters of Guarantee		14,539,249,362	15,683,533,100
Irrevocable Letters of Credit		99,970,797,789	84,915,709,484
Bills for Collection		6,371,870,054	4,575,310,972
Other Contingent Liabilities		-	-
<b>Other Commitments</b>			
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		-	-
<b>Total Off-Balance Sheet Exposures including Contingent Liabilities</b>		<b>120,881,917,205</b>	<b>105,174,553,556</b>
<b>Net Asset Value Per Share (NAVPS)</b>		<b>268.36</b>	<b>260.66</b>

The annexed notes 01 to 58 form an integral part of these financial statements.

Md. Nurul Alam FCMA, FCA  
General Manager & CFO

Md. Ismail Hossain  
Deputy Managing Director

Md. Abdus Salam Azad  
CEO & Managing Director

Masih Malik Chowdhury, FCS FCA  
Director

Khondker Sabera Islam  
Director

Luna Shamsuddoha  
Chairman

Signed in terms of our separate report of even date annexed.

Aziz Halim Khair Choudhury  
Chartered Accountants

Syful Shamsul Alam & Co  
Chartered Accountants

Dated: Dhaka  
25 April 2018

**Janata Bank Limited**  
Profit and Loss Account  
for the year ended 31 December 2017

	Note	2017 Taka	2016 Taka
<b>Operating Income</b>			
Interest Income	24.00	31,145,611,896	31,897,904,514
Interest Paid on Deposits and Borrowings etc.	25.00	27,093,672,662	31,331,304,819
<b>Net Interest Income</b>		<b>4,051,939,234</b>	<b>566,599,695</b>
Investment Income	26.00	14,414,821,862	16,416,874,024
Commission, Exchange and Brokerage	27.00	4,910,829,124	4,204,025,685
Other Operating Income	28.00	2,000,706,200	1,828,263,232
<b>Total Operating Income (A)</b>		<b>25,378,296,420</b>	<b>23,015,762,636</b>
<b>Operating Expenses</b>			
Salary and Allowances	29.00	10,003,832,785	9,523,977,793
Rent, Taxes, Insurance, Electricity etc.	30.00	1,186,583,912	948,388,647
Legal Expenses	31.00	27,346,213	39,374,927
Postage, Stamp, Telecommunication etc.	32.00	256,649,643	114,781,413
Stationery, Printings, Advertisements etc.	33.00	237,765,433	240,740,609
Chief Executive's Salary and Fees	34.00	4,296,774	4,800,000
Directors' Fees	35.00	4,344,000	3,800,000
Auditors' Fees	36.00	8,673,652	9,458,346
Depreciation, Repair and Maintenance	37.00	843,255,279	750,517,858
Other Operating Expenses	38.00	1,436,070,814	1,341,637,639
<b>Total Operating Expenses (B)</b>		<b>14,008,818,505</b>	<b>12,977,477,232</b>
<b>Profit/(Loss) before Provision &amp; Tax (C) = (A-B)</b>		<b>11,369,477,915</b>	<b>10,038,285,404</b>
Provision for Loans and Advances	39.00	4,059,525,949	3,696,393,387
Provision for Off-balance Sheet Exposures	40.00	293,600,000	(163,600,983)
Provision for Other Assets	41.00	850,000,000	1,041,302,742
Provision for Employee Benefits	42.00	2,081,618,836	1,760,000,000
Provision for Diminution in Value of Investments	43.00	(250,000,000)	-
Other Provisions	44.00	124,680,316	54,025,183
<b>Total Provisions (D)</b>		<b>7,159,425,101</b>	<b>6,388,120,329</b>
<b>Net Profit/(Loss) before Taxes (E) = (C-D)</b>		<b>4,210,052,814</b>	<b>3,650,165,075</b>
<b>Provision For Taxation (including Ruler Tax) (F)</b>	45.00	<b>1,523,553,732</b>	<b>1,044,689,061</b>
Current Tax		1,676,093,445	2,046,795,333
Deferred Tax		(152,539,713)	(1,002,106,272)
<b>Net Profit/(Loss) after Taxation (G) = (E-F)</b>		<b>2,686,499,082</b>	<b>2,605,476,014</b>

**Janata Bank Limited**  
Profit and Loss Account  
for the year ended 31 December 2017

	Note	2017 Taka	2016 Taka
<b>Appropriations</b>			
Statutory Reserve		779,178,611	566,246,257
General Reserve		-	-
Legal Reserve		28,690,357	18,515,602
		<b>807,868,968</b>	<b>584,761,859</b>
<b>Retained Surplus</b>		<b>1,878,630,114</b>	<b>2,020,714,155</b>
<b>Earnings Per Share (EPS)</b>	47.00	14.04	13.61

The annexed notes 01 to 58 form an integral part of these financial statements.



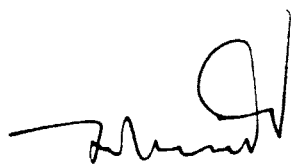
**Md. Nurul Alam FCMA, FCA**  
General Manager & CFO



**Md. Ismail Hossain**  
Deputy Managing Director



**Md. Abdus Salam Azad**  
CEO & Managing Director



**Masih Malik Chowdhury, FCS FCA**  
Director

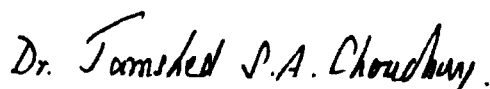


**Khondker Sabera Islam**  
Director

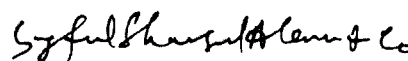


**Luna Shamsuddoha**  
Chairman

Signed in terms of our separate report of even date annexed.



**Aziz Halim Khair Choudhury**  
Chartered Accountants




**Syful Shamsul Alam & Co**  
Chartered Accountants


Dated: Dhaka  
25 April 2018


**Janata Bank Limited**  
Statement of Cash Flows  
for the year ended 31 December 2017


	Note	2017 Taka	2016 Taka
<b>A. Cash flows from operating activities</b>			
Interest Receipt in Cash		32,119,331,480	31,797,590,094
Interest Payments		(28,280,930,900)	(32,277,154,006)
Dividend Receipts		563,096,000	861,766,432
Fees and Commission Receipt in Cash		920,124,101	843,541,561
Recoveries of Loans Previously Written off		1,104,400,000	1,111,000,000
Cash Payments to Employees		(10,008,129,559)	(9,528,777,793)
Cash Payments to Suppliers		(237,765,433)	(240,740,609)
Income Tax Paid		(1,987,625,678)	(3,283,169,207)
Income from Investment		13,904,573,069	15,028,594,256
Receipts from Other Operating Activities		1,793,071,378	1,695,912,923
Payments for Other Operating Activities		(3,419,017,617)	(3,420,519,790)
<b>Cash Generated from Operating Activities</b>		<b>6,471,126,841</b>	<b>2,588,043,861</b>
<b>Increase/(Decrease) in Operating Assets and Liabilities</b>			
Loans and Advances to Customers		(56,542,639,487)	(53,176,112,931)
Other Assets		(2,518,140,818)	(7,665,441,205)
Other Liabilities		12,175,078,379	5,172,171,202
Deposits from Other Banks		(93,125,614)	215,379,922
Deposits from Customers		7,667,045,058	72,604,288,656
		<b>(39,311,782,482)</b>	<b>17,150,285,644</b>
<b>Net cash flow from operating activities (A)</b>		<b>(32,840,655,641)</b>	<b>19,738,329,505</b>
<b>B. Cash flows from investing activities</b>			
(Purchase)/Sales of Securities and Bond (Others)		(7,800,073,674)	(2,564,560,702)
(Purchase)/Sale of Securities (Government)		63,390,095,831	(7,712,993,409)
(Purchase)/Sale of Property, Plant and Equipment		(347,032,498)	(1,152,308,646)
<b>Net Cash Flow from Investing Activities (B)</b>		<b>55,242,989,659</b>	<b>(11,429,862,757)</b>
<b>C. Cash Flows From Financing Activities</b>			
Received from Issue of Ordinary Shares (Rights Issue)		-	-
Dividends Paid		(10,000,000)	(10,000,000)
(Paid)/Received from Borrowings		(1,833,026,401)	2,803,373,595
<b>Net Cash Flow from Financing Activities (C)</b>		<b>(1,843,026,401)</b>	<b>2,793,373,595</b>
<b>D. Net Increase/(Decrease) in Cash (A+B+C)</b>		<b>20,559,307,617</b>	<b>11,101,840,343</b>
<b>E. Effects of Exchange Rate Changes on Cash and Cash-equivalent</b>		<b>3,990,705,023</b>	<b>3,360,484,124</b>
<b>F. Cash and Cash Equivalents at the Beginning of the Year</b>		<b>73,032,773,903</b>	<b>58,570,449,436</b>
<b>G. Cash and Cash Equivalents at the End of the Year</b>		<b>97,582,786,543</b>	<b>73,032,773,903</b>
<b>Cash and Cash Equivalents at the End of the Year Represents</b>			
Cash in Hand (including foreign currencies)		4,298,619,091	4,465,967,249
Balance with Bangladesh Bank and its Agent bank (including foreign currencies)		44,219,851,683	42,163,287,296
Balance with Other Banks and Financial Institutions		34,441,960,214	24,379,163,803
Money at Call and Short Notice		14,622,355,555	2,024,355,555
		<b>97,582,786,543</b>	<b>73,032,773,903</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>		<b>(171.58)</b>	<b>103.13</b>


The annexed notes 01 to 58 form an integral part of these financial statements.


  
Md. Nurul Alam FCOMA, FCA  
General Manager & CFO

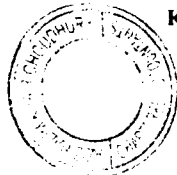
  
Md. Ismail Hossain  
Deputy Managing Director

  
Md. Abdus Salam Azad  
CEO & Managing Director

  
Masih Malik Chowdhury, FCS FCA  
Director

  
Khondker Sabera Islam  
Director

  
Luna Shamsuddoha  
Chairman





# Janata Bank Limited


## Statement of Changes in Equity for the year ended 31 December 2017


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
<b>Balance as at 01 January 2017</b>	19,140,000,000	10,536,265,164	162,185,364	6,084,158,183	233,482,825	218,399,437	2,003,451,051	3,050,882,039	8,460,836,200	49,889,660,263
Change in rate fluctuation of overseas branches	-	1,635,532	7,738,259	-	-	-	-	-	107,213,772	116,587,563
Net profit during the year	-	-	-	-	-	-	-	-	2,686,499,082	2,686,499,082
Transferred from revaluation of investment	-	-	-	-	-	(197,864,736)	(1,077,902,012)	-	(314,159,761)	(1,589,926,509)
Dividend paid	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Valuation adjustment	-	-	-	-	-	-	-	-	(990,003,630)	(990,003,630)
Transferred to statutory reserve during the year	-	779,178,611	-	-	-	-	-	-	(779,178,611)	-
Transferred to legal reserve during the year	-	-	-	-	-	-	-	-	(28,690,357)	-
Transferred from asset revaluation reserve	-	-	28,690,357	-	-	-	-	-	17,976,599	-
Transferred from/(to) deferred tax liability	-	-	-	(17,976,599)	-	-	-	-	-	-
Revaluation gain/(loss) on shares	-	-	-	-	-	84,092,513	458,108,355	-	13,287,051	555,487,919
<b>Balance as at 31 December 2017</b>	19,140,000,000	11,317,079,207	198,613,980	6,066,181,584	233,482,825	104,627,214	1,383,657,394	3,755,911,382	9,163,780,345	51,363,334,031
<b>Balance as at 31 December 2016</b>	19,140,000,000	10,536,265,164	162,185,364	6,084,158,183	233,482,825	218,399,437	2,003,451,051	3,050,882,039	8,460,836,200	49,889,660,263


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**Md. Nurul Alam FCMA, FCA**  
 General Manager & CFO

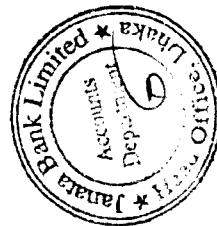
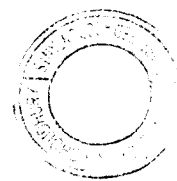
  
**Md. Ismail Hossain**  
 Deputy Managing Director

  
**Md. Abdus Salam Azad**  
 CEO & Managing Director

  
**Masih Malik Chowdhury, FCS FCA**  
 Director

  
**Khondker Sabera Islam**  
 Director

  
**Luna Shamsuddoha**  
 Chairman






# Janata Bank Limited


## Liquidity Statement


Asset and Liability Maturity Analysis  
as at 31 December 2017

Particulars	Not more than 1 month	1 to 3 months	3 to 12 months	1 to 5 years	More than 5 years	Total
<b>Assets</b>						
Cash in Hand (including balance with Bangladesh Bank and its Agent Banks)	5,646,291,474	-	-	-	42,872,179,300	48,518,470,774
Balance with Other Banks and Financial Institutions	3,681,010,879	4,562,963,638	11,629,025,483	14,568,960,214	-	34,441,960,214
Money at Call and Short Notice	14,530,000,000	-	-	92,355,555	-	14,622,355,555
Investments	34,389,500,000	18,618,951,463	26,311,525,468	40,326,668,459	57,695,505,451	177,342,150,841
Loans and Advances	36,291,238,930	112,617,158,975	135,139,808,815	89,471,650,618	86,060,194,546	459,580,051,884
Fixed assets including Land, Buildings, Furniture and Fixtures	-	-	-	-	10,308,624,745	10,308,624,745
Other Assets	9,974,176,627	7,125,564,941	10,164,464,000	7,092,173,000	26,818,414,976	61,174,793,544
<b>Total assets</b>	<b>104,512,217,910</b>	<b>142,924,639,017</b>	<b>183,244,823,766</b>	<b>151,551,807,846</b>	<b>223,754,919,018</b>	<b>805,988,407,557</b>
<b>Liabilities</b>						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	11,764,890	1,507,858,901	1,844,700,000	2,170,189,572	64,510,512	5,599,023,875
Deposits	101,400,072,620	125,112,794,260	134,952,072,305	109,731,050,706	173,931,104,865	645,127,094,756
Other Accounts	2,095,786,011	637,386,523	245,892,786	138,955,256	1,195,663,410	4,313,683,986
Provision and Other Liabilities	686,417,967	7,528,707,380	37,932,511,854	16,205,053,674	37,232,580,034	99,585,270,909
<b>Total liabilities</b>	<b>104,194,041,488</b>	<b>134,786,747,064</b>	<b>174,975,176,945</b>	<b>128,245,249,208</b>	<b>212,423,858,821</b>	<b>754,625,073,526</b>
<b>Net liquidity gap</b>	<b>318,176,422</b>	<b>8,137,891,953</b>	<b>8,269,646,821</b>	<b>23,306,558,638</b>	<b>11,331,060,197</b>	<b>51,363,334,031</b>


The annexed notes 01 to 58 form an integral part of these financial statements.


  
Md. Nurul Alam FCMA, FCA  
General Manager & CFO

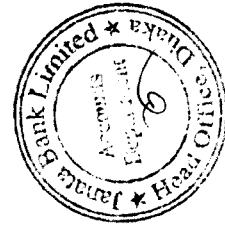
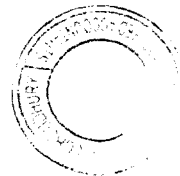
  
Md. Ismail Hossain  
Deputy Managing Director

  
Md. Abbas Salam Azad  
CEO & Managing Director

  
Masih Malik Chowdhury, FCS FCA  
Director

  
Khondker Sabera Islam  
Director

  
Luna Shamsuddoha  
Chairman



## **Janata Bank Limited**

### **Notes to the consolidated and separate financial statements**

As at and for the year ended 31 December 2017

#### **1.00 Corporate Information**

##### **1.01 Reporting Entity**

Janata Bank Limited 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 in 2013). Janata Bank Limited took over the businesses, assets, liabilities, right, power, privilege and obligation 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, People's Republic of Bangladesh on behalf of Janata Bank and the Board of Directors on behalf of Janata Bank Limited on 15 November 2007 with a retrospective effect from 1 July 2007. The bank has 912 branches including four overseas branches and 3(three) 100% owned subsidiaries named as Janata Exchange Company Srl, Italy, Janata Exchange Co, Inc. USA and Janata Capital and Investment Limited, Dhaka.

Bangladesh Bank issued license on 31 May 2007 in the name of Janata Bank Limited to conduct the banking business. The registered office of the company is located at 110 Motijheel C/A, Dhaka-1000 and the website addresses are [www.janatabank-bd.com](http://www.janatabank-bd.com) and [jb.com.bd](http://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, remittance, money transfer, foreign exchange transaction, guarantee, commitments etc. The principal activities of its subsidiaries Janata Exchange Company Srl, Italy (JEC) and Janata Exchange Co, Inc. USA 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 Bangladeshies.

##### **1.03 Subsidiaries of the Bank**

Janata Bank Limited has 3(three) 100% owned subsidiaries named Janata Exchange Company Srl, Italy, Janata Exchange Co, Inc. USA 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/ব্যাকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank Limited 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/ব্যাকিং/শা-১/১২/ (২)/২০০/ ৩/৩৫২ dated 24 November 2002.

###### **1.03.02 Janata Exchange Co, Inc. USA**

Janata Exchange Co., Inc.USA was incorporated on 10 April 2012 vide Bangladesh Bank Letter No. BRPD(M)204/7/2011-342 dated 28 December 2011 with 100% ownership of Janata Bank Limited having capital of US \$1.00 million.

###### **1.03.03 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 Limited having BDT 5,000 million authorised capital and its paid-up capital is BDT 4,274 million. The company starts its operations from 26 September 2010 and its main functions are issue management, underwriting and portfolio management.

###### **1.03.04 Accounting Policies of Subsidiaries**

The Financial Statements of three subsidiaries have been prepared and all assets, liabilities, income and expenses are measured and regularised under Group accounting policies as Parent Company follows.

## **2.00 Basis of Preparation and Significant Accounting Policies**

### **2.01 Statement of Compliance**

The consolidated financial statements of the group and the solo financial statements of Janata Bank Limited (JBL) have been prepared as per as possible in accordance with International Financial Reporting Standards ('IFRS') adopted by the Institute of Chartered Accountants of Bangladesh ('ICAB') (Details in note no. 2.20) and the First Schedule (Section-38) of the Bank Companies Act-1991 (amended in 2013) and Banking Regulation and Policy Department (BRPD) circular no-14, dated 25 June 2003 of Bangladesh Bank & other relevant circulars of Bangladesh Bank. In case, the requirement of Bangladesh Bank differs with those of BFRS, the requirement of Bangladesh Bank have been complied. JBL also complied with the requirement of following laws & regulations.

- (a) The Bank Companies Act, 1991 (as amended in 2013)
- (b) The Companies Act, 1994
- (c) Rules & Regulations issued by Bangladesh Bank
- (d) Securities & Exchange Rules, 1987
- (e) Securities & Exchange Ordinance, 1969
- (f) Securities & Exchange Act, 1993
- (g) The Income-tax Ordinance, 1984
- (h) VAT Act, 1991.

The group and the bank have chosen to comply with the rules & regulations of Bangladesh Bank (Central Bank of Bangladesh) over the requirements of BFRS which are disclosed below:

#### **2.01.01 Investment in shares and securities**

**BFRS:** As per requirements of BAS 39 *Financial Instruments: Recognition and Measurement*, investment in shares and securities generally falls either under “at fair value through profit and loss account” or under “available for sale” where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 25 June 2003 and Bangladesh Bank Letter No. DOS (SR)1153/161/2013-140 dated 09 April 2013 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment.

#### **2.01.02 Revaluation gains/losses on Government securities**

**BFRS:** As per requirement of BAS 39 where securities will fall under the category of Held for Trading (HFT), any changes in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method and interest income is recognised through the profit and loss account using an effective interest rate.

**Bangladesh Bank:** 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 recognised in other 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. HTM securities which have not matured as at the balance sheet date are amortised at the year end and any losses are recognized through profit and loss account and gains on amortization are recognised in other reserve as a part of equity.

#### **2.01.03 Financial instruments – presentation and disclosure**

In several cases Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in BAS 39. As such full disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the financial statements.

#### **2.01.04 Financial guarantees**

**BFRS:** As per BAS 39, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment

when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is 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 14, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. 1% provision is maintained on such off balance sheet items as per guidelines of Bangladesh Bank.

#### **2.01.05 REPO transactions**

**BFRS:** 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:** As per BB circulars/guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the seller's book and recognized in the buyer's book.

#### **2.01.06 Loans and advances/Investments net of provision**

**BFRS:** Loans and advances/Investments should be presented net of provision.

**Bangladesh Bank:** As per BRPD 14, provision on loans and advances/investments are presented separately as liability and cannot be netted off against loans and advances.

#### **2.01.07 Provision on loans and advances/investments**

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

**Bangladesh Bank:** As per BRPD circular No.14 (23 September 2012), BRPD circular No. 19 (27 December 2012), BRPD circular No. 05 (29 May 2013) and BRPD circular No. 16 (18 November 2014) a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard & SMA loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad/losses has to be provided at 20%, 50% and 100% (in case of agricultural loan 5% for sub-standard loans & doubtful loans and 100% for bad/losses) respectively for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 September 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

#### **2.01.08 Recognition of interest in suspense**

**BFRS:** Loans and advances to customers are generally classified as 'loans and receivables' as per BAS 39 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 recognised in Profit and Loss Account on the same basis based on revised carrying amount.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified (SS & DF), interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to interest suspense account, which is presented as liability in the balance sheet.

#### **2.01.09 Cash and cash equivalent**

**BFRS:** Cash and cash equivalent items should be reported as cash item as per BAS 7.

**Bangladesh Bank:** Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

#### **2.01.10 Off-balance sheet items**

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

**Bangladesh Bank:** As per BRPD 14, off balance sheet items (e.g. Letter of credit, Letter of guarantee, Bills for collection etc.) must be disclosed separately on the face of the balance sheet.

#### **2.01.11 Non-banking asset**

**BFRS:** No indication of Non-banking asset is found in any BFRS.

**Bangladesh Bank:** As per BRPD 14, there must exist a face item named Non-banking asset.

#### **2.01.12 Other comprehensive income**

**BFRS:** As per BAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Profit and Loss Account.

**Bangladesh Bank:** Bangladesh Bank has issued templates for financial statements which is applicable for all the banks operate in Bangladesh. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor the elements of Other Comprehensive Income allowed to be included in a single Profit and Loss Account. As such the Bank does not prepare the other Profit and Loss Account. However, elements of OCI, if any, are shown in the statements of changes in equity.

#### **2.01.13 Disclosure of appropriation of profit**

**BFRSs:** There is no requirement to show appropriation of profit in the face of Profit and Loss Account.

**Bangladesh Bank:** As per BRPD circular 14 dated 25 June 2003, an appropriation of profit should be disclosed on the face of Profit and Loss Account.

#### **2.01.14 Cash flow statement**

**BFRS:** 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, cash flow statement has been guided by the Bangladesh Bank which is the mixture of direct and indirect method.

#### **2.01.15 Recovery of written off loans:**

**BFRSs:** As per BAS 1, an entity shall not offset assets and liabilities or income or expenses, unless required or permitted by a BFRS. Again recovery of written off loans should be charged to Profit and Loss Account as per BAS 18.

**Bangladesh Bank:** As per BRPD circular no.14, dated 23 September 2012 recoveries of amount previously written off should be adjusted with the specific provision for loans and advances

### **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 crediting to revaluation reserve 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 recognized at market value as per Bangladesh Bank Letter No. DOS(SR)1153/161/2013-140 dated 09 April 2013.
- d) Land and Buildings is recognised at the time of acquisition and subsequently re-valued at fair value as per BAS 16 (Property, Plant and Equipment) Last revaluation was made in 2011

## **2.03 Basis of Consolidation**

The consolidated financial statements include the financial statements of Janata Bank Limited and its three subsidiaries named Janata Capital and Investment Limited, Dhaka, Janata Exchange Company Srl. Italy and Janata Exchange Co, Inc. USA made up to the end of the financial year. The consolidated financial statements have been prepared in accordance with Bangladesh Financial Reporting Standard (BFRS)-10 'Consolidated Financial Statements'. These consolidated financial statements are prepared to a common financial year ended 31 December 2017.

### **Subsidiaries**

Subsidiaries are entities controlled by the group. 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 group's 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 group 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 group and the financial statements of the bank in conformity with Bangladesh Bank circulars and BFRSs 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 estimate is 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 group 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 that it has the resources to continue in 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 continues to be prepared on going concern basis.

### **2.05.02 Impairment Losses on Loans and Advances**

The group 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 when 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.) Calculations are shown in note no. 7.12

#### **2.05.03 Impairment of Available for Sale Investments**

The group and the bank review their debt securities classified as available for sale 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 group and the bank are reflected at fair value. The group engaged independent valuation specialist to determine fair value of land and building in the year 2011. 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 group 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 equity for the earliest prior period presented.

The most significant effect on the amount recognized in the financial statements are described in the notes no. 21.00

## **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 Bangladesh Accounting Standards BAS-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 group 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 Bangladesh Accounting Standards BAS-7: 'Statement of Cash Flows' and under the guideline of Bangladesh Bank 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 Bangladesh Accounting Standards BAS-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 issued by Department of Offsite Supervision of Bangladesh Bank as shown in note no. 6.01.03.

#### **a) Held to Maturity (HTM)**

Investments which are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortised 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.

#### **b) Held for Trading (HFT)**

Investment primarily held for selling or trading is classified in this category. After initial recognition, investments are marked to market weekly.

#### **c) REPO and Reverse REPO**

Since 1 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 No. 3, dated 30 January 2012 issued by Department of Offsite Supervision of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing (Treasury bill) security, JBL 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 risk 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:**

<b>Investment Class</b>	<b>Initial Recognition</b>	<b>Measurement After Initial Recognition</b>	<b>Recording of Changes</b>
Govt. T-bills/bonds(HFT)	Cost	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	Amortised cost	Increase or decrease in value to equity impact is shown in note no. 6.01.03.01
Debenture/Bond	Cost	Amortised cost	Increase or decrease in value to Profit and Loss Account impact is shown in note. 6.02
Investment in listed securities	Cost	Fair value	Loss to Profit and Loss Account, gain to revaluation reserve impact is shown in note no. 6.02.02
Prize bond	Cost	Cost	None

**g) 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 Bangladesh Financial Reporting Standards (BFRS)-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.

**h) 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 includes Treasury bill, Treasury bond, other govt. securities etc. Details of statutory investments have been given in note no. 6.01 and 6.03

**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. 6.02 and 6.03

**2.12.03 Loans, Advances and Provisions**

Loans and advances are stated at 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. Provision is made on the basis of quarter end against classified loans and advances reviewed by the management and instruction contained in BRPD circular no. 14, dated 23 September 2012, BRPD circular no. 19, dated 27 December 2012, BRPD circular no. 05, dated 29 May 2013, BRPD circular no. 02, dated 16 January 2014, BRPD circular no. 16, dated 18 November 2014, BRPD circular no. 08, dated 02 August 2016 and BRPD circular no. 15, dated 27 September 2017. Year ending provision status is shown in note no. 7.14 and 13.6

**a) Interest on Loans and Advances**

Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is calculated on unclassified loans and advances and recognized as income during the year. Interest on classified loans and advances is charged and kept in suspense account as per Bangladesh Bank instructions and such interest is not accounted for as income until realised from borrowers. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Interest on restructured loan (according to BRPD circular no. 04, dated 29 January 2016) and rescheduled loan is not accounted for as income until realisation from borrower.

**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 below:

**c) Rate of Provision:**

Particulars		Short Term Agri. credit	Consumer Financing			SMEF	Loan to BHs/M Bs/SDs	All Other Credit
			Other Than HF & LP	HF	LP			
Unclassified	Standard	1%	5%	2%	2%	0.25%	2%	1%
	SMA	1%	5%	2%	2%	0.25%	2%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	BL	100%	100%	100%	100%	100%	100%	100%

In addition, provision for loan and advances on United Arab Emirates (U.A.E) branches are made in accordance with U.A.E Central Bank rules and regulations. For restructuring loan, 1% additional provision has been made as per circular no-04 dated 29 January 2015. 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 are written 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. 02, dated 13 January 2003 and BRPD circular no. 13, dated 07 November 2013 and followed up.

**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 pledge and also goods are taken as security in the form of 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:* FDRs are taken in lien. The balance in DPS/JBSPS/SDPS/WEDB A/C's is taken 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.

**g) Counter Party credit rating of the concerned borrowers are done from time to time and 362 No's parties involving Tk 20,073.02 crore have been rated as such during the year.**

## 2.12.04 Property, Plant and Equipment

### a) Recognition

Fixed assets are recognised if it is probable that future economic benefits associated with the assets will flow to the bank and the cost of the assets can be reliably measured.

Fixed assets are stated at cost less accumulated depreciation as per Bangladesh Accounting Standards BAS-16: 'Property, Plant and Equipment'. Acquisition cost of an asset comprises the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use. Land & building is recognised at cost at the time of acquisition and subsequently measured at re-valued amounts which is fair value at the time of revaluation done by independent valuer and any surplus on revaluation is shown as equity component. However, the last revaluation of the same being in the year 2011.

### b) Depreciation

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. In all cases depreciation is calculated on the reducing balance method except machineries and equipment, vehicles and computer which are depreciated on straight line method. Depreciation is charged at the applicable rates proportionately on assets purchased in the first half of the month from the month of their acquisition. No depreciation is charged on addition of assets in the second half and disposal of assets in the first half of the month.

Depreciation rates used for each type of fixed assets are as follows:

Category of fixed assets	Rate of depreciation
Buildings	2.50%
Machineries and equipment's	20%
Furniture and fixtures	
i) Office Equipment	20%
ii) Fire Extinguisher & Arms	20%
iii) Weighing Machine	20%
iv) Other Furniture	10%
Vehicle	20%
Computers	20%

c) Repairs and maintenance are charged to Profit and Loss Account as expenses when incurred.

### d) Disposal of Fixed Assets

On the disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gains or losses on such disposal are reflected in the income statement as per provision of BAS 16: Property, Plant and Equipment.

### e) Revaluation

The fixed assets of the bank have been re-valued five times, in the year of 1998 by BDT 371.52 million, in 2004 by BDT 590.27 million and in the year 2007 following the instruction of vendor's agreement signed between Janata Bank Ltd. and Ministry of Finance revaluation of all assets except electrical equipment has done by BDT 1,152.02 million, in 2010 by BDT 3,050.56 million and in 2011, land & building has been re-valued by BDT 3,043.37 million based on physical verification conducted by independent survey firm Geodetic Survey Corporation. Last revaluation has been made in the year 2011.

## 2.12.05 Leases

The determination of whether an arrangement is (or contains) a lease is based on the substance of the arrangement at the inception date. The arrangement is assessed for whether fulfilment of the arrangement is dependent on the use of a specific asset or assets or the arrangement conveys a right to use the asset or assets, even if that right is not explicitly specified in an arrangement. However, the bank has no assets in the form of leases.

### 2.12.05.01 Bank as a Lessee

#### (a) Operating Lease

Leases in which a significant portion of the risks and rewards of ownership are retained by another party, the lessor are classified as operating leases. Payments, including pre-payments, made under operating leases (net of any incentives received from the lessor) are charged to Profit and Loss Account on a straight-line basis over the period of the lease.

#### (b) Finance Lease

Leases of assets where the group has substantially all the risks and rewards of ownership are classified as finance leases. Finance leases are recognised at the lease's commencement at the lower of the fair value of the leased property and the present value of the minimum lease payments. Each lease payment is allocated between the liability and finance charges so as to achieve a constant rate on the finance balance outstanding. The corresponding rental obligations, net of finance charges, are included in current and non-current borrowings. No assets have been acquired by the bank as a finance lease.

### 2.12.05.02 Bank as a Lessor

Leases where the bank does not transfer substantially all of the risk and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating operating leases are added to the carrying amount of the leased asset and recognised over the lease term on the same basis as rental income. Contingent rents are recognised as revenue in the period in which they are earned. No assets have been given by the bank as a lease.

### 2.12.06 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 finite 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

### 2.12.07 Non-current Assets Held for Sale and Disposal Groups

Non-current assets and disposal groups classified as held for sale are measured at the lower of their carrying amount and fair value less costs to sell. Non-current assets and disposal groups are classified as held for sale if their carrying amounts will be recovered principally through a sale transaction rather than through continuing use. This condition is regarded as met only when the sale is highly probable and the asset or disposal group is available for immediate sale in its present condition, management has committed to the sale, and the sale is expected to have been completed within one year from the date of classification. In the consolidated Profit and Loss Account of the reporting period, and of the comparable period of the previous year, income and expenses from discontinued operations are

reported separately from income and expenses from continuing operations, down to the level of profit after taxes, even when the bank retains a non-controlling interest in the subsidiary after the sale. The resulting profit or loss (after taxes) is reported separately in the Profit and Loss Account. Property, plant and equipment and intangible assets once classified as held for sale are not depreciated or amortised. The group has no such asset which are held for sale and management have not decided to discontinue any operation.

#### **2.12.08 Other Assets**

Other assets include all other financial assets, fees, unrealised income receivable, advance for expenditure, stocks of stationery and stamp. Details are shown in note no. 9. Receivables are recognised when there is a contractual right to receive cash or another financial asset from another entity.

#### **2.12.09 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 mortgage property. There are no assets acquired in exchange for loan during the period of financial statements.

#### **2.12.10 Impairment of Assets**

The carrying amount of assets is reviewed at as and when consider 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 recognised 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.

#### **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 includes interest payable, interest suspense, accrued expenses etc. Other liabilities are recognised in the balance sheet according to BAS-37, provision, contingent liabilities and contingent assets guidelines of Bangladesh Bank, 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

#### **2.13.04 Provision for Taxation**

##### **a) Current Tax**

Provision for current income tax has been made as per prescribed rate in the Finance Act, 2017 on the taxable profit as per income tax ordinance 1984, it also complies with BAS-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.

Income tax assessed up to 2002 has been paid and final assessment for 2003-2017 is pending in different stages break up of which is shown in note no. 13.04.01

**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 Bangladesh Accounting Standards BAS-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. 45.02

**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 Bangladesh 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 10%
- iii. This fund is operated by a Trustee Board comprising eleven (11) trustees.
- iv. The CPF holders enjoy 13% rate of interest on the deposit of own & bank contribution in CPF account.
- v. **Gratuity:** Employees bearing contributory provident fund facilities are entitled 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 is paying 40% of basic salary of each employee in each 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 2016.

**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 also enjoy 13% rate of interest on the deposit of GPF amount, as per our bank Instruction Circular No.452/13, dated 28 April 2013.

**iii. Pension and Gratuity Benefit**

Pension and Gratuity benefit payable as at 31 December 2016 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 to 18 (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 Bangladesh Bank, BRPD circular no.14, dated 25 June 2001, the classification and provisioning on other assets have been made and required provisions have been kept considering their recoverability which is shown in note no. 9.07 & 13.10

**2.13.07 Provision for Nostro Accounts**

According to the guideline of Foreign Exchange Policy Department of Bangladesh Bank, Circular No. FEOD (FEMO)/01/2005-677, dated 13 September 2005, 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. 13.12.01

**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. As per BRPD Circular No.14, dated 23 September 2012, the bank is required to maintain provision @ 1% against Off-Balance Sheet items which is shown in note no. 13.07



## **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 oversees 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 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.

### **2.14.03 Statutory Reserve**

As per the Banking Companies Act, 1991 (amendment up to 2013) 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.

### **2.14.04 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.

### **2.14.05 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 Bangladesh Accounting Standards BAS-16: 'Property, Plant and Equipment'. The tax effects on revaluation gain are measured and recognised in the financial statements as per Bangladesh Accounting Standards BAS-12: 'Income Taxes'. The flow of Assets Revaluation Reserve are shown in note no-17.00

#### **b) Revaluation Reserve for HTM & HFT**

All HTM securities are amortised 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 recognised in the profit and loss account and any increase is booked to revaluation reserve account as per Bangladesh Bank DOS circular no. 5, dated 28 January 2009. The flow of Revaluation Reserve for HTM & HFT are 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 guideline and Bangladesh Accounting Standards BAS-18: 'Revenue'.

### **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 Bangladesh Accounting Standards BAS-18: 'Revenue', the interest income is recognised on accrual basis. Interest on classified loans and advances including restructured loan (as per BRPD circular no. 04, dated 29 January 2017) 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.

### **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**

Fees and commission income arises on services provided by the bank and recognised on accrual basis. Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.

### **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 the time when it is realized.

### **2.17.06 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.

### **2.17.07 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 board of directors' takes the responsibility for the preparation and presentation of these financial statements vide 521 Board Meeting dated 25 April 2018 of the bank.

## 2.19 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. 54.

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)	Four (4) overseas branches of Janata Bank Limited are situated in UAE & 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 Limited 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 Exchange Co, Inc. USA	Janata Exchange Co, Inc. USA subsidiary company of Janata Bank Limited operates its business in USA. 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 USA.
vi. Janata Capital and Investments Limited	Established to do all kinds of merchant banking activities including issue management, underwriting, portfolio management and other transactions.

## 2.20 Compliance of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs). While preparing the financial statements, Janata Bank Limited applied all applicable BAS and BFRS as adopted by ICAB with some exceptions. Details are given below:

Name of the BAS / BFRS	BAS/BFRS	Status of compliance
Presentation of Financial Statements	BAS-1	Applied
Inventories	BAS-2	Not Applicable
Statement of Cash Flow	BAS-7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income Taxes	BAS-12	Applied

Property, Plant and Equipment	BAS-16	Applied
Leases	BAS-17	Applied
Revenue	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	BAS-21	Applied
Borrowing Costs	BAS-23	Applied
Related Party Disclosures	BAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	BAS-26	Not Applicable
Separate Financial Statements	BAS-27	Applied
Investments in Associates & Joint Ventures	BAS-28	Not Applicable, JBL does not have any such relationship
Interests in Joint Ventures	BAS-31	Not Applicable
Financial Instruments: Presentation	BAS-32	Applied. See note no. 2.01
Earnings Per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Applied
Impairment of Assets	BAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied. See note no. 2.01
Intangible Assets	BAS-38	Applied
Financial Instruments: Recognition and Measurement	BAS-39	Applied. See note no. 2.01
Investment Property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable
First-time Adoption of Bangladesh Financial Reporting Standards	BFRS-1	Not Applicable
Share Based Payment	BFRS-2	Not Applicable
Business Combinations	BFRS-3	Not Applicable
Insurance Contracts	BFRS-4	Not Applicable
Non-current Assets Held for Sale and Discontinued Operations	BFRS-5	Not Applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not Applicable
Financial Instruments: Disclosures	BFRS-7	Applied. See note no. 2.01
Operating Segments	BFRS-8	Applied
Financial Instruments	BFRS-9	Applied. See note no. 2.01

Consolidated Financial Statements	BFRS-10	Applied
Joint arrangements	BFRS- 11	Not Applicable
Disclosure of interest in other entities	BFRS- 12	Not Applicable
Fair value measurement	BFRS- 13	Applied
Regulatory Deferral Accounts	BFRS-14	Not Applicable

## 2.21 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 6 (six) core risk areas in the banking business and issued necessary guidelines as under to control and minimise loss: -

- (i) Credit risk management
- (ii) Foreign exchange risk management
- (iii) Assets- Liability risk management
- (iv) Money laundering prevention risk management
- (v) Internal control and compliance risk management
- (vi) Information and communication technology risk management.

Janata Bank Limited 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 JBL.

### 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 JBL. 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 powered 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:**

JBL 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 interval.

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.

## **2.22 Related Party Disclosures**

As per Bangladesh Accounting Standards BAS-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. 57.

## **2.23 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 BAS 37 and Bangladesh Bank circulars have been given in note no. 39 to 45.

## **2.24 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.

## **2.25 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.

## **2.26 Audit Committee Disclosures**

As per policy directives as well as in compliance with the BRPD Circular No. 11, dated 27 October 2013 of Bangladesh Bank, an audit committee of the board of Janata Bank Limited was constituted by the Board of Directors in its 773rd meeting held on 30 December 2002 and thereafter lastly reconstituted in the 406th board meeting of Janata Bank Limited held on 30 December 2017. The audit committee comprises of four members including chairman who are competent and professionally skilled and also the director of the board. The company secretary acts as a secretary of the audit committee.

During the year 2017, the audit committee of the board conducted 20 (Twenty) meetings in which the following important issues were reviewed/discussed along with others:

- Approved the Annual Audit Plan for the year 2017 placed by the Internal Audit Division.
- Discussed and reviewed annual budget 2017, revised budget 2017 & excess expenditure in 2015 and recommended to the board for approval;
- Reviewed the compliance status of special internal audit on most important branches regularly;
- Reviewed compliance status of the commercial audit report, comprehensive inspection report conducted by Bangladesh Bank and statutory audit report and advised the management to ensure full compliance on quarterly rest.
- Reviewed the recovery status of classified loans as well as write off loan and providing with the necessary guidelines to the management to reduce the NPLs;
- Reviewed the reconciliation performance of inter branch transaction accounts on quarterly basis and advised the management to keep it regular;
- Discussed the internal audit report on different branches and instructed management to take necessary disciplinary action against fraud forgery committed by employees;
- Reviewed and instructed to management on the compliance status of surprise inspection report on different branches conducted by Vigilance Department on quarterly basis;
- Reviewed the compliance culture of Divisional Office, Area Office in respect of control environment strengthening, strong internal control and compliance culture;
- Reviewed the action plan-2017 to achieve the recovery target from classified loan and write off loan and recommended to board for final approval as well as instructed to management to submit recovery status to board on quarterly basis;
- Reviewed and recommended on the fixation of salary and allowances of home-based officers in Janata Exchange Company Inc. in New York, USA;
- Reviewed the special audit and inspection report on irregularities taken place in Janata Exchange Company Srl. Italy and recommended necessary disciplinary action against responsible persons for board approval;
- Reviewed the annual financial statements and examined whether these are complete and consistent with applicable accounting and reporting standards (BASs & BFRSSs) set by respective governing bodies and regulatory authorities;
- Reviewed External Auditor appointment criteria and process and made recommendation to the board for appointment of M/S Harwarth Mark Chartered Accountants firms as statutory auditors of JBL four branches in UAE for the year 2017;
- Reviewed External Auditor appointment criteria and process and made recommendation to the board for appointment of M/S Syful Shamsul Alam & Co. and Aziz Halim Khair Choudhury Chartered Accountants firms as statutory auditors of the bank for the year 2017.

## **2.27 Risk Management Committee Disclosure**

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with Bank Company's Act (Amendment), 2013 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 is playing 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.

The committee conducted 8 (Eight) meetings in the year 2017 where the following issues were attended:

- Stress Testing Reports to assess the shock absorbing capacity of the bank and absorbing capacity has improved compared to 2015.
- Resilience capacity of the bank in an unfavourable situation. The bank could improve its capacity than last year.
- Management of non-performing loans show deteriorating position than previous year.
- Training on core risk management among the officers and executives;
- Counterparty rating of credit limit amounting one crore and above;
- Large loan borrowers of the bank;
- Introduction of examination in MCQ method on core risk management to build up awareness and knowledge among the executives/officers;
- Liquidity position which shows improvement over the last year.

## **2.28 Comparative Information**

The accounting policies have been consistently applied by the bank and are consistent with those used in the previous year. Comparative information is reclassified and rearranged wherever necessary to conform to the current presentation.

## **2.29 Reporting Period**

These financial statements of the bank and its subsidiaries cover one calendar year from 01 January 2017 to 31 December 2017.

## **2.30 Approval of Financial Statement**

The financial statements are approved by the board of directors on 25 April 2018.

## **2.31 Earnings per Share**

### **2.31.01 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 2017 as per Bangladesh Accounting Standards (BAS)-33: 'Earnings per Share'.

### **2.31.02 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.

## **2.32 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. 49 as per Bangladesh Accounting Standards BAS-10: 'Events after the Reporting Period'.



			Amount in Taka			
	Ref. Note		Consolidated		Bank	
			2017	2016	2017	2016
<b>3.00 Cash</b>						
Cash In Hand (including foreign currencies)	3.01		4,313,115,422	4,469,324,863	4,298,619,091	4,465,967,249
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)	3.02		44,219,851,683	42,163,287,296	44,219,851,683	42,163,287,296
			<b>48,532,967,105</b>	<b>46,632,612,159</b>	<b>48,518,470,774</b>	<b>46,629,254,545</b>
<b>3.01 Cash in Hand (including foreign currencies)</b>						
Local currency			4,212,084,906	4,290,936,221	4,212,084,906	4,290,936,221
Foreign currencies			101,030,516	178,388,642	86,534,185	175,031,028
			<b>4,313,115,422</b>	<b>4,469,324,863</b>	<b>4,298,619,091</b>	<b>4,465,967,249</b>
<b>3.02 Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)</b>						
<b>Bangladesh Bank</b>						
In local currency			42,299,273,138	40,211,889,420	42,299,273,138	40,211,889,420
In foreign currencies (clearing account)	3.02.01		766,941,211	716,235,442	766,941,211	716,235,442
			<b>43,066,214,349</b>	<b>40,928,124,862</b>	<b>43,066,214,349</b>	<b>40,928,124,862</b>
Sonali Bank Limited (as an agent of Bangladesh Bank)-in local currency			1,153,637,334	1,235,162,434	1,153,637,334	1,235,162,434
			<b>44,219,851,683</b>	<b>42,163,287,296</b>	<b>44,219,851,683</b>	<b>42,163,287,296</b>
<b>3.02.01 Balance with Bangladesh Bank in Foreign Currencies (Clearing Accounts)</b>						
Currencies	Amount in 2017	Exchange Rate (Average at BDT)				
USD	8,059,422	82.72	666,675,377	691,538,498	666,675,377	691,538,498
GBP	207,114	111.17	23,024,830	13,850,086	23,024,830	13,850,086
EURO	783,139	98.63	77,241,004	10,846,858	77,241,004	10,846,858
			<b>766,941,211</b>	<b>716,235,442</b>	<b>766,941,211</b>	<b>716,235,442</b>
<b>3.03 Disclosures Regarding Maintenance of CRR &amp; SLR</b>						
<b>3.03.01 Cash Reserve Requirement (CRR)</b>						
As per Monetary Policy Department (MPD) circular No. 01 dated 23 June 2014 of Bangladesh Bank, all scheduled Banks are required to maintain a CRR minimum 6.5% 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 2017 will be based on weekly average balance of October 2017 as per Banking Regulation and Policy Department (BRPD) circular no. 12 dated 06 September 1998) and minimum 6% on daily basis. However, JBL has been maintaining its CRR according to policy.						
Average demand and time liabilities					642,561,183,000	606,380,132,000
					<b>642,561,183,000</b>	<b>606,380,132,000</b>
Required reserve (6.5% of average demand and time liabilities on bi-weekly basis)					41,766,476,895	39,414,708,580
Actual reserve held with Bangladesh Bank*					42,872,179,300	40,850,691,399
<b>Surplus/(shortfall)</b>					<b>1,105,702,405</b>	<b>1,435,982,819</b>
* As per statements of Bangladesh Bank						
* TK. 36,720,000.00 kept lien against Bangladesh Bank TT discounting facilities.						
<b>3.03.02 Statutory Liquidity Ratio (SLR)</b>						
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 2017 will be based on weekly average balance of October 2017) against which, JBL has maintained the SLR more than 13% as shown in the Statement of Financial Position in the following:						
Average demand and time liabilities					642,561,183,000	606,380,132,000
					<b>642,561,183,000</b>	<b>606,380,132,000</b>
Required reserve (13% of average demand and time liabilities)					83,532,953,790	78,829,417,160
Actual reserve held with Bangladesh Bank	3.03.02.01				152,877,709,384	218,013,192,874
<b>Surplus</b>					<b>69,344,755,594</b>	<b>139,183,775,714</b>
<b>3.03.02.01 Actual Reserve Held as SLR</b>						
Cash in hand					3,644,002,672	3,928,545,176
Excess of CRR					1,105,702,405	1,435,982,819
Balance with agent of Bangladesh Bank (Sonali Bank Limited) as per statement					1,153,637,334	1,235,162,434
Unencumbered approved securities (HTM)	6.01.03.01				98,083,656,517	108,883,619,616
Unencumbered approved securities (HFT)	6.01.03.02				36,960,342,326	95,894,768,729
Reverse-repo	6.06				11,930,368,130	6,635,114,100
					<b>152,877,709,384</b>	<b>218,013,192,874</b>

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
					2017	2016
4.00	Balance with Other Banks and Financial Institutions					
	In Bangladesh	4.01	20,174,581,909	11,701,841,766	19,919,581,909	11,701,841,766
	Outside Bangladesh	4.02	14,544,423,350	12,692,343,905	14,522,378,305	12,677,322,037
			34,719,005,259	24,394,185,671	34,441,960,214	24,379,163,803
4.01	Balance in Bangladesh					
	Current deposits	4.01.01	46,253,210	2,457,809	46,253,210	2,457,809
	Short term deposits	4.01.02	392,944	392,944	392,944	392,944
	Fixed deposits	4.01.03	20,127,935,755	11,698,991,013	19,872,935,755	11,698,991,013
			20,174,581,909	11,701,841,766	19,919,581,909	11,701,841,766
4.01.01	Current Deposits					
	Banks					
	Trust Bank Limited		46,253,210	2,457,809	46,253,210	2,457,809
			46,253,210	2,457,809	46,253,210	2,457,809
	Non-bank Financial Institutions		-	-	-	-
			46,253,210	2,457,809	46,253,210	2,457,809
4.01.02	Short Term Deposits					
	Banks					
	Eastern Bank Limited		42,843	42,843	42,843	42,843
	Dhaka Bank Limited		98,087	98,087	98,087	98,087
	National Bank Limited		32,742	32,742	32,742	32,742
	Dutch Bangla Bank Limited		56,101	56,101	56,101	56,101
	Uttara Bank Limited		73,321	73,321	73,321	73,321
	Social Islami Bank Limited		60,658	60,658	60,658	60,658
	ICB Islamic Bank Limited		29,192	29,192	29,192	29,192
			392,944	392,944	392,944	392,944
	Non-bank Financial Institutions		-	-	-	-
			392,944	392,944	392,944	392,944
4.01.03	Fixed Deposits					
	Banks					
	Ansar VDP Unnayan Bank		300,000,000	600,000,000	300,000,000	600,000,000
	Investment Corporation of Bangladesh		2,155,000,000	1,900,000,000	1,900,000,000	1,900,000,000
	Bangladesh Commerce Bank Limited		300,000,000	300,000,000	300,000,000	300,000,000
	Basic Bank Limited		-	1,900,000,000	-	1,900,000,000
	Premier Bank Limited		500,000,000	500,000,000	500,000,000	500,000,000
	Midland Bank Limited		250,000,000	250,000,000	250,000,000	250,000,000
	Rajshahi Krishi Unnayan Bank		-	1,000,000,000	-	1,000,000,000
	Farmers Bank Limited		900,000,000	700,000,000	900,000,000	700,000,000
	NRB Commercial Bank Limited		300,000,000	500,000,000	300,000,000	500,000,000
	Union Bank Limited		1,300,000,000	-	1,300,000,000	-
	South Bangla Agriculture & Commerce Bank Limited		500,000,000	-	500,000,000	-
	IFIC Bank Limited		500,000,000	-	500,000,000	-
	EXIM Bank Limited		1,000,000,000	-	1,000,000,000	-
	Jamuna Bank Limited		500,000,000	-	500,000,000	-
	Meghna Bank Limited		200,000,000	-	200,000,000	-
	National Bank Limited		500,000,000	-	500,000,000	-
	One Bank Limited		500,000,000	-	500,000,000	-
	NRB Global Bank Limited		500,000,000	-	500,000,000	-
	Shahjala Islami Bank Limited		1,000,000,000	-	1,000,000,000	-
	Social Islami Bank Limited		1,500,000,000	-	1,500,000,000	-
	ICB Islamic Bank Limited		142,935,755	148,991,013	142,935,755	148,991,013
			12,847,935,755	7,798,991,013	12,592,935,755	7,798,991,013
	Non-bank Financial Institutions					
	People's Leasing & Financial Services Limited		380,000,000	500,000,000	380,000,000	500,000,000
	Industrial & Infrastructure Development Finance Company Limited		200,000,000	-	200,000,000	-
	BD Finance Limited		400,000,000	200,000,000	400,000,000	200,000,000
	Delta Brac Housing Limited		2,500,000,000	500,000,000	2,500,000,000	500,000,000
	Fareast Finance & Investment Limited		400,000,000	400,000,000	400,000,000	400,000,000
	International Leasing and Finance Limited		300,000,000	300,000,000	300,000,000	300,000,000
	IPDC Finance Limited		200,000,000	400,000,000	200,000,000	400,000,000
	Lanka Bangla Finance Limited		400,000,000	200,000,000	400,000,000	200,000,000
	Premier Leasing		400,000,000	200,000,000	400,000,000	200,000,000
	Union Capital		200,000,000	200,000,000	200,000,000	200,000,000
	Reliance Finance Limited		500,000,000	500,000,000	500,000,000	500,000,000
	Pnoneix Finance Limited		200,000,000	-	200,000,000	-
	National Finance Limited		100,000,000	100,000,000	100,000,000	100,000,000
	FAS Finance & Investment Limited		300,000,000	200,000,000	300,000,000	200,000,000
	GSP Finance Limited		200,000,000	-	200,000,000	-
	Meridian Finance Limited		200,000,000	-	200,000,000	-
	National Housing Limited		200,000,000	-	200,000,000	-
	First Finance Limited		200,000,000	200,000,000	200,000,000	200,000,000
			7,280,000,000	3,900,000,000	7,280,000,000	3,900,000,000
			20,127,935,755	11,698,991,013	19,872,935,755	11,698,991,013

Ref. Note		Amount in Taka			
		Consolidated		Bank	
		2017	2016	2017	2016
4.02	Balance outside Bangladesh				
	<u>Debit balance with NOSTRO Accounts</u>				
1	WELLS Fargo Bank N. A.	1,770,759,783	-	1,770,759,783	-
2	Standard Chartered Bank, Kolkata	557,564,616	83,277,228	557,564,616	83,277,228
3	A.B. Bank Limited, Mumbai	220,695,939	92,787,424	220,695,939	92,787,424
4	Bhutan National Bank	9,441,839	649,590	9,441,839	649,590
5	Rasthya Banijja Bank, Kathmandu	392,186	3,854,122	392,186	3,854,122
6	Sonali Bank Limited, Kolkata	54,306,946	23,228,823	54,306,946	23,228,823
7	Peoples Bank, Colombo	8,248,043	1,714,180	8,248,043	1,714,180
8	ICICI Bank Limited, Mumbai	1,138,345,831	51,375,297	1,138,345,831	51,375,297
9	AMEX Bank Limited, Kolkata	101,201,410	96,613,858	101,201,410	96,613,858
10	National Australia Bank	-	12,558,700	-	12,558,700
11	Bank of Montreal, Canada	-	7,560,094	-	7,560,094
12	Union Bank of Switzerland	57,056,753	13,124,513	57,056,753	13,124,513
13	Banka-Intesa SPA, Italy	-	4,712,707	-	4,712,707
14	Society General Paris	7,132,609	6,268,281	7,132,609	6,268,281
15	Standard Chartered GMBH F.F.	-	510,621,055	-	510,621,055
16	Sonali Bank Ltd., London, UK. (EURO)	-	14,750,663	-	14,750,663
17	Commerz Bank F. FURT	6,270,341	153,728,005	6,270,341	153,728,005
18	Standard Chartered Bank, London	17,818,659	426,587,737	17,818,659	426,587,737
19	Janata Bank Limited, Abu Dhabi (A/C-1)	3,760	3,275	3,760	3,275
20	Sonali Bank Limited, London, UK	-	104,028,047	-	104,028,047
21	Habib American Bank N.Y.	176,719,422	513,828,443	176,719,422	513,828,443
22	Janata Bank Limited, Abu Dhabi (A/C-2)	-	80,626,984	-	80,626,984
23	Habib Metropolitan Bank, Pakistan	15,913,874	2,905,705	15,913,874	2,905,705
24	Standard Chartered Bank, Tokyo	83,527,841	51,026,453	83,527,841	51,026,453
25	ICIC Bank Limited (USD), Hong Kong	4,667,853	664,494	4,667,853	664,494
26	Wachovia Bank, EURO	8,988,783	4,226,764	8,988,783	4,226,764
27	Bank of Tokyo-Mitsubishi, Japan	11,044,960	6,690,418	11,044,960	6,690,418
28	ALPHA Bank A.E. Athens, Greece	24,376,425	20,010,508	24,376,425	20,010,508
29	Mashreq Bank, New York	297,844,724	773,914,566	297,844,724	773,914,566
30	Sonali Bank Limited, London UK (GBP)	27	14,298,480	27	14,298,480
31	United Bank of India, Kolkata, India	144,051,662	24,386,541	144,051,662	24,386,541
		4,716,374,286	3,100,022,955	4,716,374,286	3,100,022,955
	(i) UAE central bank	2,545,439,871	2,883,590,986	2,545,439,871	2,883,590,986
	(ii) UAE other banks	7,187,827,500	6,434,274,500	7,187,827,500	6,434,274,500
	(iii) UAE foreign banks	72,736,648	259,433,596	72,736,648	259,433,596
	(iv) Italy other banks	22,045,045	15,021,868	-	-
		9,828,049,064	9,592,320,950	9,806,004,019	9,577,299,082
		14,544,423,350	12,692,343,905	14,522,378,305	12,677,322,037
4.02.01	Balance outside Bangladesh in Foreign Currencies (currency wise)				
	Currencies	Amount in Foreign Currencies (2017)	Exchange Rate (Average at BDT)		
	ACU Dollar	27,200,512	82.72	2,250,162,346	380,792,769
	Australian Dollar	-	-	12,558,700	-
	Canadian Dollar	-	-	7,560,094	-
	Swiss Frank (CHF)	677,488	84.22	57,056,753	13,124,513
	EURO	474,164	98.63	46,768,158	714,317,983
	Great Britain Pound (GBP)	160,315	111.17	17,822,446	440,889,492
	Japanese Yen	129,356,861	0.73	94,572,801	57,716,870
	US Dollar	27,198,450	82.72	2,249,991,782	1,473,062,534
				4,716,374,286	3,100,022,955
	Dirham (UAE Central Bank)	111,551,586	22.82	2,545,439,871	2,883,590,986
	Dirham (UAE Other Banks)	315,000,000	22.82	7,187,827,500	6,434,274,500
	Dirham (UAE Foreign Banks)	3,187,617	22.82	72,736,648	259,433,596
	EURO (for Janata Exchange Co. Srl, Italy	223,506	98.63	22,045,045	15,021,868
				9,828,049,064	9,592,320,950
				14,544,423,350	12,692,343,905
4.03	Maturity Grouping of Balance with Other Banks and Financial Institutions				
	On demand	-	-	-	-
	Not more than one month	3,681,010,879	2,838,306,173	3,681,010,879	2,838,306,173
	More than 1 months but less than 3 months	4,562,963,638	10,365,464,407	4,562,963,638	10,365,464,407
	More than 3 months but less than 1 year	11,906,070,528	9,773,682,887	11,629,025,483	9,758,661,019
	More than 1 year but less than 5 years	14,568,960,214	1,416,732,204	14,568,960,214	1,416,732,204
	More than 5 years	-	-	-	-
		34,719,005,259	24,394,185,671	34,441,960,214	24,379,163,803

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2017	2016	2017	2016
5.00	Money at Call and Short Notice					
	In Bangladesh	5.01	14,622,355,555	2,024,355,555	14,622,355,555	2,024,355,555
	Outside Bangladesh	5.02	-	-	-	-
			14,622,355,555	2,024,355,555	14,622,355,555	2,024,355,555
5.01	In Bangladesh					
	Banks					
	ICB Islamic Bank Limited		92,355,555	94,355,555	92,355,555	94,355,555
	NRB Global Bank Limited		750,000,000	250,000,000	750,000,000	250,000,000
	Farmers Bank Limited		90,000,000	250,000,000	90,000,000	250,000,000
	Midland Bank Limited		100,000,000	400,000,000	100,000,000	400,000,000
	Marcentile Bank Limited		-	200,000,000	-	200,000,000
	Modhumoti Bank Limited		550,000,000	100,000,000	550,000,000	100,000,000
	Meghna Bank Limited		450,000,000	-	450,000,000	-
	Pubali Bank Limited		1,800,000,000	-	1,800,000,000	-
	Standard Bank Limited		1,400,000,000	-	1,400,000,000	-
	The City Bank Limited		1,900,000,000	-	1,900,000,000	-
	AB Bank Limited		700,000,000	-	700,000,000	-
	NRB Commercial Bank Limited		300,000,000	-	300,000,000	-
	Premier Bank Limited		1,650,000,000	-	1,650,000,000	-
	National Bank Limited		700,000,000	-	700,000,000	-
	Bank Asia Bank Limited		1,000,000,000	-	1,000,000,000	-
	NRB Bank Limited		450,000,000	-	450,000,000	-
	Rupali Bank Limited		500,000,000	-	500,000,000	-
			12,432,355,555	1,294,355,555	12,432,355,555	1,294,355,555
	Non-bank Financial Institutions					
	Peoples Leasing & Financial Service Limited		190,000,000	-	190,000,000	-
	LankaBangla Finance Limited		200,000,000	150,000,000	200,000,000	150,000,000
	Prime Finance & Investment Ltd		-	90,000,000	-	90,000,000
	Phoenix Finance and Investments Limited		200,000,000	200,000,000	200,000,000	200,000,000
	International Leasing and Financial Services Limited		190,000,000	-	190,000,000	-
	Industrial & Infrastructure Development Finance Company Limited		140,000,000	200,000,000	140,000,000	200,000,000
	Bangladesh Finance and Investment Company Limited (BD Finance)		100,000,000	-	100,000,000	-
	Premier Leasing & Finance Limited		200,000,000	90,000,000	200,000,000	90,000,000
	First Leasing and Finance Limited		180,000,000	-	180,000,000	-
	Far East Finance Limited		180,000,000	-	180,000,000	-
	Oman BD		130,000,000	-	130,000,000	-
	IPDC		180,000,000	-	180,000,000	-
	National Housing Limited		150,000,000	-	150,000,000	-
	National Finance Limited		60,000,000	-	60,000,000	-
	GSP Finance		90,000,000	-	90,000,000	-
			2,190,000,000	730,000,000	2,190,000,000	730,000,000
			14,622,355,555	2,024,355,555	14,622,355,555	2,024,355,555
5.02	Outside Bangladesh		-	-	-	-
6.00	Investments					
	Government securities	6.01	146,987,689,573	211,425,511,045	146,987,689,573	211,425,511,045
	Other investments	6.02	32,734,694,121	24,056,794,368	30,354,461,268	21,849,358,251
			179,722,383,694	235,482,305,413	177,342,150,841	233,274,869,296
6.01	Government Securities					
	Treasury bills - primary	6.01.01	19,808,076,205	82,943,937,570	19,808,076,205	82,943,937,570
	Government notes/bonds/other securities	6.01.02	115,235,922,638	121,834,450,775	115,235,922,638	121,834,450,775
	Prize bond		13,322,600	12,008,600	13,322,600	12,008,600
	Reverse -repo	6.06	11,930,368,130	6,635,114,100	11,930,368,130	6,635,114,100
			146,987,689,573	211,425,511,045	146,987,689,573	211,425,511,045
6.01.01	Treasury Bills- Primary					
	91 days Treasury bills		1,462,396,840	8,223,731,111	1,462,396,840	8,223,731,111
	182 days Treasury bills		2,995,948,108	-	2,995,948,108	-
	364 days Treasury bills		6,605,469,917	13,481,462,589	6,605,469,917	13,481,462,589
	07 days Bangladesh Bank Bill		1,999,677,090	9,994,310,000	1,999,677,090	9,994,310,000
	30 days Bangladesh Bank Bill		6,744,584,250	51,244,433,870	6,744,584,250	51,244,433,870
			19,808,076,205	82,943,937,570	19,808,076,205	82,943,937,570

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>6.01.02 Government Notes/ Bonds/ Other Securities</b>				
2-15 years Special Treasury Bond	23,085,100,000	26,585,100,000	23,085,100,000	26,585,100,000
2 years Bangladesh Govt. Treasury Bond	6,058,589,602	10,668,566,096	6,058,589,602	10,668,566,096
5 years Bangladesh Govt. Treasury Bond	18,932,530,707	18,613,469,885	18,932,530,707	18,613,469,885
10 years Bangladesh Govt. Treasury Bond	30,994,142,603	31,526,624,992	30,994,142,603	31,526,624,992
15 years Bangladesh Govt. Treasury Bond	13,790,767,661	14,012,044,814	13,790,767,661	14,012,044,814
20 years Bangladesh Govt. Treasury Bond	5,816,854,454	7,710,334,110	5,816,854,454	7,710,334,110
25 years Treasury Bond (JSAP)	109,205,000	205,011,000	109,205,000	205,011,000
1-13 years Special Treasury Bond (BJMC)	7,467,100,000	7,467,100,000	7,467,100,000	7,467,100,000
ICB	986,612,700	986,612,700	986,612,700	986,612,700
Karmasangthan Bank	160,000,000	160,000,000	160,000,000	160,000,000
Remeasured	7,835,019,911	3,899,587,178	7,835,019,911	3,899,587,178
	<b>115,235,922,638</b>	<b>121,834,450,775</b>	<b>115,235,922,638</b>	<b>121,834,450,775</b>
	<b>135,043,998,843</b>	<b>204,778,388,345</b>	<b>135,043,998,843</b>	<b>204,778,388,345</b>
<b>6.01.03 Investment in Government securities categorised as per Bangladesh Bank's DOS circular No. 05 date 26 May 2008 and DOS circular No. 05 date 28 January 2009</b>				
<b>6.01.03.01 Held to Maturity (HTM)</b>				
<b>Treasury Bill</b>				
182 days Treasury Bill	496,155,608	-	496,155,608	-
364 days Treasury Bill	437,832,117	1,213,061,350	437,832,117	1,213,061,350
07 days Bangladesh Bank Bill	1,999,677,090	9,994,310,000	1,999,677,090	9,994,310,000
	<b>2,933,664,815</b>	<b>11,207,371,350</b>	<b>2,933,664,815</b>	<b>11,207,371,350</b>
<b>Bonds/ Other Securities</b>				
2-15 years Special Treasury Bond	23,085,100,000	26,585,100,000	23,085,100,000	26,585,100,000
2 years Bangladesh Govt. Treasury Bond	5,358,384,502	6,040,995,140	5,358,384,502	6,040,995,140
5 years Bangladesh Govt. Treasury Bond	6,813,974,517	9,535,621,877	6,813,974,517	9,535,621,877
10 years Bangladesh Govt. Treasury Bond	27,789,979,489	28,315,773,227	27,789,979,489	28,315,773,227
15 years Bangladesh Govt. Treasury Bond	9,727,761,130	9,330,834,011	9,727,761,130	9,330,834,011
20 years Bangladesh Govt. Treasury Bond	5,816,854,453	5,149,613,133	5,816,854,453	5,149,613,133
25 years Treasury Bond (JSAP)	109,205,000	205,011,000	109,205,000	205,011,000
1-13 years Special Treasury Bond (BJMC)	7,467,100,000	7,467,100,000	7,467,100,000	7,467,100,000
Karmasangthan Bank	160,000,000	160,000,000	160,000,000	160,000,000
ICB	986,612,700	986,612,700	986,612,700	986,612,700
Remeasured	7,835,019,911	3,899,587,178	7,835,019,911	3,899,587,178
	<b>95,149,991,702</b>	<b>97,676,248,266</b>	<b>95,149,991,702</b>	<b>97,676,248,266</b>
<b>Total HTM</b>	<b>98,083,656,517</b>	<b>108,883,619,616</b>	<b>98,083,656,517</b>	<b>108,883,619,616</b>
<b>6.01.03.02 Held for Trading (HFT)</b>				
<b>Treasury Bill</b>				
91 days Treasury Bill	1,462,396,840	8,223,731,111	1,462,396,840	8,223,731,111
182 days Treasury Bill	2,499,792,500	-	2,499,792,500	-
364 days Treasury Bill	6,167,637,800	12,268,401,239	6,167,637,800	12,268,401,239
30 days Bangladesh Bank Bill	6,744,584,250	51,244,433,870	6,744,584,250	51,244,433,870
	<b>16,874,411,390</b>	<b>71,736,566,220</b>	<b>16,874,411,390</b>	<b>71,736,566,220</b>
<b>Bonds</b>				
2 years Bangladesh Govt. Treasury Bond	700,205,100	4,627,570,956	700,205,100	4,627,570,956
5 years Bangladesh Govt. Treasury Bond	12,118,556,190	9,077,848,008	12,118,556,190	9,077,848,008
10 years Bangladesh Govt. Treasury Bond	3,204,163,115	3,210,851,765	3,204,163,115	3,210,851,765
15 years Bangladesh Govt. Treasury Bond	4,063,006,531	4,681,210,803	4,063,006,531	4,681,210,803
20 years Bangladesh Govt. Treasury Bond	-	2,560,720,977	-	2,560,720,977
	<b>20,085,930,936</b>	<b>24,158,202,509</b>	<b>20,085,930,936</b>	<b>24,158,202,509</b>
<b>Total HFT</b>	<b>36,960,342,326</b>	<b>95,894,768,729</b>	<b>36,960,342,326</b>	<b>95,894,768,729</b>
<b>Grand Total (HTM &amp; HFT)</b>	<b>135,043,998,843</b>	<b>204,778,388,345</b>	<b>135,043,998,843</b>	<b>204,778,388,345</b>
<b>6.02 Other Investments</b>				
Debentures	50.00	138,526,296	138,526,296	138,526,296
Corporate bond	6.02.01	14,950,000,000	6,461,920,000	14,950,000,000
Ordinary shares (quoted and unquoted)	6.02.02	13,615,135,350	12,733,681,564	11,265,934,972
Preference share	6.02.03	4,000,000,000	4,696,969,700	4,000,000,000
Financial assets available for sale		20,638,540	17,434,966	-
Financial assets held to maturity		10,393,935	8,188,842	-
		<b>32,734,694,121</b>	<b>24,056,794,368</b>	<b>30,354,461,268</b>
		<b>21,849,358,251</b>		

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>6.02.01 Corporate Bond</b>				
PBL Subordinated Bond	250,000,000	320,000,000	250,000,000	320,000,000
MTBL Subordinated Bond	500,000,000	50,000,000	500,000,000	50,000,000
NBL Subordinated Bond	-	81,920,000	-	81,920,000
DBL Subordinated Bond	500,000,000	580,000,000	500,000,000	580,000,000
TBL Subordinated Bond	660,000,000	730,000,000	660,000,000	730,000,000
UCBL Subordinate Bond	1,500,000,000	1,000,000,000	1,500,000,000	1,000,000,000
SBL Subordinate Bond	740,000,000	300,000,000	740,000,000	300,000,000
Bank Asia Subordinate Bond	500,000,000	250,000,000	500,000,000	250,000,000
EBL Subordinate Bond	250,000,000	250,000,000	250,000,000	250,000,000
AB Bank Subordinate Bond	500,000,000	500,000,000	500,000,000	500,000,000
One Bank Subordinate Bond	800,000,000	900,000,000	800,000,000	900,000,000
IFIC Bank Subordinate Bond	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
SEB Bank Subordinate Bond	500,000,000	500,000,000	500,000,000	500,000,000
Exim Bank Subordinate Bond	500,000,000	-	500,000,000	-
The City Bank Subordinate Bond	750,000,000	-	750,000,000	-
Pubali Bank Subordinate Bond	1,000,000,000	-	1,000,000,000	-
Agrani Bank Subordinate Bond	4,000,000,000	-	4,000,000,000	-
First Security Islami Bank Subordinate Bond	1,000,000,000	-	1,000,000,000	-
	<b>14,950,000,000</b>	<b>6,461,920,000</b>	<b>14,950,000,000</b>	<b>6,461,920,000</b>
<b>6.02.01.01 Credit Rating Status of Bond Issuer</b>			2017	
			Long Term	Short Term
PBL Subordinated Bond			AA2	ST-2
MTBL Subordinated Bond			AA-	ST-2
DBL Subordinated Bond			A1	ST-2
TBL Subordinated Bond			AA2	ST-2
UCBL Subordinate Bond			AA2	ST-3
SBL Subordinate Bond			AA	ST-2
Bank Asia Subordinate Bond			AA2	ST-2
EBL Subordinate Bond			AA+	ST-2
AB Bank Subordinate Bond			A1	ST-2
One Bank Subordinate Bond			AA	ECRL-2
IFIC Bank Subordinate Bond			AA2	ST-2
SEB Bank Subordinate Bond			AA2	ST-2
Exim Bank Subordinate Bond			AA-	ST-2
The City Bank Subordinate Bond			AA2	ST-2
Pubali Bank Subordinate Bond			AA	ST-2
Agrani Bank Subordinate Bond			A-	BBB+
First Security Islami Bank Subordinate Bond			A+	ST-2
<b>6.02.02 Ordinary Shares</b>				
Quoted- fully paid-up ordinary shares	51(a)	13,370,247,696	12,458,793,910	11,021,047,318
Unquoted- fully paid-up ordinary shares	51(b)	244,887,654	274,887,654	274,887,654
		<b>13,615,135,350</b>	<b>12,733,681,564</b>	<b>11,265,934,972</b>
<b>6.02.03 Preference Shares</b>				
Redeemable preference share	6.02.03.01	1,000,000,000	1,348,484,850	1,000,000,000
Convertible preference share	6.02.03.02	3,000,000,000	3,348,484,850	3,000,000,000
		<b>4,000,000,000</b>	<b>4,696,969,700</b>	<b>4,000,000,000</b>
<b>6.02.03.01 Redeemable Preference Share</b>	51(c)			
Orion Infrastructure Ltd.		1,000,000,000	1,000,000,000	1,000,000,000
Raj Langka Power Company		-	348,484,850	-
		<b>1,000,000,000</b>	<b>1,348,484,850</b>	<b>1,000,000,000</b>
<b>6.02.03.02 Convertible Preference Share</b>	51(d)			
Orion Infrastructure Ltd.		3,000,000,000	3,000,000,000	3,000,000,000
Raj Langka Power Company		-	348,484,850	-
		<b>3,000,000,000</b>	<b>3,348,484,850</b>	<b>3,000,000,000</b>
<b>6.03 Categorised as Statutory and Non-statutory Investment</b>				
Statutory investment portfolio	6.03.01	146,974,366,973	211,413,502,445	146,974,366,973
Non-statutory investment portfolio	6.03.02	32,748,016,721	24,068,802,968	30,367,783,868
		<b>179,722,383,694</b>	<b>235,482,305,413</b>	<b>177,342,150,841</b>

		Ref. Note	Amount in Taka				
			Consolidated		Bank		
			2017	2016	2017	2016	
6.03.01	Statutory Investment Portfolio						
		6.01.03.01	98,083,656,517	108,883,619,616	98,083,656,517	108,883,619,616	
		6.01.03.02	36,960,342,326	95,894,768,729	36,960,342,326	95,894,768,729	
		6.06	11,930,368,130	6,635,114,100	11,930,368,130	6,635,114,100	
			<u>146,974,366,973</u>	<u>211,413,502,445</u>	<u>146,974,366,973</u>	<u>211,413,502,445</u>	
6.03.02	Non-statutory Investment Portfolio						
		50.00	138,526,296	138,599,296	138,526,296	138,599,296	
		6.02.01	14,950,000,000	6,461,920,000	14,950,000,000	6,461,920,000	
		6.02.02	13,615,135,350	12,733,681,564	11,265,934,972	10,551,869,255	
		6.02.03	4,000,000,000	4,696,969,700	4,000,000,000	4,696,969,700	
			20,638,540	17,434,966	-	-	
			10,393,935	8,188,842	-	-	
			13,322,600	12,008,600	13,322,600	12,008,600	
			<u>32,748,016,721</u>	<u>24,068,802,968</u>	<u>30,367,783,868</u>	<u>21,861,366,851</u>	
6.04	Classified Investments						
			138,526,296	138,551,296	138,526,296	138,551,296	
			48,497,157	83,497,156	48,497,157	83,497,156	
			<u>187,023,453</u>	<u>222,048,452</u>	<u>187,023,453</u>	<u>222,048,452</u>	
6.05	Required Provision for Investment						
			187,023,453	222,048,452	187,023,453	222,048,452	
			-	106,212,362	-	106,212,362	
			<u>187,023,453</u>	<u>328,260,814</u>	<u>187,023,453</u>	<u>328,260,814</u>	
		13.09	573,524,438	813,524,438	189,225,452	439,225,452	
			<u>386,500,985</u>	<u>485,263,624</u>	<u>2,201,999</u>	<u>110,964,638</u>	
* Investment in quoted shares has been valued at the fair value as on the reporting date. As per Bangladesh Bank's DOS circular No. 04 dated 24 November 2011, provisions for diminution value of shares will be made on the difference of average cost and market price. Details given in Note No.-51.							
6.06	Disclosure Regarding outstanding Reverse Repo						
			Agreement Date	Reversal Date	Amount as on 31 December 2017	Amount as on 31 December 2016	
			AB Bank Limited	27 December 2017	02 January 2018	2,472,743,793	3,248,038,900
			National Bank Limited	28 December 2017	01 January 2018	499,194,450	-
			Brac Bank Limited	27 December 2017	02 January 2018	1,398,516,000	1,998,740,000
			International Leasing	27 December 2017	03 January 2018	267,653,730	-
			International Leasing	28 December 2017	04 January 2018	270,727,725	-
			Pubali Bank Limited	-	-	-	1,388,335,200
			NRB Commercial Bank Limited	26 December 2017	02 January 2018	780,907,450	-
			NRB Commercial Bank Limited	28 December 2017	04 January 2018	108,883,500	-
			NRB Bank Limited	27 December 2017	03 January 2018	451,436,487	-
			Dhaka Bank Limited	27 December 2017	03 January 2018	3,824,615,553	-
			Premier Bank Limited	27 December 2017	03 January 2018	767,162,182	-
			Jamuna Bank Limited	28 December 2017	02 January 2018	1,088,527,260	-
						<u>11,930,368,130</u>	<u>6,635,114,100</u>
6.07	Disclosure Regarding Overall Transaction of Securities Purchased under Reverse Repo						
			2017		2016		
			with Bangladesh Bank	with other Banks and FI's	with Bangladesh Bank	with other Banks and FI's	
			-	1,021,252,763	-	299,343,300	
			-	15,753,073,414	-	16,375,300,000	
			-	4,561,269,697	-	1,695,060,689	
6.08	Maturity Grouping of Investment Receivable						
			34,389,500,000	84,099,000,453	34,389,500,000	84,099,000,453	
			18,618,951,463	6,930,166,007	18,618,951,463	6,930,166,007	
			28,691,758,321	38,969,696,858	26,311,525,468	36,762,260,741	
			40,326,668,459	49,888,769,057	40,326,668,459	49,888,769,057	
			57,695,505,451	55,594,673,038	57,695,505,451	55,594,673,038	
			<u>179,722,383,694</u>	<u>235,482,305,413</u>	<u>177,342,150,841</u>	<u>233,274,869,296</u>	
7.00	Loans and Advances						
		7.01	444,050,993,501	386,885,797,082	441,506,164,972	384,016,895,494	
		7.02	18,073,886,912	19,020,516,903	18,073,886,912	19,020,516,903	
			<u>462,124,880,413</u>	<u>405,906,313,985</u>	<u>459,580,051,884</u>	<u>403,037,412,397</u>	

		Ref. Note	Amount in Taka				
			Consolidated		Bank		
			2017	2016	2017	2016	
7.01	Loans, Cash Credits and Overdrafts						
	Loans	7.01.01	337,625,381,019	289,657,114,239	335,080,552,490	286,788,212,651	
	Cash credits	7.01.02	98,144,315,729	89,528,541,127	98,144,315,729	89,528,541,127	
	Overdrafts	7.01.03	8,281,296,753	7,700,141,716	8,281,296,753	7,700,141,716	
			<u>444,050,993,501</u>	<u>386,885,797,082</u>	<u>441,506,164,972</u>	<u>384,016,895,494</u>	
7.01.01	Loans						
	Rural credit		27,154,972,530	23,547,458,753	27,154,972,530	23,547,458,753	
	Loan small scale industries		125,857,581,291	116,400,479,062	125,857,581,291	116,400,479,062	
	Transport loans		448,787,820	491,591,483	448,787,820	491,591,483	
	General house building loan		1,211,190,235	1,018,604,882	1,211,190,235	1,018,604,882	
	Loan-general		8,043,392,641	4,812,574,183	8,043,392,641	4,812,574,183	
	Loan against import merchandise		229,601,692	478,584,616	229,601,692	478,584,616	
	Loan against trust receipts		25,143,563,388	26,604,384,471	25,143,563,388	26,604,384,471	
	Packing credit		14,761,726,807	7,203,283,989	14,761,726,807	7,203,283,989	
	Staff loan	7.01.01.01	42,509,298,058	35,227,046,073	42,509,298,058	35,227,046,073	
	Loan against DPS/SPS		112,449,487	137,382,353	112,449,487	137,382,353	
	Rural housing		370,403	411,597	370,403	411,597	
	Bridge finance		3,027,357,639	2,876,364,192	3,027,357,639	2,876,364,192	
	Credit card		28,208,292	25,459,183	28,208,292	25,459,183	
	Payment against document (PAD)	7.01.01.02	55,304,175,887	45,080,387,181	55,304,175,887	45,080,387,181	
	Loan against cash subsidy/cash assistance		1,824,553,605	1,893,589,096	1,824,553,605	1,893,589,096	
	Demand loan (Cash)		28,689,838,494	20,008,244,850	28,689,838,494	20,008,244,850	
	Special loan for service holders		728,362,652	981,502,266	728,362,652	981,502,266	
	B.M.R.E. Loan		774,747	793,161	774,747	793,161	
	Bi-cycle Loan		33,223	71,260	33,223	71,260	
	Freedom fighters loan		4,313,599	-	4,313,599	-	
	Margin loan		2,544,828,529	2,868,901,588	-	-	
			<u>337,625,381,019</u>	<u>289,657,114,239</u>	<u>335,080,552,490</u>	<u>286,788,212,651</u>	
7.01.01.01	Staff Loan						
	Staff house building loan		40,209,645,308	33,436,261,299	40,209,645,308	33,436,261,299	
	Loans against P.F.		1,713,402	1,713,118	1,713,402	1,713,118	
	Staff computer loan		270,378,544	349,180,710	270,378,544	349,180,710	
	Staff motorcycle loan		1,412,904,942	838,772,342	1,412,904,942	838,772,342	
	Executive car loan		614,655,862	601,118,604	614,655,862	601,118,604	
			<u>42,509,298,058</u>	<u>35,227,046,073</u>	<u>42,509,298,058</u>	<u>35,227,046,073</u>	
7.01.01.02	Payment against Document (PAD)						
	Payment against document (PAD)-Cash		4,328,484,291	4,285,529,493	4,328,484,291	4,285,529,493	
	Payment against document (PAD)-AID/ Grant etc.		836,207	977,938	836,207	977,938	
	Payment against document (PAD)-WES		7,189,872	7,189,872	7,189,872	7,189,872	
	Payment against document (PAD)-Inland		14,068,371,750	9,769,357,215	14,068,371,750	9,769,357,215	
	PAD/Demand loan-Back to Back		30,822,713,752	27,580,339,944	30,822,713,752	27,580,339,944	
	Payment against document (PAD)-GMT		250,162,999	129,213,853	250,162,999	129,213,853	
	Payment against document (PAD)-F.C cash		83,076,192	116,493,987	83,076,192	116,493,987	
	Payment against document (PAD) -EDF		5,743,340,824	3,191,284,879	5,743,340,824	3,191,284,879	
			<u>55,304,175,887</u>	<u>45,080,387,181</u>	<u>55,304,175,887</u>	<u>45,080,387,181</u>	
7.01.02	Cash Credits						
	Cash credit		91,186,037,960	82,395,861,823	91,186,037,960	82,395,861,823	
	Export cash credit		6,956,573,631	7,130,848,737	6,956,573,631	7,130,848,737	
	Weavers cash credit		1,704,138	1,830,567	1,704,138	1,830,567	
			<u>98,144,315,729</u>	<u>89,528,541,127</u>	<u>98,144,315,729</u>	<u>89,528,541,127</u>	
7.01.03	Overdrafts						
	Clean overdraft		47,736,746	45,676,390	47,736,746	45,676,390	
	Temporary overdraft		559,215,479	506,829,153	559,215,479	506,829,153	
	Secured overdraft		7,674,344,528	7,147,636,173	7,674,344,528	7,147,636,173	
			<u>8,281,296,753</u>	<u>7,700,141,716</u>	<u>8,281,296,753</u>	<u>7,700,141,716</u>	
7.02	Bills Purchased and Discounted						
	Receivables in Bangladesh	7.02.01	1,167,451,945	734,164,275	1,167,451,945	734,164,275	
	Receivables outside Bangladesh	7.02.02	16,906,434,967	18,286,352,628	16,906,434,967	18,286,352,628	
			<u>18,073,886,912</u>	<u>19,020,516,903</u>	<u>18,073,886,912</u>	<u>19,020,516,903</u>	
7.02.01	Receivables in Bangladesh						
	Local bills purchased (LBP)		-	19,661,605	-	19,661,605	
	Inland bills purchased (IBP)		376,136,258	382,031,540	376,136,258	382,031,540	
	T.T. purchased		50,000	50,000	50,000	50,000	
	Local documentary bill purchased (LDBP)		791,265,687	332,421,130	791,265,687	332,421,130	
			<u>1,167,451,945</u>	<u>734,164,275</u>	<u>1,167,451,945</u>	<u>734,164,275</u>	



		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2017	2016	2017	2016
7.02.02	Receivables outside Bangladesh					
	Foreign Documentary Bills Purchased (FDBP)		16,906,434,967	18,286,352,628	16,906,434,967	18,286,352,628
			<u>16,906,434,967</u>	<u>18,286,352,628</u>	<u>16,906,434,967</u>	<u>18,286,352,628</u>
7.03	Loans and Advances (in and outside Bangladesh) including Bills Purchased and Discounted					
	In Bangladesh	7.03.01	457,698,159,541	401,645,955,657	455,153,331,012	398,777,054,069
	Outside Bangladesh	7.03.02	4,426,720,872	4,260,358,328	4,426,720,872	4,260,358,328
			<u>462,124,880,413</u>	<u>405,906,313,985</u>	<u>459,580,051,884</u>	<u>403,037,412,397</u>
7.03.01	In Bangladesh					
	Loans		336,385,275,122	288,538,197,729	333,840,446,593	285,669,296,141
	Cash credits		97,788,551,204	89,178,005,396	97,788,551,204	89,178,005,396
	Overdrafts		5,869,831,356	5,331,186,729	5,869,831,356	5,331,186,729
	Bills purchased and discounted		17,654,501,859	18,598,565,803	17,654,501,859	18,598,565,803
			<u>457,698,159,541</u>	<u>401,645,955,657</u>	<u>455,153,331,012</u>	<u>398,777,054,069</u>
7.03.02	Outside Bangladesh					
	Loans		1,240,105,897	1,118,916,510	1,240,105,897	1,118,916,510
	Cash credits		355,764,525	350,535,731	355,764,525	350,535,731
	Overdrafts		2,411,465,397	2,368,954,987	2,411,465,397	2,368,954,987
	Bills purchased and discounted		419,385,053	421,951,100	419,385,053	421,951,100
			<u>4,426,720,872</u>	<u>4,260,358,328</u>	<u>4,426,720,872</u>	<u>4,260,358,328</u>
7.04	Maturity Grouping of Loans and Advances					
	Loans and advances are repayable:					
	Not more than one month		36,291,238,930	29,405,750,690	36,291,238,930	29,405,750,690
	More than 1 months but less than 3 months		112,617,158,975	105,710,394,536	112,617,158,975	105,710,394,536
	More than 3 months but not more than 1 year		137,684,637,344	107,366,443,450	135,139,808,815	104,497,541,862
	More than 1 year but not more than 5 years		89,471,650,618	77,460,205,644	89,471,650,618	77,460,205,644
	More than 5 years		86,060,194,546	85,963,519,665	86,060,194,546	85,963,519,665
			<u>462,124,880,413</u>	<u>405,906,313,985</u>	<u>459,580,051,884</u>	<u>403,037,412,397</u>
7.05	Maturity Grouping of Bills Purchased and Discounted					
	Payable within 1 month		7,299,301,895	2,970,685,324	7,299,301,895	2,970,685,324
	Over 1 month but less than 3 months		8,275,929,286	6,025,387,114	8,275,929,286	6,025,387,114
	Over 3 months but less than 6months		2,498,655,731	2,535,862,432	2,498,655,731	2,535,862,432
	More than 6 months		-	7,488,582,033	-	7,488,582,033
			<u>18,073,886,912</u>	<u>19,020,516,903</u>	<u>18,073,886,912</u>	<u>19,020,516,903</u>
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				374,465,145	255,026,375
	Advances to customer group (amounting more than 10% of bank's total capital):	7.06.01			104,542,900,000	77,723,600,000
	Other customers				312,527,853,826	290,086,766,324
	Advance to staff				42,134,832,913	34,972,019,698
					<u>459,580,051,884</u>	<u>403,037,412,397</u>
7.06.01	Details of Large Loan (loans and advances allowed to each customer exceed 10% or more of Bank's capital)					
	No. of client				11	12
	Total Funded and Non-Funded Loan				134,786,000,000	115,040,400,000
	Total Classified loan therein:					
	Sub Standard (SS)				2,085,700,000	-
	Doubtful (DF)				2,213,500,000	-
	Bad/Loss (BL)				1,718,800,000	-
					<u>6,018,000,000</u>	<u>-</u>

#### Measures taken for recovery of classified loan

Bank as a whole takes following steps to recover its classified loans and advances

- Sending letters and reminder to customer.
- Recovery cell including top management level holds discussion with the clients to recover the loans.
- Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
- Legal proceedings and quick settlement.
- Providing incentives to employees for cash recovery from classified and written-off loans.

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016

#### Large Loans Details (loan amount more than 10% of Bank's total capital)

As on 31 December 2017 bank total capital is Tk. 44,596,307,717 and 10% of this amount is Tk. 4,459,630,772.

Name of the group	Funded Loan	Non-funded Loan	Total
S Alam Group	7,914,300,000	-	7,914,300,000
Beximco Group	17,217,700,000	7,672,500,000	24,890,200,000
Annotex Group	19,726,500,000	3,024,200,000	22,750,700,000
Jacquard Knit Tex & Others	6,499,800,000	810,900,000	7,310,700,000
Ranka Group	9,359,700,000	155,500,000	9,515,200,000
B.R. Spinning Ltd.	5,401,600,000	-	5,401,600,000
Thermex Group	9,436,800,000	2,192,200,000	11,629,000,000
Jamuna Group	5,352,900,000	3,052,100,000	8,405,000,000
Bangladesh Petroleum Corporation (BPC)	-	13,090,300,000	13,090,300,000
Crescent & Others	15,453,000,000	163,800,000	15,616,800,000
Remex Footwear Ltd.	8,180,600,000	81,600,000	8,262,200,000
	<b>104,542,900,000</b>	<b>30,243,100,000</b>	<b>134,786,000,000</b>

#### 7.07 Geographical Area-wise Loans and Advances

In Bangladesh		No. of Branches				
Urban		418	424,940,546,290	372,835,572,910	422,395,717,761	369,966,671,322
Rural		490	32,757,613,251	28,810,382,747	32,757,613,251	28,810,382,747
<b>Sub total</b>		<b>908</b>	<b>457,698,159,541</b>	<b>401,645,955,657</b>	<b>455,153,331,012</b>	<b>398,777,054,069</b>
Outside Bangladesh						
Overseas		4	4,426,720,872	4,260,358,328	4,426,720,872	4,260,358,328
<b>Sub total</b>		<b>4</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>
<b>Total</b>		<b>912</b>	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>

#### 7.07.01 Loans and Advances (divisional office/Unit wise)

In Bangladesh		No. of Branches				
Local office		1	81,859,465,214	76,688,872,340	81,859,465,214	76,688,872,340
Janata Bhaban corporate		1	116,237,500,829	102,850,828,480	116,237,500,829	102,850,828,480
Dhaka north		56	34,103,766,753	29,040,458,013	34,103,766,753	29,040,458,013
Dhaka south		103	79,764,958,778	64,997,195,166	79,764,958,778	64,997,195,166
Chittagong		81	60,317,033,514	47,362,244,004	60,317,033,514	47,362,244,004
Sylhet		59	2,974,708,409	2,470,008,401	2,974,708,409	2,470,008,401
Khulna		89	21,237,822,889	19,902,487,906	21,237,822,889	19,902,487,906
Barisal		42	6,324,838,651	5,744,394,249	6,324,838,651	5,744,394,249
Rajshahi		147	16,455,789,326	14,937,057,203	16,455,789,326	14,937,057,203
Rangpur		73	9,117,895,675	8,197,983,747	9,117,895,675	8,197,983,747
Comilla		67	4,248,723,167	7,416,407,737	4,248,723,167	7,416,407,737
Mymensingh		77	8,115,210,401	7,139,371,154	8,115,210,401	7,139,371,154
Faridpur		55	6,568,726,038	5,900,226,317	6,568,726,038	5,900,226,317
Noakhali		57	4,799,533,730	3,253,155,160	4,799,533,730	3,253,155,160
Central Office		-	3,027,357,638	2,876,364,192	3,027,357,638	2,876,364,192
Janata Capital & Investment Ltd., Dhaka			2,544,828,529	2,868,901,588	-	-
<b>Sub total</b>		<b>908</b>	<b>457,698,159,541</b>	<b>401,645,955,657</b>	<b>455,153,331,012</b>	<b>398,777,054,069</b>
Outside Bangladesh						
Overseas units		4	4,426,720,872	4,260,358,328	4,426,720,872	4,260,358,328
<b>Sub total</b>		<b>4</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>
<b>Grand Total</b>		<b>912</b>	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>

#### 7.08 Details of Security/ Collateral with the Bank

Movable/immovable assets	276,873,928,689	233,632,937,501	276,873,928,689	233,632,937,501
Government guarantee	21,497,400,000	28,654,700,000	21,497,400,000	28,654,700,000
Financial securities	8,281,296,752	4,779,989,520	8,281,296,752	4,779,989,520
Pledged and other goods	53,259,563,829	41,089,090,610	53,259,563,829	41,089,090,610
Personal guarantee	41,993,363,320	40,134,576,069	41,993,363,320	40,134,576,069
Other securities	60,219,327,823	57,615,020,285	57,674,499,294	54,746,118,697
	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>7.09</b>	<b>Classification Status of Loans and Advances (As a Whole/ Combined)</b>			
Unclassified				
Standard	304,688,880,413	279,406,113,985	302,144,051,884	276,537,212,397
	<b>304,688,880,413</b>	<b>279,406,113,985</b>	<b>302,144,051,884</b>	<b>276,537,212,397</b>
Special Mention Account (SMA)	24,775,800,000	12,373,300,000	24,775,800,000	12,373,300,000
Special Mention Account for Restructure (SMA-RST)	56,664,700,000	54,767,100,000	56,664,700,000	54,767,100,000
	<b>81,440,500,000</b>	<b>67,140,400,000</b>	<b>81,440,500,000</b>	<b>67,140,400,000</b>
<b>Sub total</b>	<b>386,129,380,413</b>	<b>346,546,513,985</b>	<b>383,584,551,884</b>	<b>343,677,612,397</b>
Classified				
Sub-standard	6,422,400,000	9,816,400,000	6,422,400,000	9,816,400,000
Doubtful	6,262,300,000	9,704,400,000	6,262,300,000	9,704,400,000
Bad/loss	63,310,800,000	39,839,000,000	63,310,800,000	39,839,000,000
<b>Sub total</b>	<b>75,995,500,000</b>	<b>59,359,800,000</b>	<b>75,995,500,000</b>	<b>59,359,800,000</b>
<b>Grand Total</b>	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>
<b>7.09.01</b>	<b>Classification Status of Loans and Advances (In Bangladesh)</b>			
Unclassified				
Standard	300,607,552,193	275,425,778,569	298,062,723,664	272,556,876,981
	<b>300,607,552,193</b>	<b>275,425,778,569</b>	<b>298,062,723,664</b>	<b>272,556,876,981</b>
SMA	24,775,800,000	12,373,300,000	24,775,800,000	12,373,300,000
SMA-RST	56,664,700,000	54,767,100,000	56,664,700,000	54,767,100,000
	<b>81,440,500,000</b>	<b>67,140,400,000</b>	<b>81,440,500,000</b>	<b>67,140,400,000</b>
<b>Sub total</b>	<b>382,048,052,193</b>	<b>342,566,178,569</b>	<b>379,503,223,664</b>	<b>339,697,276,981</b>
Classified				
Sub-standard	6,403,807,957	9,805,079,581	6,403,807,957	9,805,079,581
Doubtful	6,230,551,956	9,682,475,674	6,230,551,956	9,682,475,674
Bad/loss	63,015,747,435	39,592,221,833	63,015,747,435	39,592,221,833
<b>Sub total</b>	<b>75,650,107,348</b>	<b>59,079,777,088</b>	<b>75,650,107,348</b>	<b>59,079,777,088</b>
<b>Total</b>	<b>457,698,159,541</b>	<b>401,645,955,657</b>	<b>455,153,331,012</b>	<b>398,777,054,069</b>
<b>7.09.02</b>	<b>Classification Status of Loans and Advances (Outside Bangladesh)</b>			
Unclassified				
Standard	4,081,328,220	3,980,335,416	4,081,328,220	3,980,335,416
SMA	-	-	-	-
<b>Sub total</b>	<b>4,081,328,220</b>	<b>3,980,335,416</b>	<b>4,081,328,220</b>	<b>3,980,335,416</b>
Classified				
Sub-standard	18,592,043	11,320,419	18,592,043	11,320,419
Doubtful	31,748,044	21,924,326	31,748,044	21,924,326
Bad/loss	295,052,565	246,778,167	295,052,565	246,778,167
<b>Sub total</b>	<b>345,392,652</b>	<b>280,022,912</b>	<b>345,392,652</b>	<b>280,022,912</b>
<b>Total</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>	<b>4,426,720,872</b>	<b>4,260,358,328</b>
<b>Grand total</b>	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>
<b>7.10</b>	<b>Industry-wise Segregation of Loans and Advances</b>			
<b>Agriculture</b>	<b>16,472,070,000</b>	<b>14,098,830,000</b>	<b>16,472,070,000</b>	<b>14,098,830,000</b>
<b>Industrial (Manufacturing)</b>				
RMG	99,344,269,000	97,099,499,000	99,344,269,000	97,099,499,000
Textile	67,210,137,000	56,068,600,000	67,210,137,000	56,068,600,000
Ship building & ship	5,504,400,000	5,231,300,000	5,504,400,000	5,231,300,000
Agro-based industry	15,341,865,000	11,481,032,000	15,341,865,000	11,481,032,000
Other industrial (large scale)	64,539,617,000	54,693,345,000	64,539,617,000	54,693,345,000
Other industrial (small, medium & cottage)	10,834,225,000	5,965,565,000	10,834,225,000	5,965,565,000
	<b>262,774,513,000</b>	<b>230,539,341,000</b>	<b>262,774,513,000</b>	<b>230,539,341,000</b>
<b>Industrial (service)</b>				
Construction loans	30,143,392,000	30,253,600,000	30,143,392,000	30,253,600,000
Transport & communication	3,764,944,000	3,317,272,000	3,764,944,000	3,317,272,000
Other service industries	16,140,877,000	10,662,823,000	16,140,877,000	10,662,823,000
	<b>50,049,213,000</b>	<b>44,233,695,000</b>	<b>50,049,213,000</b>	<b>44,233,695,000</b>
<b>Consumer credit</b>	<b>1,570,350,000</b>	<b>1,408,112,000</b>	<b>1,570,350,000</b>	<b>1,408,112,000</b>
<b>Trade &amp; commerce</b>	<b>84,842,278,000</b>	<b>70,379,846,000</b>	<b>84,842,278,000</b>	<b>70,379,846,000</b>
<b>Credit to NBFIs</b>	-	-	-	-
<b>Loans to capital market</b>				
Merchant banks	-	-	-	-
Other than merchant banks	-	-	-	-
Margin loan	2,544,828,529	2,868,901,588	-	-
	<b>2,544,828,529</b>	<b>2,868,901,588</b>	-	-
Staff Loan	<b>42,509,298,058</b>	<b>35,227,046,073</b>	<b>42,509,298,058</b>	<b>35,227,046,073</b>
<b>Other loans</b>	<b>1,362,329,826</b>	<b>7,150,542,324</b>	<b>1,362,329,826</b>	<b>7,150,542,324</b>
	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>
<b>7.11</b>	<b>Sector-wise Loans and Advances</b>			
Government	7.11.01	866,768,000	1,105,102,000	866,768,000
Other public	7.11.02	17,414,836,000	23,696,615,000	17,414,836,000
Private	7.11.03	443,843,276,413	381,104,596,985	441,298,447,884
		<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>
		<b>403,037,412,397</b>		

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>7.11.01 Government</b>				
Unclassified				
Standard	738,373,000	983,192,000	738,373,000	983,192,000
SMA	-	-	-	-
<b>Sub total</b>	<b>738,373,000</b>	<b>983,192,000</b>	<b>738,373,000</b>	<b>983,192,000</b>
Classified				
Sub-standard	-	-	-	-
Bad/loss	128,395,000	121,910,000	128,395,000	121,910,000
<b>Sub total</b>	<b>128,395,000</b>	<b>121,910,000</b>	<b>128,395,000</b>	<b>121,910,000</b>
<b>Total</b>	<b>866,768,000</b>	<b>1,105,102,000</b>	<b>866,768,000</b>	<b>1,105,102,000</b>
<b>7.11.02 Other Public</b>				
Unclassified				
Standard	16,063,090,000	23,610,992,000	16,063,090,000	23,610,992,000
SMA	1,259,042,000	-	1,259,042,000	-
<b>Sub total</b>	<b>17,322,132,000</b>	<b>23,610,992,000</b>	<b>17,322,132,000</b>	<b>23,610,992,000</b>
Classified				
Sub-standard	-	-	-	-
Doubtful	-	-	-	-
Bad/loss	92,704,000	85,623,000	92,704,000	85,623,000
<b>Sub total</b>	<b>92,704,000</b>	<b>85,623,000</b>	<b>92,704,000</b>	<b>85,623,000</b>
<b>Total</b>	<b>17,414,836,000</b>	<b>23,696,615,000</b>	<b>17,414,836,000</b>	<b>23,696,615,000</b>
<b>7.11.03 Private</b>				
Unclassified				
Standard	287,887,417,413	254,811,929,985	285,342,588,884	251,943,028,397
	<b>287,887,417,413</b>	<b>254,811,929,985</b>	<b>285,342,588,884</b>	<b>251,943,028,397</b>
SMA	23,516,758,000	12,373,300,000	23,516,758,000	12,373,300,000
SMA-RST	56,664,700,000	54,767,100,000	56,664,700,000	54,767,100,000
	<b>80,181,458,000</b>	<b>67,140,400,000</b>	<b>80,181,458,000</b>	<b>67,140,400,000</b>
<b>Sub total</b>	<b>368,068,875,413</b>	<b>321,952,329,985</b>	<b>365,524,046,884</b>	<b>319,083,428,397</b>
Classified				
Sub-standard	6,422,400,000	9,816,400,000	6,422,400,000	9,816,400,000
Doubtful	6,262,300,000	9,704,400,000	6,262,300,000	9,704,400,000
Bad/loss	63,089,701,000	39,631,467,000	63,089,701,000	39,631,467,000
<b>Sub total</b>	<b>75,774,401,000</b>	<b>59,152,267,000</b>	<b>75,774,401,000</b>	<b>59,152,267,000</b>
<b>Total</b>	<b>443,843,276,413</b>	<b>381,104,596,985</b>	<b>441,298,447,884</b>	<b>378,235,695,397</b>
<b>Grand total</b>	<b>462,124,880,413</b>	<b>405,906,313,985</b>	<b>459,580,051,884</b>	<b>403,037,412,397</b>
<b>7.12 Movement of Classified Loans &amp; Advances as a Whole</b>				
Opening classified loans & advances			<b>59,359,800,000</b>	<b>43,181,700,000</b>
<b>Less:</b>				
Cash recovery			4,915,700,000	6,401,500,000
Written-off			123,700,000	1,516,700,000
Interest waiver			177,800,000	34,400,000
Re-scheduling, re-structuring and partial recovery			14,333,000,000	9,240,000,000
(considering classified loan as on 31-12-2016 )				
			<b>19,550,200,000</b>	<b>17,192,600,000</b>
			<b>39,809,600,000</b>	<b>25,989,100,000</b>
Add: Newly classified loans & advances			36,185,900,000	33,370,700,000
<b>Balance of classified loans &amp; advances</b>			<b>75,995,500,000</b>	<b>59,359,800,000</b>
<b>7.13 Loans and Advances Categorized on the Basis of Following Particulars:</b>				
i) Loans considered good in respect of which 'the bank is fully secured';			359,912,189,270	317,336,595,137
ii) Loans considered good against which the bank holds no other security than the debtor's personal guarantee;			41,993,363,320	45,566,241,191
iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;			57,674,499,294	40,134,576,069
iv) Loans adversely classified; provision not maintained there against;			-	-
			<b>459,580,051,884</b>	<b>403,037,412,397</b>
v) Loans due by directors or officers of the bank or any of these either separately or jointly with any other persons;			42,509,298,058	35,227,046,073
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;			42,509,298,058	35,227,046,073

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
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:			63,310,800,000	39,839,000,000
i) (Decrease)/Increase in provision			4,316,200,000	831,900,000
ii) Amount of written off loan during the year			123,700,000	1,516,700,000
iii) Amount realized (including adj.) during the year against loan previously written-off:			1,201,100,000	1,170,300,000
Cash recovery			1,104,400,000	1,111,000,000
Adjustment			96,700,000	59,300,000
b) Amount of provision kept against loans classified as bad/loss as at the reporting date			21,147,900,000	16,831,700,000
c) Interest credited to the Interest Suspense Account			34,951,937,015	20,444,965,411
xi) Details of loans written off				
a) Cumulative amount of written-off loans at the end of the year (b+c)			<b>45,089,801,000</b>	<b>44,966,101,000</b>
b) Cumulative amount of written-off loans (opening)			44,966,101,000	43,449,401,000
c) Amount of written-off loans during the year			123,700,000	1,516,700,000
d) Amount realized (including adjustment) against loan previously written-off:			<b>13,332,100,000</b>	<b>12,131,000,000</b>
Previous years			12,131,000,000	10,960,700,000
Current year			1,201,100,000	1,170,300,000
e) Net (outstanding) amount of written-off loan at the end of the year (a-d)			31,757,701,000	32,835,101,000
f) Amount of written-off loan for which law suit has been filled			32,658,000,000	34,887,800,000

#### 7.14 Details of Provision Required and Held for Loans and Advances

##### Provision required for loans and advances

##### For unclassified loan

Standard		3,276,600,000	2,701,600,000
SMA		1,157,400,000	1,100,600,000
		<b>4,434,000,000</b>	<b>3,802,200,000</b>

##### For classified loan

Substandard		801,000,000	1,242,900,000
Doubtful		1,961,700,000	1,688,700,000
Bad/loss		21,147,900,000	16,831,700,000
		<b>23,910,600,000</b>	<b>19,763,300,000</b>
<b>Total maintainable provision as per BB instructions</b>		<b>28,344,600,000</b>	<b>23,565,500,000</b>

##### Provision maintained

For unclassified loan	13.06.01	4,493,481,993	3,902,816,612
For classified loan	13.06.02	23,910,512,280	19,914,241,915
<b>Total provision held</b>		<b>28,403,994,273</b>	<b>23,817,058,527</b>
<b>Provision excess/(shortfall)</b>		<b>59,394,273</b>	<b>251,558,527</b>

Janata Bank maintained 60%, 65% and 4,000 million of the required provision according to BB letter ref: BRPD(P-1)/661/13/2017-1002 dated 16 February

2017, BB letter ref: DBI-2(UB-2)/30/2017-1484 dated 11 April 2017 and BB letter ref: DBI-2(UB-2)/2230/2018-1051 dated 18 April 2018 respectively.

#### 7.15 Net Loans and Advances

Gross Loans		459,580,051,884	403,037,412,397
Less: Interest Suspense	13.01	(34,951,937,015)	(20,444,965,411)
Less: Provision for Loans and Advances	13.06	(28,403,994,273)	(23,817,058,527)
		<b>396,224,120,596</b>	<b>358,775,388,459</b>

#### 7.16 Suits Filed by the Bank

Types of suit	No. of suit filed		Amount	
	2017	2016	2017	2016
Artharin	3,059	3,003	61,826,000,000	34,025,900,000
Writ petition	253	232	72,267,900,000	34,458,900,000
Appeal & revision	246	241	23,873,600,000	14,875,400,000
	<b>3,558</b>	<b>3,476</b>	<b>157,967,500,000</b>	<b>83,360,200,000</b>

7.17	Ref. Note	Amount in Taka				
		Consolidated		Bank		
		2017	2016	2017	2016	
Restructured loan as per BRPD Circular No.- 04 dated 29 January 2015						
SL	Name of Borrower	Outstanding Amount as on 31 December 2017	Status before Restructure		Status after Restructure	
1.	Thermex Group	5,569,300,000	TK 329.31 Crore Standard & TK 313.34 Crore SMA		SMA	
2.	Jamuna Group	5,221,500,000	UC		SMA	
3.	Annotex Group	11,168,900,000	TK 548.57 Crore Standard & TK 576.98 Crore SMA		SMA	
4.	Beximco Group	24,117,100,000	Standard		SMA	
5.	Ratanpur Group	5,236,800,000	Standard		SMA under Writ	
6.	S A Group	1,182,300,000	BL		SMA under Writ	
7.	M R Group	4,168,800,000	Standard		SMA under Writ	
		<b>56,664,700,000</b>				
8.00 Fixed Assets including Land, Building, Furniture & Fixtures Cost Less Accumulated Depreciation Property, plant, equipment						
	Land	6,566,184,290	6,566,184,290	6,566,184,290	6,566,184,290	
	Building	1,572,471,131	1,589,509,475	1,543,660,217	1,568,094,585	
	Furniture and fixture	693,927,148	620,642,220	689,106,830	614,903,096	
	Machinery & equipment	96,414,413	85,856,724	95,220,466	84,626,000	
	Vehicle	158,601,997	126,478,978	155,622,015	122,754,000	
	Computer hardware	961,813,328	1,209,673,125	960,133,390	1,207,890,843	
		<b>10,049,412,307</b>	<b>10,198,344,812</b>	<b>10,009,927,208</b>	<b>10,164,452,814</b>	
Intangible asset						
	Computer software	327,547,408	422,374,333	298,697,537	408,803,351	
	Organizational Cost, JEC, USA	16,817,331	17,070,440	-	-	
		<b>344,364,739</b>	<b>439,444,773</b>	<b>298,697,537</b>	<b>408,803,351</b>	
		<b>10,393,777,046</b>	<b>10,637,789,585</b>	<b>10,308,624,745</b>	<b>10,573,256,165</b>	
Details in note - 52						
9.00 Other Assets						
Income generating						
	Investment in share of subsidiary companies	9.01	-	-	4,414,207,803	4,414,157,754
			-	-	<b>4,414,207,803</b>	<b>4,414,157,754</b>
Non income generating						
	Stationery, stamps and material in stock	9.02	142,200,776	132,702,076	142,200,776	132,702,076
	Interest accrued on investment		6,947,743,769	7,000,590,976	6,947,743,769	7,000,590,976
	Advance deposit		71,490,035	70,684,975	30,127,535	29,439,675
	Suspense account	9.03	3,772,305,853	2,632,601,749	3,771,839,228	2,631,879,146
	Others	9.04	46,096,862,800	44,687,394,454	45,868,674,433	44,476,827,842
			<b>57,030,603,233</b>	<b>54,523,974,230</b>	<b>56,760,585,741</b>	<b>54,271,439,715</b>
			<b>57,030,603,233</b>	<b>54,523,974,230</b>	<b>61,174,793,544</b>	<b>58,685,597,469</b>
9.01 Investment in Share of Subsidiary Companies						
In Bangladesh						
	Investment to JCIL, Dhaka (subsidiary company)	9.01.01	-	-	4,274,000,000	4,273,949,951
			-	-	<b>4,274,000,000</b>	<b>4,273,949,951</b>
Outside Bangladesh						
	Investment in JEC, Italy (subsidiary company)	9.01.02	-	-	58,617,803	58,617,803
	Investment in JEC, USA (subsidiary company)	9.01.03	-	-	81,590,000	81,590,000
			-	-	<b>140,207,803</b>	<b>140,207,803</b>
			-	-	<b>4,414,207,803</b>	<b>4,414,157,754</b>
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 Limited 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/ব্যাকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank Limited 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/ব্যাকিং নীঃ/শা-১/১২/(২)/২০০/ ৩/৩৫২ dated 24 November 2002.						

Ref. Note	Amount in Taka					
	Consolidated		Bank			
	2017	2016	2017	2016		
9.01.03	Investment in Janata Exchange Co. Inc., New York, USA (subsidiary company)					
	Janata Exchange Company, USA was incorporated on 10 April 2012 vide Bangladesh Bank letter # BRPD(M)204/7/2011-342 dated 28 December 2011 and New York State Department of Financial Services Certification no. MT 103045 with 100% ownership of Janata Bank Limited having paid-up capital is USD 1,000,000.					
9.02	Stationery, Stamps and Material in Stock					
	Stamps	13,274,147	12,413,530	13,274,147	12,413,530	
	Stationery	127,724,338	119,086,255	127,724,338	119,086,255	
	Stock of spare parts and electrical goods	1,202,291	1,202,291	1,202,291	1,202,291	
		142,200,776	132,702,076	142,200,776	132,702,076	
9.03	Suspense Account					
	Sundry debtors	693,978,620	466,039,883	693,511,995	465,317,280	
	Advance against TA/DA	5,566,116	7,544,035	5,566,116	7,544,035	
	Advance against postage	78,516	161,243	78,516	161,243	
	Advance for expense for new branch	1,547,910	906,814	1,547,910	906,814	
	Gift cheque	132,710	35,750	132,710	35,750	
	Legal charge	2,332,045	1,649,941	2,332,045	1,649,941	
	Revenue stamp	149,943	282,263	149,943	282,263	
	Prize bond/D.S.C/B.S.P etc.	2,302,099,603	1,498,175,582	2,302,099,603	1,498,175,582	
	Incentive bonus	60,512,297	140,791,268	60,512,297	140,791,268	
	Pension bill	12,794,800	9,881,158	12,794,800	9,881,158	
	Airport booth	9,901,372	8,743,690	9,901,372	8,743,690	
	Petty cash	7,515	23,215	7,515	23,215	
	Foreign Remittance	683,204,406	298,366,907	683,204,406	298,366,907	
	Advance against tax at source	-	200,000,000	-	200,000,000	
		3,772,305,853	2,632,601,749	3,771,839,228	2,631,879,146	
9.04	Others					
	Sundry assets	9.04.01	7,594,167,998	7,037,484,998	7,496,150,988	6,949,077,193
	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		432,405,480	373,012,220	432,405,480	373,012,220
	Valuation adjustment	9.04.02	-	990,003,630	-	990,003,630
	Deferred tax assets	9.04.03	8,586,616,507	8,463,552,814	8,586,616,507	8,463,552,814
	Advance income tax	9.04.04	25,257,142,567	23,261,504,339	25,126,971,210	23,139,345,532
	Inter branch adjustment	9.04.05	4,216,058,822	4,551,365,027	4,216,058,822	4,551,365,027
			46,096,862,800	44,687,394,454	45,868,674,433	44,476,827,842
9.04.01	Sundry Assets					
	Advance rent paid		209,357,340	251,032,840	207,739,855	249,418,965
	Adjusting account debit		2,526,507	615,009	2,526,507	615,009
	DD paid without advice (Local )		23,158,464	26,066,706	23,158,464	26,066,706
	DD paid without advice (Foreign )		432,640,620	148,717,387	432,640,620	148,717,387
	DD cancelled		231,298	105,456	231,298	105,456
	Transfer delivery		72,130	87,330	72,130	87,330
	Excise duty		13,975	39,240	13,975	39,240
	Gift cheque		12,752	12,702	12,752	12,702
	Protested bill		263,556,228	261,329,065	263,556,228	261,329,065
	Defective notes		36,420,615	47,552,015	36,420,615	47,552,015
	Food procurement bill		313,693,234	336,501,798	313,693,234	336,501,798
	Revenue stamp		2,435,977	1,928,552	2,435,977	1,928,552
	Exempted interest on agri-loan		7,693,511	8,422,729	7,693,511	8,422,729
	Exempted interest on waiver credit		1,373,668	1,181,989	1,373,668	1,181,989
	X.P.B. /Duty draw back		17,350,885	17,350,885	17,350,885	17,350,885
	Army pension (Defense)		2,385,244,352	2,013,447,183	2,385,244,352	2,013,447,183
	Civil pension		117,059,614	99,845,192	117,059,614	99,845,192
	Bank pension		506,583,247	426,792,445	506,583,247	426,792,445
	Clearing house		35,579,329	56,134,125	35,579,329	56,134,125
	Defense certificate/ Prize bond		278,710,505	151,811,451	278,710,505	151,811,451
	Till money		128,500	128,500	128,500	128,500
	Interest subsidy		730,701	216,961	730,701	216,961
	Legal charges		890,010	957,967	890,010	957,967
	Cash subsidy		22,455,658	14,874,820	22,455,658	14,874,820
	Special exchange		144,457,033	84,328,870	144,457,033	84,328,870
	Cash shortage		16,046	16,046	16,046	16,046
	Interest free block account		56,498	56,498	56,498	56,498
	Interest on loans & commission receivables		1,112,509,405	2,160,672,145	1,112,509,405	2,088,140,487
	Special exchange adjusting a/c		19,115,525	19,115,524	19,115,525	19,115,524
	Construction of building		435,149	36,413	435,149	36,413
	Sundry		1,659,659,222	908,107,155	1,563,259,697	893,844,883
			7,594,167,998	7,037,484,998	7,496,150,988	6,949,077,193

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016

<b>9.04.02 Valuation Adjustment</b>				
Janata Bank Limited has taken over the entire assets and liabilities of former Janata Bank through a vendors' agreement executed between the Government of the People's Republic of Bangladesh and the Janata Bank Limited on 15 November 2007 with retrospective effect from 1 July 2007. A decision arrived unanimously in a meeting of representatives from the Ministry of Finance of the Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities & Exchange Commission (BSEC) and three state-owned commercial banks that goodwill has been created. Janata Bank Limited has issued shares in the name of the Government of People's Republic of Bangladesh although there exists accumulated loss as on 30 June 2007. It was also decided that as there exists no specific heads of accounts the amount goodwill should be shown as valuation adjustment under "Other Assets" and be gradually written off within the next 10 years which was started from 2008.				
Opening balance of valuation adjustment	990,003,630	1,990,003,630	990,003,630	1,990,003,630
Less: amortization during the year	990,003,630	1,000,000,000	990,003,630	1,000,000,000
	-	990,003,630	-	990,003,630

<b>9.04.03 Deferred Tax Assets</b>				
Opening balance 01 January	8,463,552,814	7,510,090,000	8,463,552,814	7,510,090,000
Addition during the year	123,063,693	953,462,814	123,063,693	953,462,814
Balance as at 31 December	8,586,616,507	8,463,552,814	8,586,616,507	8,463,552,814

<b>9.04.04 Advance Income Tax</b>				
Advance Income Tax Deducted at Source	8,760,096,896	7,464,458,668	8,722,764,037	7,435,138,359
Income Tax paid in Advance	13,265,633,895	12,565,633,895	13,172,795,397	12,472,795,397
Income Tax Refundable	3,231,411,776	3,231,411,776	3,231,411,776	3,231,411,776
	25,257,142,567	23,261,504,339	25,126,971,210	23,139,345,532

<b>9.04.04.01 Income Tax Paid in Advance</b>				
<u>Year</u>				
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	3,306,414,117	3,306,414,117	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	1,782,744,176	1,782,744,176	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	-
	13,265,633,895	12,565,633,895	13,172,795,397	12,472,795,397

<b>9.04.04.02 Income Tax Refundable</b>				
<b>Year wise break up of refundable tax:</b>				
<u>Year</u>	<u>Assessment year</u>			
1986	1987-88	8,920,000	8,920,000	8,920,000
1987	1988-89	45,483,231	45,483,231	45,483,231
1988	1989-90	(13,541,574)	(13,541,574)	(13,541,574)
1989	1990-91	42,105,695	42,105,695	42,105,695
1990	1991-92	39,903,811	39,903,811	39,903,811
1991	1992-93	50,174,921	50,174,921	50,174,921
1992	1993-94	126,325,623	126,325,623	126,325,623
1993	1994-95	77,281,402	77,281,402	77,281,402
1994	1995-96	104,426,625	104,426,625	104,426,625
1995	1996-97	204,925,123	204,925,123	204,925,123
1996	1997-98	240,322,756	240,322,756	240,322,756
1997	1998-99	225,181,325	225,181,325	225,181,325
1998	1999-2000	278,055,805	278,055,805	278,055,805
1999	2000-2001	380,886,212	380,886,212	380,886,212
2000	2001-2002	413,111,301	413,111,301	413,111,301
2001	2002-2003	556,745,027	556,745,027	556,745,027
2002	2003-2004	284,250,246	284,250,246	284,250,246
2003	2004-2005	166,854,247	166,854,247	166,854,247
		3,231,411,776	3,231,411,776	3,231,411,776

<b>9.04.05 Inter Branch Adjustment Account</b>				
<b>Particulars</b>	<b>Debit Taka</b>	<b>Credit Taka</b>	<b>Net Balance</b>	
<b>In 2017</b>				
CIBTA (Bangladesh)	1,681,366,309,985	1,604,494,410,882	76,871,899,103	
IBFTA (Bangladesh)	1,036,705,957,055	1,098,338,566,361	(61,632,609,306)	
Online inter branch transaction (OIBT)	527,199,696,106	537,543,650,386	(10,343,954,280)	
Overseas branches	30,498,245,832	31,177,522,527	(679,276,695)	
<b>Total</b>	<b>3,275,770,208,978</b>	<b>3,271,554,150,156</b>	<b>4,216,058,822</b>	

<b>Subsequent position of the inter branch adjustment account are summarized below:</b>					
Particulars	Debit		Credit		Net Balance
	No. of unreconciled entries	Taka	No. of unreconciled entries	Taka	
<b>In 2017</b>					
1 to 6 months	5,595	4,280,628,442	138,583	36,993,954,812	(32,713,326,370)
6 to 12 months	4,522	1,522,050,679	48,948	10,731,146,441	(9,209,095,762)
More than 12 months	2,152	182,635,047	158,329	28,590,359,375	(28,407,724,328)
<b>Total</b>	<b>12,269</b>	<b>5,985,314,168</b>	<b>345,860</b>	<b>76,315,460,628</b>	<b>(70,330,146,460)</b>



Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016

**Subsequent position of the Nostro Accounts as on 31 December 2017 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	-	14,160	23,811,779	29,346,059
More than 3 months but less than 6 months	-	44,406	-	384,463
More than 6 months but less than 9 months	-	-	-	271,946
More than 9 months but less than 12 months	-	-	-	31,241
More than 12 months	-	-	1,223,347	-
<b>Total</b>	<b>-</b>	<b>58,566</b>	<b>25,035,126</b>	<b>30,033,709</b>

**9.05 Classification of Other Assets**

Unclassified	54,479,112,233	52,026,760,230	58,623,302,544	56,196,870,469
	<b>54,479,112,233</b>	<b>52,026,760,230</b>	<b>58,623,302,544</b>	<b>56,196,870,469</b>
Classified				
Doubtful	509,099,000	545,594,000	509,099,000	545,594,000
Bad/loss	2,042,392,000	1,951,620,000	2,042,392,000	1,943,133,000
	<b>2,551,491,000</b>	<b>2,497,214,000</b>	<b>2,551,491,000</b>	<b>2,488,727,000</b>
	<b>57,030,603,233</b>	<b>54,523,974,230</b>	<b>61,174,793,544</b>	<b>58,685,597,469</b>

**9.06 Classification of Inter Branch Transactions**

Unclassified	13,897,070,242	35,270,920,720	13,897,070,242	35,270,920,720
	<b>13,897,070,242</b>	<b>35,270,920,720</b>	<b>13,897,070,242</b>	<b>35,270,920,720</b>
Classified				
Doubtful	71,724,046	184,387,084	71,724,046	184,387,084
Bad/loss	110,911,001	117,332,491	110,911,001	117,332,491
	<b>182,635,047</b>	<b>301,719,575</b>	<b>182,635,047</b>	<b>301,719,575</b>
	<b>14,079,705,289</b>	<b>35,572,640,295</b>	<b>14,079,705,289</b>	<b>35,572,640,295</b>

**Details of classified other assets shown in schedule (notes-53.00)**

**9.07 Provision Required for Other Assets and Inter Branch Transactions**

**For classified other assets:**

Doubtful	245,643,000	225,793,663	235,069,966	225,793,663
Bad/Loss	2,468,456,000	1,608,328,237	2,346,296,534	1,608,328,237
<b>Required Provision</b>	<b>2,714,099,000</b>	<b>1,834,121,900</b>	<b>2,581,366,500</b>	<b>1,834,121,900</b>

**For classified Inter branch transactions**

Doubtful	35,862,023	92,193,542	35,862,023	92,193,542
Bad/Loss	110,911,001	117,332,491	110,911,001	117,332,491
<b>Required Provision</b>	<b>146,773,024</b>	<b>209,526,033</b>	<b>146,773,024</b>	<b>209,526,033</b>

<b>Total required provision</b>	<b>2,860,872,024</b>	<b>2,043,647,933</b>	<b>2,728,139,524</b>	<b>2,043,647,933</b>
<b>Total provision maintained</b>	2,919,035,108	2,069,035,108	2,919,035,108	2,069,035,108
<b>Provision excess/(shortfall)</b>	<b>58,163,084</b>	<b>25,387,175</b>	<b>190,895,584</b>	<b>25,387,175</b>

Janata Bank also maintained 65% of the required provision according to BB letter ref: DBI-2(UB-2)/30/2017-1484 dated 11 April 2017.

**9.08 Total Classified Assets**

Classified Loans and Advances	7.09	75,995,500,000	59,359,800,000	75,995,500,000	59,359,800,000
Classified Investment	6.04	187,023,453	222,048,452	187,023,453	222,048,452
Classified Other Assets	9.05	2,551,491,000	2,497,214,000	2,551,491,000	2,488,727,000
Classified Inter Branch Transactions	9.06	182,635,047	301,719,575	182,635,047	301,719,575
		<b>78,916,649,500</b>	<b>62,380,782,027</b>	<b>78,916,649,500</b>	<b>62,372,295,027</b>

**9.09 Total Classified Assets and Provision Maintained**

	Classified Amount as on 31 December 2017	Required amount of provision as on 31 December 2017	Provision Maintained as on 31 December 2017	Provision Excess/(Shortfall) as on 31 December 2017
Classified Loans and Advances	75,995,500,000	28,344,600,000	28,403,994,273	59,394,273
Classified Investment	187,023,453	187,023,453	189,225,452	2,201,999
Classified Other Assets	2,551,491,000	2,581,366,500	2,772,262,084	190,895,584
Classified Inter Branch Transactions	182,635,047	146,773,024	146,773,024	-
	<b>78,916,649,500</b>	<b>31,259,762,977</b>	<b>31,512,254,833</b>	<b>252,491,856</b>

**10.00 Non-Banking Assets**

	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**11.00 Borrowings from Other Banks, Financial Institutions and Agents**

In Bangladesh	11.01	2,432,731,712	2,443,963,062	2,432,731,712	2,443,963,062
Outside Bangladesh	11.02	3,166,292,163	4,988,087,214	3,166,292,163	4,988,087,214
		<b>5,599,023,875</b>	<b>7,432,050,276</b>	<b>5,599,023,875</b>	<b>7,432,050,276</b>

	Ref. Note	Amount in Taka				
		Consolidated		Bank		
		2017	2016	2017	2016	
11.01	Borrowing in Bangladesh					
	From Bangladesh Bank	11.01.01	2,369,821,200	2,381,052,550	2,369,821,200	2,381,052,550
	IDA Credit for EGBMP		62,910,512	62,910,512	62,910,512	62,910,512
			2,432,731,712	2,443,963,062	2,432,731,712	2,443,963,062
11.01.01	From Bangladesh Bank					
	Re-finance for Loan to Unemployed Doctors		1,600,000	1,600,000	1,600,000	1,600,000
	Refinance Fund from B.B. against Loans to Public Sector Jute Mills		1,782,675,000	1,914,725,000	1,782,675,000	1,914,725,000
	Refinance Fund from B.B. against Jute Loans		375,003,000	343,000,000	375,003,000	343,000,000
	B.B. 10 Taka Puno Orthayon Scheme		17,206,200	14,937,550	17,206,200	14,937,550
	B.B. loan for Milk Production		193,337,000	106,790,000	193,337,000	106,790,000
			2,369,821,200	2,381,052,550	2,369,821,200	2,381,052,550
11.02	Borrowing outside Bangladesh					
	(i) Credit Balances with NOSTRO Accounts					
1	Deutsche Bank F.F., Germany		-	658,193	-	658,193
2	Standard Chartered Bank, London		24,349,971	-	24,349,971	-
3	Bank of Montreel, Canada		1,945,128	-	1,945,128	-
4	Bank Intesa, SPA, Italy		13,870,947	-	13,870,947	-
5	Janata Bank, Abudhabi		76,081,468	-	76,081,468	-
6	Citi Bank, N.A., New York		1,577,622,454	4,551,509,626	1,577,622,454	4,551,509,626
7	Standard Chartered Bank N.Y.		1,466,111,849	283,576,045	1,466,111,849	283,576,045
8	DBTC Americas NY		-	3,193,892	-	3,193,892
9	Wells Fargo Bank N.A.		-	143,125,165	-	143,125,165
			3,159,981,817	4,982,062,921	3,159,981,817	4,982,062,921
	(ii) Credit Balances with VOSTRO Accounts					
1	Union Bank of India (Mumbai)		4,939,614	4,715,697	4,939,614	4,715,697
2	Rastriya Banijja Bank, Kathmandu (Nepal)		1,370,732	1,308,596	1,370,732	1,308,596
			6,310,346	6,024,293	6,310,346	6,024,293
			3,166,292,163	4,988,087,214	3,166,292,163	4,988,087,214
11.03	Currency-wise Grouping					
	Currencies	Amount in foreign currencies (2017)	Exchange Rate (Average at BDT)			
	ACUD	99,794	82.72	8,255,474	6,024,293	
	CAD	29,604	65.70	1,945,128	-	
	USD	37,713,095	82.72	3,119,815,771	4,981,404,728	
	EURO	387,507	98.63	38,220,918	658,193	
				3,166,292,163	4,988,087,214	
11.04	Security-wise Grouping					
	Secured (by Bangladesh Bank deposits)		2,369,821,200	2,381,052,550	2,369,821,200	2,381,052,550
	Unsecured		3,229,202,675	5,050,997,726	3,229,202,675	5,050,997,726
			5,599,023,875	7,432,050,276	5,599,023,875	7,432,050,276
11.05	Maturity-wise Grouping					
	Repayable on demand		-	-	-	-
	Others (based on agreed maturity dates and periods of notice)		5,599,023,875	7,432,050,276	5,599,023,875	7,432,050,276
			5,599,023,875	7,432,050,276	5,599,023,875	7,432,050,276
12.00	Deposits and Other Accounts					
	Current accounts and other accounts	12.01	74,072,541,047	65,710,431,899	74,080,282,738	65,758,993,763
	Bills payable	12.02	4,313,683,986	4,661,397,090	4,313,683,986	4,661,397,090
	Savings bank deposits	12.03	151,194,185,178	137,840,784,616	151,194,185,178	137,840,784,616
	Fixed deposits	12.04	419,947,041,901	433,606,643,900	419,852,626,840	433,557,978,571
			649,527,452,112	641,819,257,505	649,440,778,742	641,819,154,040

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>12.01 Current Accounts and Other Accounts</b>				
Current account	45,743,613,790	43,278,938,043	45,751,355,481	43,327,499,907
Overdue fixed deposits	13,306,727	41,335,332	13,306,727	41,335,332
Deposit from bank	10,434,602	87,266,799	10,434,602	87,266,799
Call deposit	1,256	698,439	1,256	698,439
Q-Cash deposit	81,986,025	76,900,898	81,986,025	76,900,898
Other account	28,223,198,647	22,225,292,388	28,223,198,647	22,225,292,388
	<b>74,072,541,047</b>	<b>65,710,431,899</b>	<b>74,080,282,738</b>	<b>65,758,993,763</b>
<b>12.01.01 Other Account</b>				
Sundry deposits*	22,548,021,910	18,333,637,921	22,548,021,910	18,333,637,921
Foreign currency deposits-WES	427,308,388	327,289,981	427,308,388	327,289,981
Foreign currency deposits-FCD	5,246,437,510	3,562,950,769	5,246,437,510	3,562,950,769
Convertible taka account	729,612	729,612	729,612	729,612
Resident foreign currency deposits	701,227	684,105	701,227	684,105
	<b>28,223,198,647</b>	<b>22,225,292,388</b>	<b>28,223,198,647</b>	<b>22,225,292,388</b>
* Recovery of written-off loan amounting Tk. 47,705,258 has been included in sundry deposit.				
<b>12.02 Bills Payable</b>				
Pay order issued	3,306,684,025	3,513,652,320	3,306,684,025	3,513,652,320
Pay slip issued	25,485,523	33,372,463	25,485,523	33,372,463
Demand draft payable	825,778,615	957,109,972	825,778,615	957,109,972
Telephonic transfer payable	10,871,501	12,010,489	10,871,501	12,010,489
Mobile transfer payable	5,038,105	1,184,263	5,038,105	1,184,263
Foreign money transfer	77,057	16,557	77,057	16,557
Home remittance scheme	28,475	26,910	28,475	26,910
Foreign remittance payable	139,262,785	143,566,216	139,262,785	143,566,216
FDD payable	457,900	457,900	457,900	457,900
	<b>4,313,683,986</b>	<b>4,661,397,090</b>	<b>4,313,683,986</b>	<b>4,661,397,090</b>
<b>12.03 Savings Bank Deposits</b>				
Savings deposit	151,127,101,279	137,694,631,428	151,127,101,279	137,694,631,428
SB-general	64,287,238	143,336,627	64,287,238	143,336,627
Gift cheque	2,796,661	2,816,561	2,796,661	2,816,561
	<b>151,194,185,178</b>	<b>137,840,784,616</b>	<b>151,194,185,178</b>	<b>137,840,784,616</b>
<b>12.04 Fixed Deposits</b>				
Fixed deposits	256,242,808,944	279,392,511,988	256,148,393,883	279,343,846,659
Special notice deposits (SND)	103,020,865,695	88,621,688,335	103,020,865,695	88,621,688,335
Deposit from banks	190,837,665	207,131,082	190,837,665	207,131,082
Convertible Taka account-STD	569,185,867	587,663,764	569,185,867	587,663,764
Various deposit scheme	59,402,221,055	63,220,437,755	59,402,221,055	63,220,437,755
Other deposit	521,122,675	1,577,210,976	521,122,675	1,577,210,976
	<b>419,947,041,901</b>	<b>433,606,643,900</b>	<b>419,852,626,840</b>	<b>433,557,978,571</b>
<b>12.04.01 Various Deposit Scheme</b>				
Deposit pension scheme (DPS)	10,838,897	15,418,333	10,838,897	15,418,333
Janata bank savings pension scheme (JBSPS)	40,041,152	41,566,344	40,041,152	41,566,344
Janata bank deposit scheme (JBDS)	12,158,239,587	10,318,043,699	12,158,239,587	10,318,043,699
Medical deposit scheme (MDS)	614,331,908	448,327,460	614,331,908	448,327,460
Education deposit scheme (EDS)	478,547,124	442,804,176	478,547,124	442,804,176
Janata bank monthly savings scheme (JBMSS)	1,717,664,707	1,343,953,628	1,717,664,707	1,343,953,628
Janata bank special deposit scheme (JBSDS)	3,679,150,228	3,109,446,892	3,679,150,228	3,109,446,892
Retirement savings scheme (RSS)	66,084,675	85,210,910	66,084,675	85,210,910
Janata Bank Limited retirement savings scheme (JBLRSS)	581,757,368	549,023,368	581,757,368	549,023,368
Janata Bank Masik Amanat Prokalpa (JBMAPro)	9,783,512,382	15,380,319,153	9,783,512,382	15,380,319,153
Janata bank double benefit scheme (JBDBS)	29,240,383,140	28,616,416,911	29,240,383,140	28,616,416,911
Janata bank monthly benefit scheme (JBMBBS)	1,001,159,081	2,868,745,564	1,001,159,081	2,868,745,564
Non-resident pension scheme (NRPS)	3,185,374	1,161,317	3,185,374	1,161,317
Janata deposit scheme (JDS)	26,539,657	-	26,539,657	-
Janata hajj deposit scheme (JHDS)	785,775	-	785,775	-
	<b>59,402,221,055</b>	<b>63,220,437,755</b>	<b>59,402,221,055</b>	<b>63,220,437,755</b>
<b>12.04.02 Other Deposit</b>				
Non resident foreign currency deposit (NRFCDD)	116,881,999	1,226,724,879	116,881,999	1,226,724,879
Micro savings deposits	714,811	751,086	714,811	751,086
JB school banking	403,525,865	349,735,011	403,525,865	349,735,011
	<b>521,122,675</b>	<b>1,577,210,976</b>	<b>521,122,675</b>	<b>1,577,210,976</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>12.05 Deposits and Other Accounts (Category wise)</b>				
Inter-bank deposits	201,272,267	294,397,881	201,272,267	294,397,881
Other deposits	649,326,179,845	641,524,859,624	649,239,506,475	641,524,756,159
	<b>649,527,452,112</b>	<b>641,819,257,505</b>	<b>649,440,778,742</b>	<b>641,819,154,040</b>
<b>12.06 Deposits &amp; Other Accounts (Geographical Location wise)</b>				
<b>In Bangladesh</b>	<b>No. of Branches</b>			
Urban	418	508,616,689,738	535,251,756,257	508,664,275,098
Rural	490	129,642,598,127	95,344,445,382	129,642,598,127
<b>Sub total</b>	<b>908</b>	<b>638,259,287,865</b>	<b>630,596,201,639</b>	<b>638,306,873,225</b>
<b>Outside Bangladesh</b>				
Overseas	4	11,268,164,247	11,223,055,866	11,133,905,517
<b>Sub total</b>	<b>4</b>	<b>11,268,164,247</b>	<b>11,223,055,866</b>	<b>11,133,905,517</b>
<b>Total</b>	<b>912</b>	<b>649,527,452,112</b>	<b>641,819,257,505</b>	<b>649,440,778,742</b>
<b>12.06.01 Deposits and other accounts (divisional office/Unit wise)</b>				
<b>In Bangladesh</b>	<b>No. of Branches</b>			
Local office	1	35,655,992,468	33,337,487,055	35,655,992,468
Janata Bhaban corporate	1	19,233,600,908	30,051,451,187	19,281,186,268
Dhaka north	56	129,207,671,998	136,888,256,133	129,207,671,998
Dhaka south	103	115,309,081,975	99,054,602,990	115,309,081,975
Chittagong	81	137,081,243,250	119,156,957,006	137,081,243,250
Sylhet	59	16,741,754,652	15,955,319,904	16,741,754,652
Khulna	89	29,852,318,244	29,315,098,328	29,852,318,244
Barisal	42	12,881,149,833	12,239,087,660	12,881,149,833
Rajshahi	147	33,424,211,641	33,300,975,050	33,424,211,641
Rangpur	73	21,589,572,850	21,704,470,505	21,589,572,850
Comilla	67	29,879,820,072	47,508,117,607	29,879,820,072
Mymensingh	77	22,216,334,370	20,756,948,066	22,216,334,370
Faridpur	55	15,027,142,116	14,363,275,406	15,027,142,116
Noakhali	57	19,675,230,581	16,479,991,835	19,675,230,581
Central Office	0	484,162,907	484,162,907	484,162,907
<b>Sub total</b>	<b>908</b>	<b>638,259,287,865</b>	<b>630,596,201,639</b>	<b>638,306,873,225</b>
<b>Outside Bangladesh</b>				
Overseas units	4	11,268,164,247	11,223,055,866	11,133,905,517
<b>Sub total</b>	<b>4</b>	<b>11,268,164,247</b>	<b>11,223,055,866</b>	<b>11,133,905,517</b>
<b>Grand Total</b>	<b>912</b>	<b>649,527,452,112</b>	<b>641,819,257,505</b>	<b>649,440,778,742</b>
<b>12.07 Sector wise Deposit including Bills Payable</b>				
Presidency, prime minister office and judiciary		24,548,325,000	25,881,736,000	24,548,325,000
Autonomous and semi-autonomous bodies		45,263,656,000	53,797,539,000	45,263,656,000
Other public sector		235,554,676,000	218,819,541,000	235,554,676,000
Bank and financial institutions(public)		1,950,888,000	1,944,069,000	1,950,888,000
Private sector		342,209,907,112	341,376,372,505	342,123,233,742
		<b>649,527,452,112</b>	<b>641,819,257,505</b>	<b>649,440,778,742</b>
<b>12.08 Maturity-wise Grouping of Deposit Repayable</b>				
On demand		56,288,930,061	52,720,507,382	56,288,930,061
Within one month		47,206,928,570	72,427,984,440	47,206,928,570
More than 1 month but less than 6 months		159,549,672,056	151,788,852,691	159,549,672,056
More than 6 month but less than 1 year		101,398,473,818	100,279,894,289	101,398,473,818
More than 1 year and less than 5 years		109,870,005,962	112,153,482,008	109,870,005,962
More than 5 years but less than 10 years		175,206,328,950	152,430,349,289	175,119,655,580
Over 10 years		7,112,695	18,187,407	7,112,695
		<b>649,527,452,112</b>	<b>641,819,257,505</b>	<b>649,440,778,742</b>
<b>13.00 Other Liabilities</b>				
Adjusting account credit		1,017,182,828	648,697,928	1,017,182,828
Death relief grant scheme		2,513,340	2,749,120	2,513,340
Interest suspense	13.01	34,954,521,984	20,634,810,025	34,951,937,015
Insurance fund	13.02	120,408,350	115,368,788	120,408,350
Provision for employee benefits	13.03	3,256,745,257	2,785,176,028	3,252,181,070
Provision for income tax	13.04	21,275,334,705	19,599,911,334	21,075,644,796
Deferred tax liability	13.05	798,960,923	1,306,166,223	798,949,640
Provision for loans and advances	13.06	28,835,492,380	24,068,275,738	28,403,994,273
Provision for off balance sheet exposures	13.07	1,210,043,137	1,052,842,154	1,210,043,137
Provision for Corporate Social Responsibility (CSR)	13.08	100,000,000	100,000,000	100,000,000
Provision for Diminution in Value of Investments	13.09	573,524,438	813,524,438	189,225,452
Provision for other assets	13.10	2,919,035,108	2,069,035,108	2,919,035,108
Sundry payables'	13.11	5,324,459,494	7,160,327,852	5,275,853,751
Provision for others	13.12	271,783,225	163,111,813	268,302,149
		<b>100,660,005,169</b>	<b>80,519,996,549</b>	<b>99,585,270,909</b>
				<b>79,463,044,651</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>13.01 Interest Suspense Account</b>				
<b>Balance as at 1 January</b>	20,634,810,025	13,024,056,130	20,444,965,411	12,834,211,516
Add/(less): Exchange fluctuation	1,016,365	129,249	1,016,365	129,249
Add: Transferred during the year	20,150,542,014	15,166,955,605	20,150,542,014	15,166,955,605
Transfer (to)/from	(187,259,645)	-	-	-
	<b>40,599,108,759</b>	<b>28,191,140,984</b>	<b>40,596,523,790</b>	<b>28,001,296,370</b>
Less: Recovered/Transferred to income account	(5,632,887,655)	(7,284,230,140)	(5,632,887,655)	(7,284,230,140)
Written off during the year	(11,699,120)	(272,100,819)	(11,699,120)	(272,100,819)
	<b>(5,644,586,775)</b>	<b>(7,556,330,959)</b>	<b>(5,644,586,775)</b>	<b>(7,556,330,959)</b>
<b>Balance on 31 December</b>	<b>34,954,521,984</b>	<b>20,634,810,025</b>	<b>34,951,937,015</b>	<b>20,444,965,411</b>
<b>i) In Bangladesh</b>				
<b>Balance as at 1 January</b>	20,612,804,816	13,003,741,335	20,422,960,202	12,813,896,721
Add: Transferred during the year	20,147,510,941	15,164,651,140	20,147,510,941	15,164,651,140
Transfer (to)/from	(187,259,645)	-	-	-
	<b>40,573,056,112</b>	<b>28,168,392,475</b>	<b>40,570,471,143</b>	<b>27,978,547,861</b>
Less: Recovered/Transferred to income account	(5,632,887,655)	(7,284,230,140)	(5,632,887,655)	(7,284,230,140)
Written off during the year	(11,411,995)	(271,357,519)	(11,411,995)	(271,357,519)
	<b>(5,644,299,650)</b>	<b>(7,555,587,659)</b>	<b>(5,644,299,650)</b>	<b>(7,555,587,659)</b>
<b>Balance on 31 December</b>	<b>34,928,756,462</b>	<b>20,612,804,816</b>	<b>34,926,171,493</b>	<b>20,422,960,202</b>
<b>ii) Outside Bangladesh</b>				
<b>Balance as at 1 January</b>	22,005,209	20,314,795	22,005,209	20,314,795
Add/(less): Exchange fluctuation	1,016,365	129,249	1,016,365	129,249
	<b>23,021,574</b>	<b>20,444,044</b>	<b>23,021,574</b>	<b>20,444,044</b>
Add: Transferred during the year	3,031,073	2,304,465	3,031,073	2,304,465
Less: Recovered/ Transferred to income account	-	-	-	-
Written off during the year	(287,125)	(743,300)	(287,125)	(743,300)
	<b>2,743,948</b>	<b>1,561,165</b>	<b>2,743,948</b>	<b>1,561,165</b>
<b>Balance on 31 December</b>	<b>25,765,522</b>	<b>22,005,209</b>	<b>25,765,522</b>	<b>22,005,209</b>
<b>Total Interest Suspense Account (i+ ii)</b>	<b>34,954,521,984</b>	<b>20,634,810,025</b>	<b>34,951,937,015</b>	<b>20,444,965,411</b>
<b>13.02 Insurance Fund</b>				
Insurance fund for building	13.02.01	5,408,350	5,368,788	5,408,350
Insurance fund for cash in volt and in-transit	13.02.02	115,000,000	110,000,000	110,000,000
		<b>120,408,350</b>	<b>115,368,788</b>	<b>120,408,350</b>
<b>13.02.01 Insurance Fund for Building</b>				
Balance at the beginning of the year		5,368,788	5,319,335	5,368,788
Addition during this year		39,562	49,453	39,562
<b>Insurance fund for building at the end of the year</b>		<b>5,408,350</b>	<b>5,368,788</b>	<b>5,408,350</b>
<b>13.02.02 Insurance Fund for Cash in Volt and in Transit</b>				
Balance at the beginning of the year		110,000,000	105,000,000	110,000,000
Addition during this year	44.00	5,000,000	5,000,000	5,000,000
<b>Insurance fund for cash in volt and in-transit at the end of the year</b>		<b>115,000,000</b>	<b>110,000,000</b>	<b>110,000,000</b>
<b>13.03 Provisions for Employee Benefit</b>				
Leave encashment	13.03.01	438,166,095	409,810,503	438,166,095
Benevolent fund	13.03.02	100,000,000	100,000,000	100,000,000
General provident fund (GPF)	13.03.03	553,224,577	168,406,581	553,224,577
Contributory provident fund (CPF)	13.03.04	40,391,974	10,618,275	37,851,730
Provision for superannuation fund (SF)	13.03.05	191,428,411	191,428,411	191,428,411
Provision for gratuity	13.03.06	243,516,709	210,724,346	241,492,766
Provision for incentive bonus	13.03.07	1,690,017,491	1,694,187,912	1,694,187,912
		<b>3,256,745,257</b>	<b>2,785,176,028</b>	<b>3,252,181,070</b>
<b>13.03.01 Movement in Leave Encashment</b>				
Balance at the beginning of the year		409,810,503	803,084,880	409,810,503
Addition during this year	42.00	481,618,836	110,000,000	481,618,836
Less: Paid during this year		(453,263,244)	(503,274,377)	(453,263,244)
<b>Provision at the end of the year</b>		<b>438,166,095</b>	<b>409,810,503</b>	<b>438,166,095</b>
Required provision for leave encashment		430,417,555	406,100,225	430,417,555
Provision excess/(shortfall)		<b>7,748,540</b>	<b>3,710,278</b>	<b>7,748,540</b>
<b>13.03.02 Movement in Benevolent Fund</b>				
Balance at the beginning of the year		100,000,000	100,000,000	100,000,000
Addition during this year	42.00	100,000,000	100,000,000	100,000,000
Less: Transfer during this year		(100,000,000)	(100,000,000)	(100,000,000)
<b>Provision at the end of the year</b>		<b>100,000,000</b>	<b>100,000,000</b>	<b>100,000,000</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>13.03.03 Movement in General Provident Fund (GPF)</b>				
Balance at the beginning of the year	168,406,581	19,534,984	168,406,581	19,534,984
Addition during this year	771,678,648	723,240,311	771,678,648	723,240,311
Less: Transfer during this year	(386,860,652)	(574,368,714)	(386,860,652)	(574,368,714)
<b>Provision at the end of the year</b>	<b>553,224,577</b>	<b>168,406,581</b>	<b>553,224,577</b>	<b>168,406,581</b>
<b>13.03.04 Movement in Contributory Provident Fund (CPF)</b>				
Balance at the beginning of the year	10,618,275	2,171,532	8,838,398	1,077,070
Addition during this year	84,138,006	64,573,855	83,377,639	63,888,440
Less: Transfer during this year	(54,364,307)	(56,127,112)	(54,364,307)	(56,127,112)
<b>Provision at the end of the year</b>	<b>40,391,974</b>	<b>10,618,275</b>	<b>37,851,730</b>	<b>8,838,398</b>
<b>13.03.05 Provision for superannuation fund (SF)</b>				
Balance at the beginning of the year	191,428,411	191,428,411	191,428,411	191,428,411
Less: Transfer to trustee fund	-	-	-	-
Provision made during the year	-	-	-	-
<b>Provision at the end of the year</b>	<b>191,428,411</b>	<b>191,428,411</b>	<b>191,428,411</b>	<b>191,428,411</b>
<b>13.03.06 Provision for gratuity</b>				
In Bangladesh	20,899,955	(14,182,308)	18,876,012	(15,516,623)
Provision made during the year	200,000,000	200,000,000	200,000,000	200,000,000
Outside Bangladesh (overseas branches)	22,616,754	24,906,654	22,616,754	23,059,524
<b>Provision at the end of the year</b>	<b>243,516,709</b>	<b>210,724,346</b>	<b>241,492,766</b>	<b>207,542,901</b>
<b>13.03.06.01 Provision Maintained &amp; Required for Superannuation Fund and Gratuity</b>				
<b>Provision maintained</b>				
Balance with trustee fund	14,280,002,169	16,877,569,639	14,280,002,169	16,877,569,639
SF Balance with JBL	191,428,411	191,428,411	191,428,411	191,428,411
Gratuity balance with JBL	243,516,709	210,724,346	241,492,766	207,542,901
<b>Total fund held at the end of the year</b>	<b>14,714,947,289</b>	<b>17,279,722,396</b>	<b>14,712,923,346</b>	<b>17,276,540,951</b>
<b>Fund required for:</b>				
Superannuation fund (SF) in Bangladesh	13,866,047,494	14,906,655,501	13,866,047,494	14,908,502,631
Gratuity- outside Bangladesh	22,616,754	24,906,654	22,616,754	23,059,524
<b>Total fund required for SF &amp; Gratuity</b>	<b>13,888,664,248</b>	<b>14,931,562,155</b>	<b>13,888,664,248</b>	<b>14,931,562,155</b>
<b>Provision Excess/(Shortfall)</b>	<b>826,283,041</b>	<b>2,348,160,241</b>	<b>824,259,098</b>	<b>2,344,978,796</b>
<b>13.03.07 Provision for Incentive Bonus</b>				
Balance at the beginning of the year	1,694,187,912	1,106,491,226	1,694,187,912	1,106,491,226
Addition during this year	1,300,000,000	1,350,000,000	1,300,000,000	1,350,000,000
Less: Paid during this year	(1,304,170,421)	(762,303,314)	(1,304,170,421)	(762,303,314)
<b>Provision at the end of the year</b>	<b>1,690,017,491</b>	<b>1,694,187,912</b>	<b>1,690,017,491</b>	<b>1,694,187,912</b>
<b>13.04 Provision for Tax</b>				
Provision for income tax	21,199,244,699	19,552,276,192	20,999,554,790	19,397,054,790
Provision for Ruler's tax (UAE)	76,090,006	47,635,142	76,090,006	47,635,142
	<b>21,275,334,705</b>	<b>19,599,911,334</b>	<b>21,075,644,796</b>	<b>19,444,689,932</b>
<b>13.04.01 Provision for Income Tax</b>				
Balance at the beginning of the year	19,552,276,192	17,535,320,524	19,397,054,790	17,397,054,790
Addition during this year	1,646,968,507	2,016,955,668	1,602,500,000	2,000,000,000
<b>Provision at the end of the year</b>	<b>21,199,244,699</b>	<b>19,552,276,192</b>	<b>20,999,554,790</b>	<b>19,397,054,790</b>
<b>Break up of provision for Income Tax (year wise)</b>				
<b>Income year</b>	<b>Assessment year</b>			
2003	2004-05	358,094,412	358,094,412	358,094,412
2004	2005-06	548,476,622	548,476,622	548,476,622
2006	2007-08	2,396,370,517	2,396,370,517	2,396,370,517
2007	2008-09	1,083,069,516	1,083,069,516	1,083,069,516
2008	2009-10	1,143,690,508	1,143,690,508	1,143,690,508
2009	2010-11	1,006,603,730	1,006,603,730	1,006,603,730
2010	2011-12	811,116,475	811,116,475	811,116,475
2011	2012-12	4,057,443,779	4,057,443,779	4,000,820,525
2012	2013-14	2,951,373,696	2,951,373,696	2,928,812,485
2013	2014-15	781,282,003	781,282,003	750,000,000
2014	2015-16	2,041,355,729	2,041,355,729	2,020,000,000
2015	2016-17	356,443,537	356,443,537	350,000,000
2016	2017-18	2,016,955,668	2,016,955,668	2,000,000,000
2017	2018-19	1,646,968,507	-	1,602,500,000
		<b>21,199,244,699</b>	<b>19,552,276,192</b>	<b>20,999,554,790</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016

Income tax assessments till 2003-04 have been finalized. Assessments for the year 2005-06, 2006-07, 2007-08, 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17 and 2017-18 are under process. Income tax provision for Tk. 1,602.50 million has been considered for the year ended 31 December 2017 on the basis of estimated assessment made by the Tax Consultant.

#### 13.04.02 Provision for Ruler's Tax (UAE)

Balance at the beginning of the year		47,635,142	62,906,815	47,635,142	62,898,999
Addition during this year	45.00	73,593,445	46,795,333	73,593,445	46,795,333
Add: Rate fluctuation		3,844,812	290,696	3,844,812	290,696
Add: Adjustment during the year (UAE)		1,462,620	-	1,462,620	-
Adjustment during this year		(50,446,013)	(62,357,702)	(50,446,013)	(62,349,886)
<b>Provision at the end of the year</b>		<b>76,090,006</b>	<b>47,635,142</b>	<b>76,090,006</b>	<b>47,635,142</b>

#### 13.05 Deferred Tax liability

Balance at the beginning of the year		1,306,166,223	1,767,891,628	1,305,576,985	1,766,687,010
Addition during the year	45.02.01 (E)	(493,918,249)	(448,097,663)	(493,340,294)	(447,482,283)
Transferred to retained earnings	21.00	(13,287,051)	(13,627,742)	(13,287,051)	(13,627,742)
<b>Balance at the end of the year</b>		<b>798,960,923</b>	<b>1,306,166,223</b>	<b>798,949,640</b>	<b>1,305,576,985</b>

#### 13.06 Provision for Loans and Advances

General provision (for unclassified)	13.06.01	4,924,980,100	4,154,033,823	4,493,481,993	3,902,816,612
Specific provision (for classified)	13.06.02	23,910,512,280	19,914,241,915	23,910,512,280	19,914,241,915
<b>Total provision held</b>		<b>28,835,492,380</b>	<b>24,068,275,738</b>	<b>28,403,994,273</b>	<b>23,817,058,527</b>
Required provision for loans and advances		28,344,600,000	23,565,500,000	28,344,600,000	23,565,500,000
Provision excess/(shortfall)		<b>490,892,380</b>	<b>502,775,738</b>	<b>59,394,273</b>	<b>251,558,527</b>

#### 13.06.01 General Provision (for unclassified loans and advances)

##### In Bangladesh

Balance at the beginning of the year		4,082,958,210	2,957,958,210	3,831,740,999	2,706,740,999
Addition during the year	39.00	643,100,000	1,125,000,000	583,100,000	1,125,000,000
Interest waiver		(66,978,749)	-	-	-
Transfer (to)/from	13.01	187,259,645	-	-	-
<b>Provision at the end of the year</b>		<b>4,846,339,106</b>	<b>4,082,958,210</b>	<b>4,414,840,999</b>	<b>3,831,740,999</b>

##### Outside Bangladesh

Balance at the beginning of the year		71,075,613	67,728,159	71,075,613	67,728,159
Add: Rate fluctuation		3,362,618	423,926	3,362,618	423,926
Adjustment during the year (UAE)		631,388	(981,500)	631,388	(981,500)
Provision made during the year	39.00	3,571,375	3,905,028	3,571,375	3,905,028
<b>Provision at the end of the year</b>		<b>78,640,994</b>	<b>71,075,613</b>	<b>78,640,994</b>	<b>71,075,613</b>
<b>Total provision held for unclassified loans and advances</b>		<b>4,924,980,100</b>	<b>4,154,033,823</b>	<b>4,493,481,993</b>	<b>3,902,816,612</b>

#### 13.06.02 Specific Provision (for classified loans and advances)

<b>Balance at the beginning of the year</b>		19,914,241,915	17,670,800,000	19,914,241,915	17,670,800,000
Add/(less): Exchange fluctuation		12,270,842	1,380,295	12,270,842	1,380,295
		<b>19,926,512,757</b>	<b>17,672,180,295</b>	<b>19,926,512,757</b>	<b>17,672,180,295</b>
Less: Fully provided debts written off including interest waiver		(337,914,971)	(1,215,730,628)	(337,914,971)	(1,215,730,628)
		<b>19,588,597,786</b>	<b>16,456,449,667</b>	<b>19,588,597,786</b>	<b>16,456,449,667</b>
Add: i. Recoveries of amounts previously written off		849,059,920	890,303,889	849,059,920	890,303,889
ii. Specific provision made during the year	39.00	3,472,854,574	2,567,488,359	3,472,854,574	2,567,488,359
iii. Net charge to profit & loss account during the year		-	-	-	-
		<b>4,321,914,494</b>	<b>3,457,792,248</b>	<b>4,321,914,494</b>	<b>3,457,792,248</b>
<b>Provision at the end of the year</b>		<b>23,910,512,280</b>	<b>19,914,241,915</b>	<b>23,910,512,280</b>	<b>19,914,241,915</b>

##### i) In Bangladesh

<b>Balance at the beginning of the year</b>		19,675,641,149	17,487,191,275	19,675,641,149	17,487,191,275
Less: i. Fully provided debts written off including interest waiver		(320,897,523)	(1,201,854,015)	(320,897,523)	(1,201,854,015)
		<b>19,354,743,626</b>	<b>16,285,337,260</b>	<b>19,354,743,626</b>	<b>16,285,337,260</b>
Add: i. Recoveries of amounts previously written off		849,059,920	890,303,889	849,059,920	890,303,889
ii. Specific provision for the year :		3,416,900,000	2,500,000,000	3,416,900,000	2,500,000,000
		<b>4,265,959,920</b>	<b>3,390,303,889</b>	<b>4,265,959,920</b>	<b>3,390,303,889</b>
<b>Provision held in Bangladesh at the end of the year</b>		<b>23,620,703,546</b>	<b>19,675,641,149</b>	<b>23,620,703,546</b>	<b>19,675,641,149</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>ii) Outside Bangladesh</b>				
<b>Balance at the beginning of the year</b>	238,600,766	183,608,725	238,600,766	183,608,725
Add: Exchange fluctuation	12,270,842	1,380,295	12,270,842	1,380,295
	<b>250,871,608</b>	<b>184,989,020</b>	<b>250,871,608</b>	<b>184,989,020</b>
Less: Fully provided debts written off	(17,017,448)	(13,876,613)	(17,017,448)	(13,876,613)
	<b>233,854,160</b>	<b>171,112,407</b>	<b>233,854,160</b>	<b>171,112,407</b>
Add: Recoveries of amounts previously written off	-	-	-	-
Specific provision for the year for Bad/Loss	55,954,574	67,488,359	55,954,574	67,488,359
	<b>55,954,574</b>	<b>67,488,359</b>	<b>55,954,574</b>	<b>67,488,359</b>
<b>Provision held outside Bangladesh at the end of the year</b>	<b>289,808,734</b>	<b>238,600,766</b>	<b>289,808,734</b>	<b>238,600,766</b>
<b>Total provision maintained for classified loans and advances (i+ii)</b>	<b>23,910,512,280</b>	<b>19,914,241,915</b>	<b>23,910,512,280</b>	<b>19,914,241,915</b>
<b>13.07 Provision for Off-balance Sheet Exposures</b>				
Balance at the beginning of the year	1,052,842,154	1,216,443,137	1,052,842,154	1,216,443,137
Add: provision made during the year	293,600,000	(163,600,983)	293,600,000	(163,600,983)
Less: provision released during the year	(136,399,017)	-	(136,399,017)	-
	<b>1,210,043,137</b>	<b>1,052,842,154</b>	<b>1,210,043,137</b>	<b>1,052,842,154</b>
Required provision	-	1,051,745,536	1,208,819,172	1,051,745,536
<b>Provision excess/(shortfall)</b>	<b>1,210,043,137</b>	<b>1,096,618</b>	<b>1,223,965</b>	<b>1,096,618</b>
<b>13.08 Provision for Corporate Social Responsibility (CSR)</b>				
Balance at the beginning of the year	100,000,000	79,782,487	100,000,000	79,782,487
Provision made during the year	7,956,546	23,697,258	7,956,546	23,697,258
Less: Paid during this year	(7,956,546)	(3,479,745)	(7,956,546)	(3,479,745)
<b>Provision at the end of the year</b>	<b>100,000,000</b>	<b>100,000,000</b>	<b>100,000,000</b>	<b>100,000,000</b>
<b>13.09 Provision for Diminution in Value of Investments</b>				
Balance at the beginning of the year	813,524,438	813,524,438	439,225,452	439,225,452
Provision made during the year	(240,000,000)	-	(250,000,000)	-
<b>Provision at the end of the year</b>	<b>573,524,438</b>	<b>813,524,438</b>	<b>189,225,452</b>	<b>439,225,452</b>
Less: Required provision for investment	(187,023,453)	(328,260,814)	(187,023,453)	(328,260,814)
<b>Provision excess/(shortfall)</b>	<b>386,500,985</b>	<b>485,263,624</b>	<b>2,201,999</b>	<b>110,964,638</b>
<b>13.10 Provision Maintained for Other Assets</b>				
Balance at the beginning of the year	2,069,035,108	1,027,763,668	2,069,035,108	1,027,763,668
Add: Provision for classified other assets during the year	850,000,000	1,041,302,742	850,000,000	1,041,302,742
Less: Write off from provision	-	(31,302)	-	(31,302)
<b>Provision at the end of the year</b>	<b>2,919,035,108</b>	<b>2,069,035,108</b>	<b>2,919,035,108</b>	<b>2,069,035,108</b>
Less: Required provision for other assets	(2,860,872,024)	(2,043,647,933)	(2,646,962,000)	(2,043,647,933)
<b>Provision Excess/(Shortfall)</b>	<b>58,163,084</b>	<b>25,387,175</b>	<b>272,073,108</b>	<b>25,387,175</b>
<b>13.11 Sundry Payables'</b>				
Sundry creditor	89,258,651	62,155,190	83,335,308	54,887,730
Interest payable for interest bearing liabilities	4,243,894,915	5,803,412,684	4,243,894,915	5,803,412,684
Bills payable for accrued expenses	957,186,787	1,188,934,110	917,722,823	1,185,480,845
Agrani Bank Payable	302,693	302,693	302,693	302,693
Payable to investors	38,537	159,624	-	-
Dividend payable	1,519,167	1,229,235	-	-
Others	1,468,736	28,203,712	-	-
VAT payable (JCIL)	116,143	64,314	-	-
Tax payable	68,475	8,284,043	-	8,226,194
Rural housing credit programme	255,060	630,260	255,060	630,260
Bulgarian foreign trade Bank	1,340,171	1,340,171	1,340,171	1,340,171
Loan from ICB	-	40,376,288	-	-
Security deposit	7,378	7,378	-	-
Interest payable to IDA credit	29,002,781	25,228,150	29,002,781	25,228,150
	<b>5,324,459,494</b>	<b>7,160,327,852</b>	<b>5,275,853,751</b>	<b>7,079,508,727</b>
<b>13.12 Provision for Others</b>				
Provision for Nostro Account	107,808,114	107,808,114	107,808,114	107,808,114
Provision for call loan, & misappropriations	3,525,458	3,369,815	3,525,458	3,369,815
Provision for credit card risk coverage	1,322,587	1,052,723	1,322,587	1,052,723
Provision for interest rebate to Good Borrower*	20,000,000	20,000,000	20,000,000	20,000,000
Provision for loss coverage, JEC, Italy	110,509,450	-	110,509,450	-
Risk coverage fund (Computer)	17,352,275	16,137,955	17,352,275	16,137,955
Others	11,265,341	14,743,206	7,784,265	14,743,206
	<b>271,783,225</b>	<b>163,111,813</b>	<b>268,302,149</b>	<b>163,111,813</b>

\* No provision has been required for rebate on interest to good borrower based on our review as per BRPD Circular Letter No.-03 dated 16 February 2016, BRPD circular letter No.-16 dated 30 December 2015 and BRPD circular No.-06 dated 19 March 2015. However, we are maintaining 20.00 million as provision for interest rebate to good borrower to settle any further issue in this regard.



Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>13.12.01 Provision for Nostro Account</b>				
Balance at the beginning of the year	107,808,114	107,808,114	107,808,114	107,808,114
Add: Provision during the year	-	-	-	-
<b>Provision at the end of the year</b>	<b>107,808,114</b>	<b>107,808,114</b>	<b>107,808,114</b>	<b>107,808,114</b>
Less: Required provision	101,201,410	98,046,325	101,201,410	98,046,325
<b>Provision Excess/(Shortfall)</b>	<b>6,606,704</b>	<b>9,761,789</b>	<b>6,606,704</b>	<b>9,761,789</b>

**Summarized statement of unreconciled entries of Nostro Accounts as at 31 December 2017 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	90,346	1,536,217	116,834,510	123,195,774
More than 3 months but less than 6 months	-	131,582	-	1,277,133
More than 6 months but less than 9 months	-	9,705	-	369,713
More than 9 months but less than 12 months	-	-	-	32,759
More than 12 months	-	-	1,223,347	-
<b>Total</b>	<b>90,346</b>	<b>1,677,504</b>	<b>118,057,857</b>	<b>124,875,379</b>

**13.12.02 Provision for Risk Coverage Fund (computer)**

Balance at the beginning of the year		16,137,955	10,810,030	16,137,955	10,810,030
Add: Provision during the year	44.00	1,214,320	5,327,925	1,214,320	5,327,925
<b>Provision at the end of the year</b>		<b>17,352,275</b>	<b>16,137,955</b>	<b>17,352,275</b>	<b>16,137,955</b>

**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			19,140,000,000	19,140,000,000
New capital injected by Government			-	-
			<b>19,140,000,000</b>	<b>19,140,000,000</b>

The paid-up capital of the Bank is Tk. 19,140,000,000 divided into 191,400,000 ordinary shares of Tk. 100/- each. 191,400,000 share certificates have been issued in the name of the Government including Chairman and 8 Directors of the Bank. Details of share capital are as under:

**14.03 Name of Shareholders**

Name of shareholders	As at 31 December 2017	
	No. of Shares	Taka
1. Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance	191,399,991	19,139,999,100
2. Mrs. Luna Shamsuddoha	1	100
3. Mr. Manik Chandra Dey	1	100
4. Khondker Sabera Islam	1	100
5. Mr. Md. Mofazzal Husain	1	100
6. Mr. Masih Malik Chowdhury, FCS FCA	1	100
7. Mr. A. K. Fazlul Ahad	1	100
8. Mrs. Selima Ahmad	1	100
9. Mr. Mohammad Abul Kashem	1	100
10. Mr. Md. Abdul Haque	1	100
	<b>191,400,000</b>	<b>19,140,000,000</b>

**14.04 Break-up of Shares of Paid-up Capital**

Particulars	As at 31 December 2017	
	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
	<b>191,400,000</b>	<b>19,140,000,000</b>

**14.05 Classification of Share Holdings**

100% share owned by 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 in 2013) and BRPD circular No. 35 dated 29 December 2010 and BRPD circular No. 18 dated 21 December 2014.

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2017	2016	2017	2016
Tier-I capital	14.06.01	37,239,645,798	35,700,792,889	37,243,488,680	35,760,220,884
Tier-II capital	14.06.02	7,784,625,250	7,681,278,995	7,352,819,037	7,429,599,625
<b>Regulatory capital</b>		<b>45,024,271,048</b>	<b>43,382,071,884</b>	<b>44,596,307,717</b>	<b>43,189,820,509</b>
Required capital (10% of total risk weighted asset)	14.06.03	44,732,167,500	40,825,878,500	44,341,902,500	40,408,892,000
Capital surplus/(shortfall)		<b>292,103,548</b>	<b>2,556,193,384</b>	<b>254,405,217</b>	<b>2,780,928,509</b>
<b>Capital to Risk Weighted Asset Ratio (CRAR)</b>					
CET-I to RWA		8.33%	8.75%	8.40%	8.85%
AT-I to RWA		-	-	-	-
Tier-I capital to RWA		8.33%	8.75%	8.40%	8.85%
Tier-II capital to RWA		1.74%	1.88%	1.66%	1.84%
		<b>10.07%</b>	<b>10.63%</b>	<b>10.06%</b>	<b>10.69%</b>
<b>14.06.01 Tier-I Capital</b>					
Common Equity Tier-I (CET-I)	14.06.01.01	37,239,645,798	35,700,792,889	37,243,488,680	35,760,220,884
Additional Tier-I (AT-I)	14.06.01.02	-	-	-	-
		<b>37,239,645,798</b>	<b>35,700,792,889</b>	<b>37,243,488,680</b>	<b>35,760,220,884</b>
<b>14.06.01.01 Common Equity Tier-I (CET-I)</b>					
Paid-up capital		19,140,000,000	19,140,000,000	19,140,000,000	19,140,000,000
Statutory reserve		11,317,079,307	10,536,265,164	11,317,079,307	10,536,265,164
Legal reserve		198,613,980	162,185,364	198,613,980	162,185,364
Retained surplus		9,159,937,463	8,401,408,205	9,163,780,345	8,460,836,200
		<b>39,815,630,750</b>	<b>38,239,858,733</b>	<b>39,819,473,632</b>	<b>38,299,286,728</b>
Less: 30% of Deferred tax asset	9.04.03	(2,575,984,952)	(2,539,065,844)	(2,575,984,952)	(2,539,065,844)
		<b>37,239,645,798</b>	<b>35,700,792,889</b>	<b>37,243,488,680</b>	<b>35,760,220,884</b>
<b>14.06.01.02 Additional Tier-I (AT-I)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>14.06.02 Tier-II capital</b>					
General provision on unclassified loans including OBS		6,135,023,237	5,206,875,977	5,703,525,130	4,955,658,766
Asset revaluation reserve		1,275,405,494	1,913,108,240	1,275,097,388	1,912,646,081
Revaluation reserve for securities (HFT & HTM)		242,420,739	363,631,109	242,420,739	363,631,109
Revaluation reserve for equity instrument		131,775,780	197,663,669	131,775,780	197,663,669
Others (if any item approved by Bangladesh Bank)		-	-	-	-
		<b>7,784,625,250</b>	<b>7,681,278,995</b>	<b>7,352,819,037</b>	<b>7,429,599,625</b>
<b>Tier- II capital should be equal or less than Tier- I capital</b>		<b>7,784,625,250</b>	<b>7,681,278,995</b>	<b>7,352,819,037</b>	<b>7,429,599,625</b>
<b>14.06.03 Required Capital</b>					
Total assets (including Off-balance sheet amount)		928,027,889,510	884,776,090,154	926,870,324,762	883,778,462,786
Risk weighted assets	14.06.03.01	447,321,675,000	408,258,785,000	443,419,025,000	404,088,920,000
Required capital (10% of risk weighted assets)		<b>44,732,167,500</b>	<b>40,825,878,500</b>	<b>44,341,902,500</b>	<b>40,408,892,000</b>
<b>14.06.03.01 Break up of Risk Weighted Assets</b>					
<b>Credit risk:</b>					
On-balance sheet		362,072,390,000	329,418,670,000	363,068,290,000	329,871,605,000
Off-balance sheet		18,101,535,000	17,172,115,000	18,101,535,000	17,172,115,000
		<b>380,173,925,000</b>	<b>346,590,785,000</b>	<b>381,169,825,000</b>	<b>347,043,720,000</b>
<b>Market risk</b>		26,317,500,000	25,711,900,000	21,557,100,000	21,297,100,000
<b>Operational risk</b>		40,830,250,000	35,956,100,000	40,692,100,000	35,748,100,000
		<b>447,321,675,000</b>	<b>408,258,785,000</b>	<b>443,419,025,000</b>	<b>404,088,920,000</b>
<b>15.00 Statutory Reserve</b>					
Opening balance		10,536,265,164	9,969,809,474	10,536,265,164	9,969,809,474
Adjustment for exchange fluctuation held in UAE branches		1,635,532	209,433	1,635,532	209,433
Add: Transferred from current year profit	21.00	779,178,611	566,246,257	779,178,611	566,246,257
Closing balance		<b>11,317,079,307</b>	<b>10,536,265,164</b>	<b>11,317,079,307</b>	<b>10,536,265,164</b>
<b>16.00 Legal Reserve (Overseas)</b>					
Opening balance		162,185,364	142,721,198	162,185,364	142,721,198
Adjustment for exchange fluctuation		8,123,497	948,564	8,123,497	948,564
Less: Adjustment during the year (UAE)		(385,238)	-	(385,238)	-
Add: Transferred during the year	21.00	28,690,357	18,515,602	28,690,357	18,515,602
Closing balance		<b>198,613,980</b>	<b>162,185,364</b>	<b>198,613,980</b>	<b>162,185,364</b>
<b>17.00 Assets Revaluation Reserve</b>					
Opening revaluation gain		6,084,158,183	6,102,595,716	6,084,158,183	6,102,595,716
Less: Transferred to retained earnings	21.00	(17,976,599)	(18,437,533)	(17,976,599)	(18,437,533)
Closing balance		<b>6,066,181,584</b>	<b>6,084,158,183</b>	<b>6,066,181,584</b>	<b>6,084,158,183</b>

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2017	2016	2017	2016
<b>18.00 Foreign Currency Translation Reserve</b>					
Opening balance		233,482,825	233,482,825	233,482,825	233,482,825
Add/(less): Addition during the year		-	-	-	-
Closing balance		<b>233,482,825</b>	<b>233,482,825</b>	<b>233,482,825</b>	<b>233,482,825</b>
<b>19.00 Revaluation Reserve for Held to Maturity (HTM)</b>					
Opening balance		218,399,437	264,819,499	218,399,437	264,819,499
Revaluation gain/(loss)		(197,864,736)	(80,730,543)	(197,864,736)	(80,730,543)
Add/(less): adjustment to deferred tax liability		84,092,513	34,310,481	84,092,513	34,310,481
Closing balance		<b>104,627,214</b>	<b>218,399,437</b>	<b>104,627,214</b>	<b>218,399,437</b>
<b>20.00 Revaluation Reserve for Held for Trading (HFT)</b>					
Opening balance		2,003,451,051	2,511,264,873	2,003,451,051	2,511,264,873
Revaluation gain/(loss)		(1,392,061,773)	(1,702,088,262)	(1,392,061,773)	(1,702,088,262)
Unrealized during the year		314,159,761	818,933,789	314,159,761	818,933,789
Add/(less): Adjustment to deferred tax liability		458,108,355	375,340,651	458,108,355	375,340,651
Closing balance		<b>1,383,657,394</b>	<b>2,003,451,051</b>	<b>1,383,657,394</b>	<b>2,003,451,051</b>
<b>21.00 Retained Earnings</b>					
Opening balance		8,401,408,205	8,141,512,341	8,460,836,200	8,229,173,205
Add: Previous year adjustment		10,892,176	26,341,141	-	-
<b>Opening balance (Restated)</b>		<b>8,412,300,381</b>	<b>8,167,853,482</b>	<b>8,460,836,200</b>	<b>8,229,173,205</b>
Add: Increase of overseas retained surplus for rate fluctuation		110,147,027	6,958,939	110,680,873	7,817,354
Less: Adjustment during the year (UAE)		(3,467,101)	-	(3,467,101)	-
Profit after tax during the year		2,731,725,865	2,608,226,157	2,686,499,082	2,605,476,014
		<b>11,250,706,172</b>	<b>10,783,038,578</b>	<b>11,254,549,054</b>	<b>10,842,466,573</b>
Unrealized gain for HFT (gain for Revaluation reserve)		(314,159,761)	(818,933,789)	(314,159,761)	(818,933,789)
Dividend paid		(10,000,000)	(10,000,000)	(10,000,000)	(10,000,000)
Valuation adjustment	9.04.02	(990,003,630)	(1,000,000,000)	(990,003,630)	(1,000,000,000)
Transfer to statutory reserve	15.00	(779,178,611)	(566,246,257)	(779,178,611)	(566,246,257)
Transfer to legal reserve	16.00	(28,690,357)	(18,515,602)	(28,690,357)	(18,515,602)
Transferred from asset revaluation reserve	17.00	17,976,599	18,437,533	17,976,599	18,437,533
Transferred from deferred tax	13.05	13,287,051	13,627,742	13,287,051	13,627,742
Closing balance		<b>9,159,937,463</b>	<b>8,401,408,205</b>	<b>9,163,780,345</b>	<b>8,460,836,200</b>
<b>22.00 Contingent Liabilities</b>					
Letter of guarantee	22.01	14,539,249,362	15,683,533,100	14,539,249,362	15,683,533,100
Irrevocable letter of credit		99,970,797,789	84,915,709,484	99,970,797,789	84,915,709,484
Bills for collection	22.02	6,371,870,054	4,575,310,972	6,371,870,054	4,575,310,972
		<b>120,881,917,205</b>	<b>105,174,553,556</b>	<b>120,881,917,205</b>	<b>105,174,553,556</b>
<b>22.01 Letter of Guarantee</b>					
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		682,370,578	3,739,990,556	682,370,578	3,739,990,556
Bank & other financial institutions		3,211,805,200	4,801,600,830	3,211,805,200	4,801,600,830
Others		10,645,073,584	7,141,941,714	10,645,073,584	7,141,941,714
		<b>14,539,249,362</b>	<b>15,683,533,100</b>	<b>14,539,249,362</b>	<b>15,683,533,100</b>
<b>22.02 Bills for Collection</b>					
Payable in Bangladesh	22.02.01	601,764,780	269,730,239	601,764,780	269,730,239
Payable outside Bangladesh	22.02.02	5,770,105,274	4,305,580,733	5,770,105,274	4,305,580,733
		<b>6,371,870,054</b>	<b>4,575,310,972</b>	<b>6,371,870,054</b>	<b>4,575,310,972</b>
<b>22.02.01 Payable in Bangladesh (divisional office-wise)</b>					
Dhaka south		188,598,195	75,336,367	188,598,195	77,529,366
Dhaka north		254,361,262	70,209,394	254,361,262	70,209,394
Mymensingh		1,356,238	5,793,476	1,356,238	5,793,476
Chittagong		7,445,982	30,792,359	7,445,982	30,792,359
Comilla		11,597,171	9,789,536	11,597,171	7,596,537
Khulna		33,500,497	10,405,536	33,500,497	10,405,536
Rajshahi		62,367,999	39,568,917	62,367,999	39,568,917
Rangpur		15,881,343	6,942,091	15,881,343	6,942,091
Sylhet		57,017	2,127,720	57,017	2,127,720
Faridpur		3,211,210	2,760,541	3,211,210	2,760,541
Noakhali		18,984,664	15,709,422	18,984,664	15,709,422
Barisal		4,403,202	294,880	4,403,202	294,880
		<b>601,764,780</b>	<b>269,730,239</b>	<b>601,764,780</b>	<b>269,730,239</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>22.02.02 Payable outside Bangladesh (divisional office-wise)</b>				
Dhaka south	4,058,244,446	2,412,196,787	4,058,244,446	2,412,196,787
Dhaka north	635,900,327	1,064,321,770	635,900,327	1,064,321,770
Mymensingh	-	-	-	-
Chittagong	485,828,401	417,016,001	485,828,401	417,016,001
Comilla	-	9,789,536	-	9,789,536
Khulna	383,759,400	48,789,200	383,759,400	48,789,200
Rajshahi	64,681,613	64,703,985	64,681,613	64,703,985
Rangpur	1,189,000	11,759,244	1,189,000	11,759,244
Sylhet	836,487	836,487	836,487	836,487
Faridpur	6,216,000	11,019,000	6,216,000	11,019,000
Noakhali	-	-	-	-
Barisal	8,726,000	241,581,100	8,726,000	241,581,100
	<b>5,645,381,674</b>	<b>4,282,013,110</b>	<b>5,645,381,674</b>	<b>4,282,013,110</b>
Overseas branches	124,723,600	23,567,623	124,723,600	23,567,623
	<b>5,770,105,274</b>	<b>4,305,580,733</b>	<b>5,770,105,274</b>	<b>4,305,580,733</b>

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2017	2016	2017	2016
<b>23.00 Income Statement</b>						
<b>A. Income:</b>						
			42,603,277,281	46,036,382,242	42,547,921,361	46,046,265,038
			598,646,318	439,725,251	539,435,510	376,504,650
			23,660,490	485,261,782	23,660,490	485,261,782
			961,758,231	875,408,682	920,124,101	843,541,561
			3,991,260,828	3,361,045,901	3,990,705,023	3,360,484,124
			2,579,995,529	1,450,480,975	2,449,416,397	1,406,747,068
			-	-	-	-
			1,998,974,808	1,830,674,941	2,000,706,200	1,828,263,232
			-	-	-	-
			<b>52,757,573,485</b>	<b>54,478,979,774</b>	<b>52,471,969,082</b>	<b>54,347,067,455</b>
<b>B. Expenses</b>						
			27,095,656,917	31,343,421,008	27,093,672,662	31,331,304,819
			11,818,609,656	10,959,879,663	11,729,492,412	10,885,321,735
			1,465,492,080	1,362,209,277	1,436,070,814	1,341,637,639
			849,219,582	756,093,991	843,255,279	750,517,858
			<b>41,228,978,235</b>	<b>44,421,603,939</b>	<b>41,102,491,167</b>	<b>44,308,782,051</b>
<b>24.00 Interest Income</b>						
		24.01	30,016,137,996	31,265,560,677	29,960,782,076	31,275,443,473
			1,184,829,820	622,461,041	1,184,829,820	622,461,041
			<b>31,200,967,816</b>	<b>31,888,021,718</b>	<b>31,145,611,896</b>	<b>31,897,904,514</b>
<b>24.01 Interest on Loans and Advances</b>						
			11,286,268,880	12,493,693,370	11,230,912,960	12,503,576,166
			24,541,863	39,658,931	24,541,863	39,658,931
			2,050,747,621	2,712,497,027	2,050,747,621	2,712,497,027
			803,044,380	698,120,091	803,044,380	698,120,091
			781,133,432	965,449,617	781,133,432	965,449,617
			7,926,582,028	8,582,798,997	7,926,582,028	8,582,798,997
			262,444,954	220,744,180	262,444,954	220,744,180
			3,677,182,463	3,435,192,327	3,677,182,463	3,435,192,327
			1,162,760,120	1,109,836,909	1,162,760,120	1,109,836,909
			904,714	375,107	904,714	375,107
			5,141,945	5,361,394	5,141,945	5,361,394
			284,980,436	18,026	284,980,436	18,026
			111,807,994	61,570,467	111,807,994	61,570,467
			1,118,479,744	799,000,473	1,118,479,744	799,000,473
			340,051,611	62,587,255	340,051,611	62,587,255
			163,340,660	21,328,704	163,340,660	21,328,704
			3,427,254	44,371,747	3,427,254	44,371,747
			13,297,897	9,098,888	13,297,897	9,098,888
			-	3,857,167	-	3,857,167
			<b>30,016,137,996</b>	<b>31,265,560,677</b>	<b>29,960,782,076</b>	<b>31,275,443,473</b>
<b>25.00 Interest Paid on Deposits and Borrowings etc.</b>						
		25.01	26,972,095,488	31,203,960,912	26,970,488,078	31,201,496,975
		25.02	118,307,142	133,653,859	117,930,297	124,001,607
			1,479,656	2,031,606	1,479,656	2,031,606
			3,774,631	3,774,631	3,774,631	3,774,631
			<b>27,095,656,917</b>	<b>31,343,421,008</b>	<b>27,093,672,662</b>	<b>31,331,304,819</b>
<b>25.01 Interest Paid on Deposits</b>						
			3,415,303,916	3,489,924,837	3,415,303,916	3,489,924,837
			13,431,068,883	18,405,551,465	13,429,461,473	18,403,087,528
			2,593,936,474	2,131,703,782	2,593,936,474	2,131,703,782
			960,886,589	859,304,259	960,886,589	859,304,259
		25.01.01	6,483,537,099	6,246,151,996	6,483,537,099	6,246,151,996
		25.01.02	87,362,527	71,324,573	87,362,527	71,324,573
			<b>26,972,095,488</b>	<b>31,203,960,912</b>	<b>26,970,488,078</b>	<b>31,201,496,975</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>25.01.01 Interest Paid to Various Deposit Scheme</b>				
Interest paid on DPS	22,573,580	22,228,004	22,573,580	22,228,004
Interest paid on JBSPS	3,146,542	6,950,927	3,146,542	6,950,927
Interest paid on JBDS	878,773,213	722,040,694	878,773,213	722,040,694
Interest paid on MDS	40,406,686	34,923,996	40,406,686	34,923,996
Interest paid on EDS	35,491,013	31,725,047	35,491,013	31,725,047
Interest paid on JBMSS	123,392,155	85,725,548	123,392,155	85,725,548
Interest paid on JBSDS	295,937,721	267,318,368	295,937,721	267,318,368
Interest paid on RSS	18,391,483	20,095,746	18,391,483	20,095,746
Interest paid on JBLRSS	65,751,585	74,466,185	65,751,585	74,466,185
Interest paid on JBMAPro.	1,303,925,949	1,523,739,101	1,303,925,949	1,523,739,101
Interest paid on JBDBS	3,535,739,987	2,928,421,305	3,535,739,987	2,928,421,305
Interest paid on JBMBS	158,188,682	528,475,136	158,188,682	528,475,136
Interest paid on NRPS	117,777	41,939	117,777	41,939
Interest paid on JDS	1,700,726	-	1,700,726	-
	<b>6,483,537,099</b>	<b>6,246,151,996</b>	<b>6,483,537,099</b>	<b>6,246,151,996</b>
<b>25.01.02 Interest Paid to Other Deposits</b>				
Interest paid on cash security	4,560,089	180,830	4,560,089	180,830
Interest paid on block time deposit	-	4,368,749	-	4,368,749
Interest paid on N.R.F.C.D.	35,098,836	35,585,662	35,098,836	35,585,662
Interest paid on gift cheque	8,919	11,820	8,919	11,820
Interest paid on Q-cash	815,258	486,487	815,258	486,487
Interest paid on L/C and L/G margin	12,300	-	12,300	-
Interest paid on call deposit	3,995	-	3,995	-
Cost of micro savings deposits	1,567,396	935,138	1,567,396	935,138
Cost of collectors cash security	4,886,109	5,295,904	4,886,109	5,295,904
Interest paid on school banking	4,970,420	4,351,943	4,970,420	4,351,943
Interest paid on others	35,439,205	20,108,040	35,439,205	20,108,040
	<b>87,362,527</b>	<b>71,324,573</b>	<b>87,362,527</b>	<b>71,324,573</b>
<b>25.02 Interest Paid on Borrowings</b>				
Bangladesh bank borrowings	116,572,249	101,349,552	116,572,249	101,349,552
Other banks borrowings	1,576,845	9,652,252	1,200,000	-
Interest on REPO	158,048	22,652,055	158,048	22,652,055
	<b>118,307,142</b>	<b>133,653,859</b>	<b>117,930,297</b>	<b>124,001,607</b>
<b>26.00 Investment Income</b>				
Interest on government securities	10,542,743,874	13,242,330,499	10,542,743,874	13,242,330,499
Dividend on shares	622,306,808	924,987,033	563,096,000	861,766,432
Other investment income	2,579,995,529	1,450,480,975	2,449,416,397	1,406,747,068
Interest on bonds	617,616,252	745,944,276	617,616,252	745,944,276
Interest on reverse REPO	241,949,339	160,085,749	241,949,339	160,085,749
	<b>14,604,611,802</b>	<b>16,523,828,532</b>	<b>14,414,821,862</b>	<b>16,416,874,024</b>
<b>27.00 Commission, Exchange and Brokerage</b>				
Commission	947,561,933	875,408,682	905,927,803	843,541,561
Exchange gain	3,991,260,828	3,361,045,901	3,990,705,023	3,360,484,124
Brokerage	14,196,298	-	14,196,298	-
	<b>4,953,019,059</b>	<b>4,236,454,583</b>	<b>4,910,829,124</b>	<b>4,204,025,685</b>
<b>28.00 Other Operating Income</b>				
Rent	10,260,846	27,966,026	10,260,846	27,966,026
Computer	976	20,275	976	20,275
Incidental charge recoveries	11,461,003	12,657,468	11,461,003	12,657,468
Miscellaneous earnings	771,849,933	748,470,218	773,581,325	745,872,052
Postage recoveries	8,037,749	38,941,652	8,037,749	38,941,652
BACH charge	1,219,914	22,958,438	1,219,914	22,958,438
Trunk call & SWIFT charges	17,265,560	10,804,047	17,265,560	10,804,047
Write off loan recovery	207,634,822	132,350,309	207,634,822	132,350,309
Service charge on rural credit	4,166,129	1,270,402	4,166,129	1,270,402
Account maintenance fee	921,586,164	813,490,935	921,586,164	813,490,935
Rebate	19,820,033	20,089,872	19,820,033	20,276,329
NID verification charge	718,925	-	718,925	-
Card closing fee	250	-	250	-
Pin reissue fee	1,253,996	-	1,253,996	-
SMS notification charge	22,408,278	-	22,408,278	-
Card maintenance fee	1,256,773	-	1,256,773	-
Revaluation of investment, gold, silver etc.	33,457	1,655,299	33,457	1,655,299
	<b>1,998,974,808</b>	<b>1,830,674,941</b>	<b>2,000,706,200</b>	<b>1,828,263,232</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>29.00 Salary &amp; Allowances</b>				
Basic salary	4,745,192,721	4,684,145,710	4,680,109,585	4,640,602,371
Allowances	2,450,344,779	2,000,723,717	2,447,262,027	1,989,066,151
Festival bonus	766,892,513	794,079,255	765,720,313	792,654,575
Leave salary encashment	9,848,835	23,308,480	9,848,835	23,308,480
Pension & gratuity	692,933,544	797,526,049	692,933,544	797,526,049
Lunch subsidy	609,868,641	637,358,411	609,868,641	637,358,411
Provident fund	594,463,976	489,027,911	594,463,976	489,027,911
Welfare & recreation	203,227,724	154,063,395	203,184,709	153,901,795
Medical expenses	441,155	532,050	441,155	532,050
	<b>10,073,213,888</b>	<b>9,580,764,978</b>	<b>10,003,832,785</b>	<b>9,523,977,793</b>
<b>30.00 Rent, Taxes, Insurance and Electricity etc.</b>				
Rent, rates & taxes	702,665,478	615,579,102	698,157,338	611,407,379
Insurance	319,116,283	168,410,822	319,052,165	168,228,718
Lighting	169,713,849	169,213,153	169,374,409	168,752,550
	<b>1,191,495,610</b>	<b>953,203,077</b>	<b>1,186,583,912</b>	<b>948,388,647</b>
<b>31.00 Legal Expenses</b>				
Legal charges	21,632,577	35,806,636	21,123,814	35,806,636
Stamps, power of attorney & notary public expenses	6,222,399	3,568,291	6,222,399	3,568,291
	<b>27,854,976</b>	<b>39,374,927</b>	<b>27,346,213</b>	<b>39,374,927</b>
<b>32.00 Postage, Stamp, Telecommunication etc.</b>				
Postage	1,859,209	1,985,015	1,848,615	1,978,705
Telegram/Telex/TP	2,901	13,646	2,901	13,646
Telephone/Trunk Call (Office)	12,502,625	25,161,775	12,449,328	25,111,821
Telephone/Trunk Call (Residence)	2,855,380	2,827,818	2,855,380	2,827,818
Internet/E-mail/Internet Fax/SWIFT	239,407,626	83,461,461	239,140,126	83,182,461
Others	367,693	1,681,362	353,293	1,666,962
	<b>256,995,434</b>	<b>115,131,077</b>	<b>256,649,643</b>	<b>114,781,413</b>
<b>33.00 Stationery, Printings and Advertisements etc.</b>				
Office stationery	32,697,180	44,362,680	32,639,345	44,311,046
Security stationery	32,289,871	30,376,963	32,289,871	30,376,963
Computer stationery	83,371,736	82,271,595	83,284,371	82,207,755
Petty stationery	30,840,114	17,881,922	30,531,434	17,853,812
Advertisement	59,366,412	66,083,033	59,020,412	65,991,033
	<b>238,565,313</b>	<b>240,976,193</b>	<b>237,765,433</b>	<b>240,740,609</b>
<b>34.00 Chief Executives Salary and Fees</b>				
Basic salary	4,413,527	4,759,495	2,954,032	3,300,000
Allowances	12,054,312	12,211,570	1,342,742	1,500,000
	<b>16,467,839</b>	<b>16,971,065</b>	<b>4,296,774</b>	<b>4,800,000</b>
<b>35.00 Directors' Fees</b>				
Total fees paid for attending board meeting	4,090,944	3,104,000	3,192,000	3,104,000
Total fees paid for executive committee meeting	280,000	224,000	280,000	224,000
Total fees for attending audit committee meeting	608,000	288,000	608,000	288,000
Total fees paid for attending risk management committee meeting	264,000	184,000	264,000	184,000
	<b>5,242,944</b>	<b>3,800,000</b>	<b>4,344,000</b>	<b>3,800,000</b>
<b>Note:</b> Fee of the Chairman & Directors is Taka 8,000 per meeting as per BRPD Circular Letter No. 11 Dated 04 October 2015.				
No other financial benefits are extended to Board of Directors [as per section 18(1) of the Banking Companies Act (Amendment) 2013] excluding above fees.				
<b>36.00 Auditors' Fees</b>				
Statutory audit (Bangladesh)	5,202,500	3,790,000	5,102,500	3,590,000
Statutory audit (UAE )	3,571,152	5,868,346	3,571,152	5,868,346
	<b>8,773,652</b>	<b>9,658,346</b>	<b>8,673,652</b>	<b>9,458,346</b>

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>37.00 Depreciation, Repair and Maintenance</b>				
<b>i) Depreciation:</b>				
Furniture & fixtures	84,381,352	77,721,179	81,596,471	75,016,867
Vehicles	29,924,907	55,200,144	29,179,911	54,268,900
Machinery & equipment's	41,814,079	35,860,308	41,567,934	35,562,711
Computer hardware	297,430,324	306,247,165	297,073,868	305,984,310
Property	39,654,638	39,760,614	39,484,555	39,760,614
	<b>493,205,300</b>	<b>514,789,410</b>	<b>488,902,739</b>	<b>510,593,402</b>
<b>ii) Amortization</b>				
Computer software	122,845,975	102,285,413	122,761,179	102,073,423
Organizational Cost, JEC, USA	301,615	366,340	-	-
	<b>123,147,590</b>	<b>102,651,753</b>	<b>122,761,179</b>	<b>102,073,423</b>
<b>iii) Repair and Maintenance</b>				
Furniture & fixtures	8,727,011	10,287,616	8,625,682	10,253,295
Vehicles	13,398,422	11,259,917	13,184,025	11,077,817
Machinery & equipment's	20,806,613	8,421,580	20,725,533	8,286,206
Premises	31,860,827	35,824,178	31,860,827	35,824,178
Computers	154,164,874	69,409,537	154,164,874	69,409,537
ATM maintenance & software support	3,908,945	3,450,000	3,030,420	3,000,000
	<b>232,866,692</b>	<b>138,652,828</b>	<b>231,591,361</b>	<b>137,851,033</b>
<b>Total depreciation, amortization, repairs &amp; maintenance (i+ii+iii)</b>	<b>849,219,582</b>	<b>756,093,991</b>	<b>843,255,279</b>	<b>750,517,858</b>
<b>38.00 Other Operating Expenses</b>				
Entertainment	103,420,677	103,009,335	102,504,314	102,641,135
Car expenses	323,226,963	465,709,763	323,226,963	465,708,161
Subscription	29,507,928	27,058,127	28,596,652	26,818,258
Donation	16,684,937	1,485,000	16,684,937	1,485,000
Travelling	97,183,945	96,220,084	97,084,883	96,109,001
Cartage & freight	90,641,850	91,509,315	90,641,850	91,509,315
Miscellaneous	118,121,045	108,511,492	98,689,978	90,129,894
Business development	77,941,238	66,828,654	77,329,767	66,287,399
Cash carrying charges	21,017,727	17,826,167	21,017,727	17,826,167
Outsourcing security expenses	467,337,105	245,402,191	467,337,105	245,402,191
Training expenses	79,240,123	105,618,468	79,211,123	105,606,968
Head office expenses (UAE branches)	32,250,397	30,168,144	32,250,397	30,168,144
Computer	1,495,118	1,946,006	1,495,118	1,946,006
Loss on revaluation of investment	5,504,972	-	-	-
CDBL charges	1,918,055	916,531	-	-
	<b>1,465,492,080</b>	<b>1,362,209,277</b>	<b>1,436,070,814</b>	<b>1,341,637,639</b>
<b>39.00 Provision for Loans and Advances</b>				
For unclassified loans	13.06.01	646,671,375	1,128,905,028	586,671,375
For classified loans and advances	13.06.02	3,472,854,574	2,567,488,359	3,472,854,574
		<b>4,119,525,949</b>	<b>3,696,393,387</b>	<b>4,059,525,949</b>
<b>40.00 Provision for Off-balance Sheet Exposures</b>	13.07			
Provision made /(released) during the year (UAE)		-	136,399,017	-
Provision made /(released) during the year (Bangladesh)		293,600,000	(300,000,000)	293,600,000
		<b>293,600,000</b>	<b>(163,600,983)</b>	<b>293,600,000</b>
<b>41.00 Provision for Other Assets</b>				
Provision for other assets	13.10	850,000,000	1,041,302,742	850,000,000
		<b>850,000,000</b>	<b>1,041,302,742</b>	<b>850,000,000</b>
<b>42.00 Provision for Employee Benefits</b>				
Provision for leave encashment	13.03.01	481,618,836	110,000,000	481,618,836
Provision for benevolent fund	13.03.02	100,000,000	100,000,000	100,000,000
Provision for gratuity	13.03.06	200,000,000	200,000,000	200,000,000
Provision for incentive bonus	13.03.07	1,300,000,000	1,350,000,000	1,350,000,000
		<b>2,081,618,836</b>	<b>1,760,000,000</b>	<b>2,081,618,836</b>



	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2017	2016	2017	2016
<b>43.00 Provision for Diminution in Value of Investments</b>					
Provision for diminution in value of investments	13.09	(240,000,000)	-	(250,000,000)	-
		<u>(240,000,000)</u>	<u>-</u>	<u>(250,000,000)</u>	<u>-</u>
<b>44.00 Other Provisions</b>					
Provision for insurance fund	13.02.02	5,000,000	5,000,000	5,000,000	5,000,000
Provision for CSR	13.08	7,956,546	23,697,258	7,956,546	23,697,258
Provision for interest rebate to Good Borrower	13.12	-	20,000,000	-	20,000,000
Provision for Loss Coverage, JEC, Italy	13.12	110,509,450	-	110,509,450	-
Provision for risk coverage fund for Computer	13.12.02	1,214,320	5,327,925	1,214,320	5,327,925
		<u>124,680,316</u>	<u>54,025,183</u>	<u>124,680,316</u>	<u>54,025,183</u>
<b>45.00 Provision for Taxation</b>					
<b>Provision for current tax</b>					
In Bangladesh	13.04.01	1,646,968,507	2,016,955,668	1,602,500,000	2,000,000,000
Outside Bangladesh	13.04.02	73,593,445	46,795,333	73,593,445	46,795,333
		<u>1,720,561,952</u>	<u>2,063,751,001</u>	<u>1,676,093,445</u>	<u>2,046,795,333</u>
<b>Deferred tax liabilities/(assets)</b>	45.02	<u>(153,117,668)</u>	<u>(1,002,721,652)</u>	<u>(152,539,713)</u>	<u>(1,002,106,272)</u>
		<u>1,567,444,284</u>	<u>1,061,029,349</u>	<u>1,523,553,732</u>	<u>1,044,689,061</u>
<b>45.01 Provision for Current Tax in Bangladesh</b>					
Required provision for current tax	13.04.01	1,646,968,507	2,016,955,668	1,602,500,000	2,000,000,000
		<u>1,646,968,507</u>	<u>2,016,955,668</u>	<u>1,602,500,000</u>	<u>2,000,000,000</u>
<b>45.02 Deferred Tax Liabilities/(Assets)</b>					
Deferred tax assets have been recognized and measured as per BAS-12: <i>Income Taxes</i> .					
Deferred tax liabilities recognized during the period				-	-
Deferred tax assets recognized during the period	45.02.01 (A+F)			(152,539,713)	(1,002,106,272)
				<u>(152,539,713)</u>	<u>(1,002,106,272)</u>
<b>45.02.01 Deferred Tax Presentation in the Statement of Financial Position (Balance Sheet)</b>					
		<b>Recognition/ realization in current year</b>	<b>Recognition/ realization in last year</b>		
<b>A. Taxable/(Deductible) temporary differences</b>					
Property and equipment		(4,768,629)	53,971,097	(170,766,478)	(159,546,174)
Provision for superannuation fund		-	8,973,955	(191,428,411)	(191,428,411)
Provision for gratuity fund		(14,428,693)	(28,959,028)	(241,492,766)	(207,542,901)
Provision for leave encashment		(12,051,127)	167,141,610	(438,166,095)	(409,810,503)
Provision for incentive bonus		1,772,429	(249,771,092)	(1,690,017,491)	(1,694,187,912)
				<u>(2,731,871,241)</u>	<u>(2,662,515,901)</u>
				42.50%	
Deferred tax (assets)/liabilities at the end of the period		<u>(29,476,020)</u>	<u>(48,643,458)</u>	<u>(1,161,045,277)</u>	<u>(1,131,569,258)</u>
<b>B. Taxable/(Deductible) temporary differences</b>					
Revaluation Reserve for Buildings		(13,287,051)	(13,627,742)	624,183,275	655,446,925
Revaluation Reserve for HTM		(84,092,513)	(34,310,481)	181,960,370	379,825,106
Revaluation Reserve for HFT		(458,108,355)	(375,340,651)	2,406,360,686	3,484,262,698
				<u>3,212,504,331</u>	<u>4,519,534,729</u>
				42.50%	
Deferred tax (assets)/liabilities at the end of the period		<u>(555,487,919)</u>	<u>(423,278,874)</u>	<u>1,365,314,341</u>	<u>1,920,802,260</u>
<b>C. Taxable temporary differences</b>					
Revaluation Reserve for land		-	-	5,911,903,000	5,911,903,000
Revaluation Reserve for shares		78,336,594	10,812,307	4,173,234,869	3,389,868,933
				<u>10,085,137,869</u>	<u>9,301,771,933</u>
				Applicable rate applied	
Deferred tax liabilities at the end of the period		<u>78,336,594</u>	<u>10,812,307</u>	<u>594,680,577</u>	<u>516,343,983</u>
<b>D. Deferred tax (assets)/liabilities at the end of the period (A+B+C)</b>		<u>(506,627,345)</u>	<u>(461,110,025)</u>	<u>798,949,640</u>	<u>1,305,576,985</u>
<b>E. Deferred tax (assets)/liabilities at the end of the period except deductible temporary difference on Revaluation Reserve for Buildings</b>					
		<u>(493,340,294)</u>	<u>(447,482,283)</u>	<u>812,236,691</u>	<u>1,319,204,727</u>
<b>F. (Deductible) temporary differences from Specific Provision</b>					
Provision for classified loans and advances		(123,063,693)	(953,462,814)	(20,203,803,546)	(19,914,241,915)
				42.50%	
Deferred tax (assets)/liabilities at the end of the period		<u>(123,063,693)</u>	<u>(953,462,814)</u>	<u>(8,586,616,507)</u>	<u>(8,463,552,814)</u>

\* According to para 74(b) of IAS-12 and BRPD Circular No.-11 dated 12 December 2011, deferred tax assets and deferred tax liabilities has been rearranged.

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2017	2016	2017	2016
<b>46.00 Assets Pledged as Security for Liability of the Bank</b>				
Treasury bills and bond to Bangladesh bank for Repo	-	-	-	-
	-	-	-	-
No assets in pledged as security for liability of the bank				
<b>47.00 Earnings Per Share</b>				
Net profit after tax	2,731,725,865	2,608,226,157	2,686,499,082	2,605,476,014
Number of ordinary shares outstanding	191,400,000	191,400,000	191,400,000	191,400,000
Earnings per share	<b>14.27</b>	<b>13.63</b>	<b>14.04</b>	<b>13.61</b>
<b>48.00 Closing Cash and Cash Equivalents</b>				
Cash in hand	4,313,115,422	4,469,324,863	4,298,619,091	4,465,967,249
Balance with Bangladesh Bank and Sonali Bank	44,219,851,683	42,163,287,296	44,219,851,683	42,163,287,296
Balance with other bank and financial institutions	34,441,960,214	24,394,185,671	34,441,960,214	24,379,163,803
Money at call and short notice	14,622,355,555	2,024,355,555	14,622,355,555	2,024,355,555
<b>Closing cash and cash equivalents</b>	<b>97,597,282,874</b>	<b>73,051,153,385</b>	<b>97,582,786,543</b>	<b>73,032,773,903</b>

**49.00 Events after Reporting Period**

The Board of Directors in its 521<sup>st</sup> meeting dated 25 April 2018 decided to recommend a payment of Taka 10,000,000 as cash dividend for the year 2017.

Except the fact 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.

**50.00 Schedule of debenture as at 31 December 2017**

SL	Name of the institution/Company	Amount in BDT.
1	Rupon Oil & Feeds Limited	50,000
2	Monir Chemicals Company Limited	145,000
3	BJMC Unit	4,565,186
4	Mirzabo Steel Limited	150,000
5	Beximco Synthetics Limited	7,645,720
6	Beximco Texlites Limited	77,520,240
7	Beximco Denims Limited	48,450,150
<b>Total</b>		<b>138,526,296</b>

**51.00 Schedule of shares purchased from primary and secondary market as at 31 December 2017**
**51(a) Quoted shares - Janata Bank Limited**

SL	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
<b>Bank</b>						
1	AB Bank	1,277,913	51.16	65,377,832	22.10	28,241,877
2	Bank Asia	2,771,933	21.69	60,131,452	23.10	64,031,652
3	BRAC Bank	3,823,770	25.03	95,709,700	108.40	414,496,668
4	Dhaka Bank Ltd	479,528	19.02	9,122,389	22.00	10,549,616
5	Dutch Bangla Bank	77,500	99.14	7,683,085	153.10	11,865,250
6	Eastern Bank Ltd	4,076,799	2.99	12,190,855	51.10	208,324,429
7	Exim Bank Ltd	80,448	6.77	545,025	17.20	1,383,706
8	ICB Islamic Bank	5,541,800	10.05	55,689,671	7.00	38,792,600
9	IFIC	718,328	22.61	16,239,608	18.00	12,929,904
10	Islamic Bank	304,053	30.32	9,219,529	36.60	11,128,340
11	Jamuna Bank	567,007	13.53	7,674,244	22.00	12,474,154
12	Mercantile Bank	410,000	15.75	6,456,916	26.40	10,824,000
13	MTB	822,620	17.50	14,395,525	35.00	28,791,700
14	NBL	613,310	11.93	7,314,800	13.00	7,973,030
15	NCC	999,955	15.45	15,492,521	17.70	17,699,204
16	One Bank Ltd	185,625	9.42	1,748,691	24.00	4,455,000
17	Prime Bank	410,401	38.20	15,676,954	27.40	11,244,987
18	Pubali Bank	385,418	33.31	12,838,326	30.40	11,716,707
19	Shajalal Islami Bank Ltd.	515,247	17.53	9,031,073	33.00	17,003,151
20	Social Islamic Bank	73,500	24.74	1,818,570	24.30	1,786,050
21	South East Bank	2,335,090	35.08	81,918,880	22.20	51,838,998
22	Standard Bank	732,434	21.75	15,928,698	15.60	11,425,970
23	The City Bank	1,105,108	30.63	33,847,799	53.20	58,791,746
24	Trust Bank	1,692,865	25.16	42,600,355	42.60	72,116,049
25	UCBL	701,930	35.86	25,174,480	23.60	16,565,548
26	Uttara Bank Ltd	754,900	34.39	25,958,008	35.30	26,647,970
27	IBBL Bond	116,010	954.55	110,737,578	983.00	114,037,830
<b>Total</b>				<b>760,522,561</b>		<b>1,277,136,136</b>

<b>NBFI</b>						
1	DBH	668,247	81.24	54,288,404	136.00	90,881,592
2	ICB	42,285,110	23.33	986,612,700	104.50	3,432,181,295
3	IDLC	103,950	37.30	3,877,697	85.30	8,866,935
4	ILFSL	253,486	57.47	14,568,334	22.10	5,602,041
5	Peoples Leasing	345,368	107.01	36,957,162	13.70	4,731,542
6	Phonix Finance	147,027	68.38	10,053,380	37.70	5,542,918
7	Premier Leasing	389,910	28.54	11,126,182	17.50	6,823,425
8	Prime Finance	364,214	118.15	43,032,443	12.20	4,443,411
<b>Total</b>				<b>1,160,516,302</b>		<b>3,559,073,158</b>

\* Cost price of ICB share is deducted from actual market price.

\* For the purpose of calculating provision for investment the price of ICB has not considered.

<b>Mutual Funds</b>						
1	1st Janata Bank M.F	68,865,832	7.26	500,000,000	6.40	440,741,325
2	1st Bangladesh Fixed Income Fund	183,367,018	7.63	1,400,000,000	5.70	1,045,192,003
3	EBL 1st MF	71,075	14.07	1,000,123	9.70	689,428
4	Eastern Bank Ltd NRB M F	14,073,849	7.09	99,830,000	6.60	92,887,403
5	ICB 2nd NRB	1,067,500	12.78	13,640,617	10.60	11,315,500
6	ICB Sonali Mf	350,000	6.37	2,228,708	8.40	2,940,000
7	IFIC 1st MF	218,083	6.88	1,500,000	6.10	1,330,306
8	L R Global M F	5,184,672	9.64	50,000,000	8.30	43,032,778
9	PHP 1st MF	669,376	7.46	4,994,915	6.40	4,284,006
10	Popular Life 1st M.F	712,868	7.01	5,000,000	6.20	4,419,782
11	CAPM BDBL MF 01	3,000,000	10.00	30,000,000	8.10	24,300,000
12	Trust Bank 1st MF	711,155	7.03	5,000,000	6.70	4,764,739
13	Vanguard AML RB MF	25,000,000	10.00	250,000,000	8.90	222,500,000
14	Vanguard BD Finance MF	25,000,000	10.00	250,000,000	9.50	237,500,000
15	Bangladesh Fund	21,300,000	100.00	2,130,000,000	103.00	2,193,900,000
<b>Total</b>				<b>4,743,194,363</b>		<b>4,329,797,269</b>

SL	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
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#### Pharmaceuticals

1	Active Fine Chemical Ltd	211,028	7.12	1,501,957	35.20	7,428,186
2	Beximco Pharmaceuticals Ltd	2,801,935	58.23	163,154,114	103.80	290,840,853
3	Renata	63,266	265.84	16,818,625	1,124.20	71,123,637
4	Square Pharma	554,000	63.31	35,073,740	301.80	167,197,200
<b>Total</b>				<b>216,548,437</b>		<b>536,589,876</b>

#### Engineering

1	Aftab automobiles Ltd	987,789	72.75	71,866,444	64.20	63,416,054
2	BD Lamps	82,385	194.58	16,030,877	186.80	15,389,518
3	BSRM Steel	185,762	93.35	17,341,480	78.50	14,582,317
4	S Alam Cr Steels	253,633	49.92	12,660,296	33.40	8,471,342
<b>Total</b>				<b>117,899,097</b>		<b>101,859,231</b>

#### Cement

1	Lafarge Surma Cement	500,500	33.80	16,918,430	69.90	34,984,950
<b>Total</b>				<b>16,918,430</b>		<b>34,984,950</b>

#### Fuel & Power

1	DESCO	1,014,616	51.16	51,908,951	45.40	46,063,566
2	Baraka Power Limited	440,122	18.88	8,309,503	34.40	15,140,197
3	Jamuna Oil	186,769	138.20	25,810,876	189.70	35,430,079
4	Meghna Petroleum	288,296	82.08	23,664,737	188.90	54,459,114
5	Padma Oil Co Ltd	1,777,056	0.76	1,344,148	239.00	424,716,384
6	Powergrid	993,557	62.49	62,087,377	52.20	51,863,675
7	Summit Power	4,247,859	49.28	209,325,199	35.90	152,498,138
8	Titas Gas	1,248,425	83.27	103,959,461	44.20	55,180,385
<b>Total</b>				<b>486,410,253</b>		<b>835,351,539</b>

#### Textiles

1	Anlima yarn	232,727	17.39	4,046,301	31.50	7,330,901
2	Apex Weaving and Finishing Mil	44,890	8.91	400,000	5.00	224,450
3	Al Haj Textile	145,877	48.31	7,046,590	93.70	13,668,675
4	Envoy Textile	511,919	40.51	20,739,484	34.80	17,814,781
5	Malek Spinnng Mills	512,480	20.43	10,468,087	19.70	10,095,856
6	Square Textile	29	-	-	64.00	1,856
<b>Total</b>				<b>42,700,462</b>		<b>49,136,519</b>

#### Tannery

1	Apex Footwear Ltd	65,700	348.32	22,884,725	328.60	21,589,020
<b>Total</b>				<b>22,884,725</b>		<b>21,589,020</b>

#### Insurance

1	Delta Life	36,000	33.22	1,195,873	107.60	3,873,600
2	Fareast life	184,713	103.82	19,177,479	71.50	13,206,980
3	Green Delta life	298,556	101.20	30,212,714	61.40	18,331,338
4	National Life Insurance	322,478	54.99	17,734,143	160.70	51,822,215
5	Nitol Ins	128,888	43.76	5,639,968	32.40	4,175,971
6	Pragati Life Ins.	25,390	128.82	3,270,805	113.60	2,884,304
7	Progressive Life	87,974	152.58	13,422,808	73.20	6,439,697
8	Standard Insurance	43,012	24.82	1,067,412	29.30	1,260,252
<b>Total</b>				<b>91,721,201</b>		<b>101,994,356</b>

#### Tele communication

1	GP	200,000	233.16	46,632,625	470.80	94,160,000
2	BSCCL	131,885	147.96	19,513,169	103.10	13,597,344
<b>Total</b>				<b>66,145,794</b>		<b>107,757,344</b>

SL	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
<b>Others</b>						
1	Beximco	302,443	75.25	22,759,714	27.00	8,165,960
2	National Tea Co Ltd	44,220	562.89	24,890,806	613.90	27,146,658
3	Summit Alliance Port Ltd	561,987	107.53	60,433,269	34.30	19,276,154
<b>Total</b>				<b>108,083,790</b>		<b>54,588,772</b>
<b>Paper Share</b>						
3	BATBC	2,500	84.20	210,491	3,401.60	8,504,000
4	Bata Shoes	200	109.41	21,882	1,171.80	234,360
5	Monno Ceramic Industries Ltd	7,700	76.50	589,041	89.70	690,690
6	Squar Pharmaceuticals Ltd	5,832	10.00	58,320	301.80	1,760,098
<b>Total</b>				<b>879,734</b>		<b>11,189,148</b>
<b>Grand Total (Quoted Share)</b>				<b>7,834,425,149</b>		<b>11,021,047,318</b>

**51(b) Un Quoted Share - Janata Bank Limited**

SL	Name of Company/ Institute	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
1	Commerce Bank Ltd	1,349,964	100.00	134,996,400	100.00	134,996,400
2	IIDFC	732,911	51.65	37,852,458	51.65	37,852,458
3	Specialised Jute yarn and towain Co Ltd	33,790	9.75	329,453	9.75	329,453
4	Paper Converting and Packeging Ltd	2,956	98.75	291,905	98.75	291,905
5	IFIC	73,500	106.19	7,804,699	106.19	7,804,699
6	Central Depository Bangladesh Ltd	3,854,164	6.11	23,541,640	6.11	23,541,640
7	Swan Textile Mills Ltd	1,000	97.50	97,500	97.50	97,500
8	Fiber shine	1,990,000	10.00	19,900,000	10.00	19,900,000
9	Rupsa fish & allied company ltd	1,111,000	18.00	19,998,000	18.00	19,998,000
10	Azadi Printers Ltd	756	100.00	75,600	100.00	75,600
<b>Total</b>				<b>244,887,654</b>		<b>244,887,654</b>

**51(c) Preference Share (Redeemable) - Janata Bank Limited**

SL	Name of Company/ Institute	No of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
1	Orion Infrastructure Limited	100,000,000	10.00	1,000,000,000	10.00	1,000,000,000
<b>Total</b>				<b>1,000,000,000</b>		<b>1,000,000,000</b>

**51(d) Preference Share (Convertible) - Janata Bank Limited**

SL	Name of Company/ Institute	No of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2017	Total Market Price
1	Orion Infrastructure Limited	300,000,000	10.00	3,000,000,000	10.00	3,000,000,000
<b>Total</b>				<b>3,000,000,000</b>		<b>3,000,000,000</b>

<b>Total Share price [51(a)+51(b)+51(c)+51(d)]</b>				<b>12,079,312,803</b>		<b>15,265,934,972</b>
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## 52(i) Consolidated Schedule of fixed assets of Janata Bank Limited as at 31 December 2017

## A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.		Name of Assets	C O S T						D E P R E C I A T I O N								(Figure in Thousand unless stated otherwise)	
			Opening Balance as on 01.01.17	Exchange Fluctuatio n	Opening Balance as on 01.01.17 (Restated)	Addition during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.17	Rate (%)	Opening Balance as on 01.01.17	Exchange Fluctuati on	Opening Balance as on 01.01.17 (Restated)	Charged during the year	Adjustment during the year	Balance as on 31.12.17	Written down Value as on 31.12.17	Written down Value as on 31.12.16	
1		2			3	4	5=(2+3+4)	6	7			8	9	10=(7+8-9)	11	12		
1	Land	119,380		119,380			119,380	-	-		-	-		-	119,380	119,380		
2	Building	434,032	2	434,034	22,614		456,648	2.5%	95,068		95,068	8,391		103,459	353,189	338,964		
	Sub-total	553,412	2	553,414	15,050	-	576,028		95,068	-	95,068	8,391	-	103,459	472,569	458,344		
3	Machinery and Equipment:	258,732		258,732	49,237	476	307,493	20%	172,875		172,875	41,814	3,611	211,078	96,415	85,857		
4	Furniture and Fixture:																	
	a) Office Equipment	331,192	1	331,193	35,694	1,327	365,560	20%	232,674		232,674	20,577	1,239	252,012	113,548	98,518		
	b) Fire Extinguisher & Arms	14,020		14,020	318	9	14,329	20%	10,325		10,325	588	36	10,877	3,452	3,695		
	c) Weighing Machine	1,334		1,334	89	-	1,423	20%	711		711	140	61	790	633	623		
	d) Other furniture	947,491		947,491	116,922	5,112	1,059,301	10%	429,685		429,685	63,074	9,753	483,006	576,295	517,806		
	Sub-total	1,294,037	1	1,294,038	153,023	6,448	1,440,613		673,395	-	673,395	84,379	11,089	746,685	693,928	620,642		
5	Vehicle																	
	a) Car	459,735		459,735	100,756	40,918	519,573	20%	334,455		334,455	29,822	2,152	362,125	157,448	125,280		
	b) Cycle and Scooter	9,503		9,503	-	-	9,503	20%	8,304		8,304	103	57	8,350	1,153	1,199		
	Sub-total	469,238	-	469,238	100,756	40,918	529,076		342,759	-	342,759	29,925	2,209	370,475	158,601	126,479		
6	Computer																	
	a) Computer Hardware	2,906,393		2,906,393	186,796	144,167	2,949,022	20%	1,696,720		1,696,720	297,430	6,941	1,987,209	961,813	1,209,673		
	b) Computer Software	580,150		580,150	28,088	69	608,169	20%	157,776		157,776	122,847	-	280,623	327,546	422,374		
	Sub total	3,486,543	-	3,486,543	214,884	144,236	3,557,191		1,854,496	-	1,854,496	420,277	6,941	2,267,832	1,289,359	1,632,047		
7	Company Organizational Cost	17,804	51	17,855	-	-	17,855		733	2	735	302	-	1,037	16,818	17,071		
A. Grand total (1+2+3+4+5+6+7)		6,079,766	54	6,079,820	532,950	192,078	6,428,256		3,139,326	2	3,139,328	585,088	23,850	3,700,566	2,727,690	2,940,440		

## B. Revaluation

(Amount in Taka '000 )

Sl. No.	Name of Assets	VALUATION						Rate (%)	DEPRECIATION						Written down Value as on 31.12.17	Written down Value as on 31.12.16
		Opening Balance as on 01.01.17	Exchange Fluctuation	Opening Balance as on 01.01.17 (Restated)	Revaluation during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.17		Opening Balance as on 01.01.17	Exchange Fluctuation	Opening Balance as on 01.01.17 (Restated)	Charged during the year	Adjustment during the year	Balance as on 31.12.17		
1		2			3	4	5=(2+3-4)	6	7			8	9	10=(7+8-9)	11	12
1	Land	6,446,804		6,446,804	-	-	6,446,804	-	-	-	-	-	-	-	6,446,804	6,446,804
2	Building	1,584,731		1,584,731	-	-	1,584,731	2.5%	334,185	-	334,185	31,264		365,449	1,219,282	1,250,546
	Sub-total	8,031,535	-	8,031,535	-	-	8,031,535		334,185	-	334,185	31,264	-	365,449	7,666,086	7,697,350
3	Machinery and Equipment	127,351		127,351	-	-	127,351	20%	127,351	-	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	-	-	5,548	10%	5,548	-	5,548	-	-	5,548	-	-
	Sub-total	5,548	-	5,548	-	-	5,548		5,548	-	5,548	-	-	5,548	-	-
5	Vehicle															
	a) Car	41,204		41,204	-	-	41,204	20%	41,204	-	41,204	-	-	41,204	-	-
	b) Cycle and Scooter	-		-	-	-	-	20%	-	-	-	-	-	-	-	-
	Sub-total	41,204	-	41,204	-	-	41,204		41,204	-	41,204	-	-	41,204	-	-
6	Computer															
	a) Computer Hardware	2,104		2,104	-	-	2,104	20%	2,104	-	2,104	-	-	2,104	-	-
	b) Computer Software	-		-	-	-	-	20%	-	-	-	-	-	-	-	-
	Sub- total	2,104	-	2,104	-	-	2,104		2,104	-	2,104	-	-	2,104	-	-
7	Company Organizational Cost	-		-	-	-	-		-	-	-	-	-	-	-	-
B. Grand total (1+2+3+4+5+6+7)		8,207,742	-	8,207,742	-	-	8,207,742		510,392	-	510,392	31,264	-	541,656	7,666,086	7,697,350
Total (A+B)		14,287,508	54	14,287,562	532,950	192,078	14,635,998		3,649,718	-	3,649,720	616,352	23,850	4,242,222	10,393,776	10,637,790

52(ii) Schedule of fixed assets of Janata Bank Limited as at 31 December 2017

A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	C O S T				Rate (%)	D E P R E C I A T I O N				Written down Value as on 31.12.17	Written down Value as on 31.12.16
		Opening Balance as on 01.01.17	Addition during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.17		Opening Balance as on 01.01.17	Charged during the year	Adjustment during the year	Balance as on 31.12.17		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	119,380		-	119,380	-	-	-	-	-	119,380	119,380
2	Building	406,680	15,050	-	421,730	2.5%	89,131	8,221	-	97,352	324,378	317,549
	<b>Sub-total</b>	<b>526,060</b>	<b>15,050</b>	<b>-</b>	<b>541,110</b>		<b>89,131</b>	<b>8,221</b>	<b>-</b>	<b>97,352</b>	<b>443,758</b>	<b>436,929</b>
3	<b>Machinery and Equipment:</b>	<b>255,670</b>	<b>49,028</b>	<b>476</b>	<b>304,222</b>	<b>20%</b>	<b>171,044</b>	<b>41,568</b>	<b>3,611</b>	<b>209,001</b>	<b>95,221</b>	<b>84,626</b>
4	<b>Furniture and Fixture:</b>											
	a) Office Equipment	327,576	35,614	1,327	361,863	20%	230,586	18,706	1,239	248,053	113,810	96,990
	b) Fire Extinguisher & Arms	14,020	318	9	14,329	20%	10,325	588	36	10,877	3,452	3,695
	c) Weighing Machine	1,334	89	-	1,423	20%	711	140	61	790	633	623
	d) Other furniture	930,088	115,139	5,112	1,040,115	10%	416,493	62,162	9,753	468,902	571,213	513,595
	<b>Sub-total</b>	<b>1,273,018</b>	<b>151,160</b>	<b>6,448</b>	<b>1,417,730</b>		<b>658,115</b>	<b>81,596</b>	<b>11,089</b>	<b>728,622</b>	<b>689,108</b>	<b>614,903</b>
5	<b>Vehicle</b>											
	a) Car	448,394	100,756	40,918	508,232	20%	326,839	29,077	2,152	353,764	154,468	121,555
	b) Cycle and Scooter	9,503	-	-	9,503	20%	8,304	103	57	8,350	1,153	1,199
	<b>Sub-total</b>	<b>457,897</b>	<b>100,756</b>	<b>40,918</b>	<b>517,735</b>		<b>335,143</b>	<b>29,180</b>	<b>2,209</b>	<b>362,114</b>	<b>155,621</b>	<b>122,754</b>
6	<b>Computer</b>											
	a) Computer Hardware	2,903,097	186,542	144,167	2,945,472	20%	1,695,206	297,074	6,941	1,985,339	960,133	1,207,891
	b) Computer Software	578,680	12,725	69	591,336	20%	169,877	122,761	-	292,638	298,698	408,803
	<b>Sub total</b>	<b>3,481,777</b>	<b>199,267</b>	<b>144,236</b>	<b>3,536,808</b>		<b>1,865,083</b>	<b>419,835</b>	<b>6,941</b>	<b>2,277,977</b>	<b>1,258,831</b>	<b>1,616,694</b>
<b>A. Grand total (1+2+3+4+5+6)</b>		<b>5,994,422</b>	<b>515,261</b>	<b>192,078</b>	<b>6,317,605</b>		<b>3,118,516</b>	<b>580,400</b>	<b>23,850</b>	<b>3,675,066</b>	<b>2,642,539</b>	<b>2,875,906</b>



**B. Revaluation**

(Amount in Taka '000 )

Sl. No.	Name of Assets	VALUATION				Rate (%)	DEPRECIATION				Written down Value as on 31.12.17	Written down Value as on 31.12.16
		Opening Balance as on 01.01.17	Revaluation during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.17		Opening Balance as on 01.01.17	Charged during the year	Adjustment during the year	Balance as on 31.12.17		
		1	2	3	4		5=(2+3-4)	6	7	8	9	10=(7+8-9)
1	Land	6,446,804	-	-	6,446,804		-	-	-	-	6,446,804	6,446,804
2	Building	1,584,731	-	-	1,584,731	2.5%	334,185	31,264	-	365,449	1,219,282	1,250,546
	Sub-total	8,031,535	-	-	8,031,535		334,185	31,264	-	365,449	7,666,086	7,697,350
3	Machinery and Equipment	127,351	-	-	127,351		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)		8,207,742	-	-	8,207,742		510,392	31,264	-	541,656	7,666,086	7,697,350
Total (A+B)		14,202,164	515,261	192,078	14,525,347		3,628,908	611,664	23,850	4,216,722	10,308,625	10,573,256

**53.00 Schedule of classified other assets of Janata Bank Limited as at 31 December 2017**

(Figure in Thousand unless stated otherwise)

Serial	Particulars	Outstanding Balance	Classification Status			Amount of Provision
			Unclassified	Doubtful	Bad/Loss	
<b>1</b>	<b>Suspense</b>					
	Head Office	141,564	113,633	-	27,931	27,931
	Branches (In Bangladesh)	3,591,120	3,254,308	55,484	281,328	309,070
	Branches (Overseas)	39,024	3,907	35,049	68	17,593
	<b>Sub-total</b>	<b>3,771,708</b>	<b>3,371,848</b>	<b>90,533</b>	<b>309,327</b>	<b>354,594</b>
<b>2</b>	<b>Sundry Assets</b>					
	Head office	26,246,782	26,204,537	-	42,245	42,245
	Branches (In Bangladesh)	6,027,594	4,255,379	399,681	1,372,534	1,572,375
	Branches (Overseas)	103,264	98,666	1,072	3,526	4,062
	<b>Sub-total</b>	<b>32,377,640</b>	<b>30,558,582</b>	<b>400,753</b>	<b>1,418,305</b>	<b>1,618,682</b>
<b>3</b>	<b>Others</b>					
	Head Office	25,170,133	24,837,560	17,813	314,760	608,091
	Branches (In Bangladesh)	530,405	530,405	-	-	-
	Overseas Branches (UAE)	(675,092)	(675,092)	-	-	-
	<b>Sub-total</b>	<b>25,025,446</b>	<b>24,692,873</b>	<b>17,813</b>	<b>314,760</b>	<b>608,091</b>
	<b>Total</b>	<b>61,174,794</b>	<b>58,623,303</b>	<b>509,099</b>	<b>2,042,392</b>	<b>2,581,367</b>
	Inter branch transaction	14,079,705	13,897,070	71,724	110,911	146,773

#### 54.00 Segment reporting

For the purpose of segment reporting as per Bangladesh Financial Reporting Standards (BFRS) 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
- \* JEC, USA

#### Operating segments

Amount in million taka

Particulars	Janata Bank Limited					Subsidiaries of JBL			Total
	Loans & advances	Treasury	Overseas Branches, UAE	Other	Total	JCIL, Dhaka	JEC, Italy	JEC, USA	
Interest income	30,626.84	-	518.77	-	31,145.61	54.88	0.48	-	31,200.97
Interest expenses	(26,961.14)	(117.93)	(14.60)	-	(27,093.67)	(1.82)	(0.16)	-	(27,095.66)
<b>Net interest income</b>	<b>3,665.70</b>	<b>(117.93)</b>	<b>504.17</b>	<b>-</b>	<b>4,051.94</b>	<b>53.05</b>	<b>0.32</b>	<b>-</b>	<b>4,105.31</b>
Investment income	-	14,414.82	-	-	14,414.82	189.79	-	-	14,604.61
Commission & brokerage	-	906.60	13.52	-	920.12	28.59	12.51	0.83	961.76
Foreign exchange income	-	3,978.01	12.70	-	3,990.71	-	-	0.56	3,991.26
Other operating income	-	-	192.09	1,808.62	2,000.71	0.04	(1.77)	-	1,998.97
<b>Total operating income</b>	<b>3,665.70</b>	<b>19,181.50</b>	<b>722.48</b>	<b>1,808.62</b>	<b>25,378.30</b>	<b>271.47</b>	<b>11.06</b>	<b>1.39</b>	<b>25,661.92</b>
Total operating expenses	-	-	(331.66)	(13,677.16)	(14,008.82)	(46.53)	(56.17)	(21.81)	(14,133.32)
<b>Profit before provision</b>	<b>3,665.70</b>	<b>19,181.50</b>	<b>390.82</b>	<b>(11,868.54)</b>	<b>11,369.48</b>	<b>224.95</b>	<b>(45.11)</b>	<b>(20.42)</b>	<b>11,528.60</b>
<b>Rate of operating income</b>	<b>32.24%</b>	<b>168.71%</b>	<b>3.44%</b>	<b>(104.39%)</b>	<b>98.62%</b>	<b>1.95%</b>	<b>(0.39%)</b>	<b>(0.18%)</b>	<b>100.00%</b>
Loans & advances	455,153.33	-	4,426.72	-	459,580.05	2,544.83	-	-	462,124.88
Investment	-	177,342.15	-	-	177,342.15	2,349.45	30.78	-	179,722.38

#### 55.00 Employees of Janata Bank Limited

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 a total remuneration of Taka 36,000 per annum or Taka 3,000 per month were 12,391 at the end of 2017 as against 13,188 in 2016.

**56.00 Business Unit-wise Performance as on 31 December 2017**

(Amount in million taka)

SL	Name of Branch/Division	Deposit	Loans & Advances	Operating Profit	Classified Loan (CL)	Import	Export	Cash Recovery from CL	Cash Recovery from Write off Loans	Foreign Remittance
1	Local office	35,655.99	81,859.47	1,501.20	9,222.56	80,200.00	55,193.70	958.00	502.80	6,113.20
2	Janata Bhaban corporate	19,281.19	116,237.50	2,242.30	26,308.61	24,189.00	13,866.30	1,614.30	21.90	278.80
3	Dhaka north	129,207.67	34,103.77	2,010.50	13,122.36	3,390.90	14,646.90	687.80	58.20	3,617.90
4	Dhaka south	115,309.10	79,764.95	2,535.21	12,295.55	12,045.60	36,257.00	240.90	230.20	11,653.70
5	Chittagong	137,081.24	60,317.03	3,545.27	4,611.84	21,016.10	4,750.00	380.20	21.80	3,943.70
6	Sylhet	16,741.75	2,974.71	144.00	48.95	532.30	40.00	34.50	4.80	5,376.70
7	Khulna	29,852.32	21,237.82	289.70	3,574.56	1,580.50	14,284.70	205.10	49.00	3,624.20
8	Barisal	12,881.15	6,324.84	34.40	1,648.00	12.50	136.80	49.30	16.30	1,987.40
9	Rajshahi	33,424.21	16,455.79	387.30	2,321.81	350.30	-	204.00	54.70	4,727.60
10	Rangpur	21,589.57	9,117.90	216.20	1,005.37	175.70	23.80	305.60	62.10	1,429.00
11	Comilla	29,879.82	4,248.72	403.30	121.82	1.70	474.50	19.00	3.40	10,540.10
12	Mymensingh	22,216.33	8,115.21	140.30	346.36	87.60	-	71.20	20.20	6,360.30
13	Faridpur	15,027.14	6,568.73	90.90	781.71	-	247.20	80.80	56.50	4,911.20
14	Noakhali	19,675.23	4,799.53	142.10	240.61	-	-	38.00	2.50	7,458.20
15	Overseas	11,133.91	4,426.72	420.00	345.39	-	-	22.00	-	-
16	Head Office	484.16	3,027.36	(2,733.20)	-	-	-	5.00	-	-
<b>Total</b>		<b>649,440.78</b>	<b>459,580.05</b>	<b>11,369.48</b>	<b>75,995.50</b>	<b>143,582.20</b>	<b>139,920.90</b>	<b>4,915.70</b>	<b>1,104.40</b>	<b>72,022.00</b>

**57.00 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.

**(i) Directors of Janata Bank Limited and interest in the bank (as at 31 December 2017)**

Sl. No.	Name	Present Address	Date of Appointment/ Reappointment	Number of shares
01.	Luna Shamsuddoha	House # 22, Road # 2, Gulshan, Dhaka-1212	23/06/2016	01
02.	Mr. Manik Chandra Dey	House # 56, Satish Sarker Road, Gandaria, Dhaka-1204	30/12/2015	01
03.	Khondker Sabera Islam	Anushua Apartment # N-5, House # 59, Road # 25, Block # A, Banani, Dhaka-1213	21/01/2016	01
04.	Mr. Md. Mofazzal Husain	House # 12, Road # 13 Sector # 14 Uttara, Dhaka-1230	21/01/2016	01
05.	Mr. Masih Malik Chowdhury, FCS FCA	Apartment # 3B, House # 32, Road # 9-A, Dhanmondi, Dhaka-1209	11/05/2016	01
06.	Mr. A. K. Fazlul Ahad	Flat # G-1, Nagar Shanti Nibash, 153/6 Shantinagar, Dhaka-1217	11/05/2016	01
07.	Mrs. Selima Ahmad	House # 14, Road # 99, Gulshan-2, Dhaka	09/11/2016	01
08.	Mr. Mohammad Abul Kashem	Flat # A-3, Fortuna Apartment House 42/E-1, Indira Road Tejgaon, Dhaka	04/01/2017	01
09.	Mr. Md. Abdul Haque	Arunodoy House # Uma-06, Block # B Khilgaon, Dhaka 1219	11/07/2017	01
10.	Mr. Md. Abdus Salam Azad	Flat # 501, House # 48 Road # 15-A New (26 Old) Dhanmondi, Dhaka	05/12/2017	-

**(ii) Particulars of Directors and their interest in other entities (as at 31 December 2017)**

SL No	Name	Status with JBL	Name of the firms/companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.		Status
01.	Luna Shamsuddoha	Chairman	1	Dohatec New Media, a CMMI Level 3 Company	Chairman
			2	Global Voice Telecom Limited	Managing Director
			3	Bangladesh Women in Technology (BWIT)	Founder President
02.	Mr. Manik Chandra Dey	Director	1	Financial Institution Division, Ministry of Finance, Government of the People's Republic of Bangladesh	Additional Secretary
03.	Khondker Sabera Islam	Director	1	Janata Capital and Investment Limited	Ex-Director
			2	Agrani SME Financing Company Limited	Ex-Director

SL No	Name	Status with JBL	Name of the firms/companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc		Status
04.	Md. Mofazzal Husain	Director	1	Rajshahi Krishi Unnayan Bank	Ex- Managing Director
05.	Mr. Masih Malik Chowdhury, FCS FCA	Director	1	Masih Muhith Haque & Co. Chartered Accountants	Managing Partner
			2	RSM International Network in Bangladesh	Partner
06	Mr. A. K. Fazlul Ahad	Director	1	The Government of the People's Republic of Bangladesh	Ex- Additional Secretary
			2	Bangladesh Standards and Testing Institution (BSTI)	Ex-Director General
07.	Mrs. Selima Ahmed	Director	1	Bangladesh Women Chamber of Commerce and Industry	Founder President
			2	Nitol-Niloy Group	Vice Chairperson
			3	BEZA and BIDA	Governing Body Member
08.	Mr. Mohammad Abul Kashem	Director	1	The Government of the People's Republic of Bangladesh	Ex- Additional Secretary
09.	Md. Abdul Haque	Director	1	Bangladesh Bank	Ex- Executive Director
10.	Mr. Md. Abdus Salam Azad	Director	1	Janata Capital and Investment Limited	Member

(iii) Related party relationship disclosure during the year 2017 (in compliance of BAS-24)

Name of Related Party	Relationship	Nature of Transaction	Balance as at 01 January 2017	Transaction During the year	Balance as at 31 December 2017
Janata Capital and Investment Limited, Dhaka.	Subsidiary Company	Investment in Subsidiary Company	2,000,000,000	2,274,000,000	4,274,000,000
Janata Exchange Company Srl, Italy	Subsidiary Company	Investment in Subsidiary Company	58,617,803	-	58,617,803
Janata Exchange Co. Inc. USA	Subsidiary Company	Investment in Subsidiary Company	81,590,000	-	81,590,000

(iv) **Significant contracts where Bank is a party & wherein Directors have interest**  
Nil

(v) **Lending Policies to Related Parties**  
Related parties are allowed Loans and Advances as per General Loan Policy of the Bank & as per requirements of Section 27(1) of the Bank Companies Act (Amendment) 2013.

(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.**  
Nil

(vi) **Investments in the Securities of Directors and their related concern**  
Nil

**58.00 Highlights on the Overall Activities of the Bank**Figure in million  
(unless stated otherwise)

SL.	Particular	2017 Taka	2016 Taka
1	Authorized capital	30,000.00	30,000.00
2	Paid up capital	19,140.00	19,140.00
3	Total capital (Tier-I+Tier-II)	44,596.31	43,189.82
4	Required capital (Under BASEL-III)	44,341.90	40,408.89
5	Surplus/(shortage) of capital	254.41	2,780.93
6	Capital to Risk Weighted Asset Ratio (CRAR)	10.06%	10.69%
7	Total assets	805,988.41	778,603.91
8	Total deposits	649,440.78	641,819.15
9	Total loans and advances	459,580.05	403,037.41
10	Total contingent liabilities and commitments	120,881.92	105,174.55
11	Credit deposit ratio	70.77%	62.80%
12	Total classified loans	75,995.50	59,359.80
13	Percentage of classified loans against total loans and advances	16.54%	14.73%
14	Import	143,582.20	126,650.00
15	Export	139,920.90	154,454.20
16	Foreign remittance	72,022.00	90,081.80
17	Income from investment	14,414.82	16,416.87
18	Operating profit	11,369.48	10,038.29
19	Profit after tax and provision	2,686.50	2,605.48
20	Provision kept against loans and advances (G+S) including OBS	29,614.04	24,869.90
21	Provision kept against classified loans and advances	23,910.51	19,914.24
22	Provision surplus/(deficit) against loans and advances	59.39	251.56
23	Cost of fund	7.28%	8.05%
24	Cost of deposit (%)	4.47%	5.49%
25	Average return on loans and advances	8.04%	8.54%
26	Interest spread	3.58%	3.05%
27	Earning assets	610,004.45	605,444.04
28	Non earning assets	195,983.96	173,159.87
29	Return on investment (ROI)	6.90%	7.19%
30	Return on assets (ROA) after tax	0.33%	0.33%
31	Return on equity (ROE)	5.23%	5.22%
32	Earning per share (EPS)	14.04	13.61
33	Net operating income per share	59.40	52.45
34	Net assets value per share (NAVPS)	268.36	260.66
35	Net operating cash flow per share (NOCFPS)	(171.58)	103.13