Janata Bank Limited

Auditors' Report and Financial Statements
as at and for the year ended 31 December 2013

February 2014

S. F. Ahmed & Co.	G. Kibria & Co.
Chartered Accountants	**Chartered Accountants**
House # 51 (2nd & 3rd Floor),	Sadharan Bima Bhaban (5th Floor)
Road # 09, Block-F, Banani,	24-25 Dilkusha C/A
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Independent Auditors' Report

to the Shareholders of Janata Bank Limited and its Subsidiaries.

Report on the Consolidated and Separate Financial Statements

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 and the separate statement of financial position (Balance Sheet) as at 31 December 2013 and the consolidated and the separate statement of comprehensive income (Profit & Loss Account), statements of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of these consolidated financial statements of the Group and the separate financial statements of the Bank in accordance with Bangladesh Financial Reporting Standards (BFRSs), as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of these consolidated financial statements of the Group and also the separate financial statements 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 (BSA). 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 the separate financial statements of the Bank. The procedures selected depend on the auditors' 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 controls relevant to the entity's preparation and fair presentation of the consolidated financial statements of the Group and the separate financial statements of the Bank in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. 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.

Opinion

In our opinion, the consolidated financial statements of the group and 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 2013, 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 (BFRSs) and comply with the Bank Companies Act 1991 as amended in 2013, the policies, guidelines, rules and regulations issued by Bangladesh Bank and other applicable laws and regulations.

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:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches not visited by us;

(iii) the consolidated financial position (Balance Sheet) and the consolidated comprehensive income (Profit & Loss Account) of the Group and the separate financial position (Balance Sheet) and the separate comprehensive income (Profit & Loss Account) of the Bank dealt with by the report are in agreement with the books of account;

(iv) the expenditure incurred were for the purpose of the Group's and the Bank's business;

(v) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with the Bank Companies Act 1991 as amended in 2013 and in accordance with the accounting rules and regulations issued by Bangladesh Bank;

(vi) adequate provisions have been made for advances and other assets which are, in our opinion, doubtful of recovery;

(vii) the consolidated financial statements of the Group and the separate financial statements of the Bank conform to the prescribed standards set in the accounting regulations issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;

(viii) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(ix) the information and explanations required by us have been received and found satisfactory;

(x) Cash Reserve Requirement (CRR) and Statutory Liquidity Reserve (SLR) with Bangladesh Bank have been maintained as per rule;

(xi) it appeared from our test checks that the internal control system was satisfactory and adequate to prevent probable frauds and forgeries;

(xii) guidelines of Core Risk Management issued by Bangladesh Bank vide BRPD Circular # 17 dated 07 October 2003 were partly complied;

(xiii) adequate capital of the Bank, as required by law, has been maintained during the period under audit;

(xiv) we are not aware of any other matters, which are required to be brought to the notice of the shareholders of the Bank;

(xv) 90% of the risk-weighted assets of the Bank have been audited by us and we have spent around 9,950 man hours.

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated; Dhaka
27 February 2014

Janata Bank Limited and its Subsidiaries
Consolidated Statement of Financial Position (Balance Sheet)
as at 31 December 2013

	Note	2013 Taka	2012 (Restated) Taka
PROPERTY AND ASSETS			
Cash	3.00	**33,523,433,921**	**31,819,554,129**
Cash in hand (including foreign currencies)		6,177,058,034	5,845,317,572
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		27,346,375,887	25,974,236,557
Balance with other banks and financial institutions	4.00	**13,022,788,855**	**12,812,667,541**
In Bangladesh		798,666,469	1,379,847,096
Outside Bangladesh		12,224,122,386	11,432,820,445
Money at call and short notice	5.00	**1,528,573,549**	**6,581,960,445**
Investments	6.00	**195,312,603,088**	**109,847,480,293**
Government		175,955,254,025	92,587,970,007
Others*		19,357,349,063	17,259,510,286
Loans and advances	7.00	**286,543,099,163**	**305,807,489,360**
Loans, cash credit, overdrafts etc.		267,266,667,941	278,276,369,061
Bills purchased and discounted		19,276,431,222	27,531,120,299
Fixed assets including land, building furniture and fixtures	8.00	**9,777,915,295**	**9,634,455,011**
Other assets	9.00	**47,265,380,976**	**34,892,817,930**
Non-banking assets	10.00	-	**-**
TOTAL PROPERTY AND ASSETS		**586,973,794,847**	**511,396,424,709**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from other banks, financial institutions and agents	11.00	**8,659,231,673**	**11,310,479,315**
Deposits and other accounts	12.00	**478,559,884,853**	**409,859,558,868**
Current accounts and other accounts etc.		61,241,348,330	59,916,096,429
Bills payable		3,447,652,431	3,407,937,088
Savings bank deposits		93,526,875,315	89,456,221,368
Fixed deposits		320,344,008,777	257,079,303,983
Other deposits		-	-
Other liabilities	13.00	**62,738,272,426**	**73,457,618,862**
Total liabilities		**549,957,388,952**	**494,627,657,045**
Shareholders' equity		**37,016,405,895**	**16,768,767,664**
Share capital-paid-up	14.00	19,140,000,000	11,000,000,000
Statutory reserve	15.00	7,919,183,534	5,968,200,039
Legal reserve	16.00	99,903,232	89,851,660
Assets revaluation reserve	17.00	6,140,901,167	6,175,333,102
Foreign currency translation reserve	18.00	236,513,619	268,483,276
Revaluation reserve for HTM	19.00	235,881,492	89,370,642
Revaluation reserve for HFT	20.00	673,267,602	207,660,369
Revaluation reserve on shares		3,606,993,099	3,147,514,620
Retained earnings	21.00	(1,036,237,850)	(10,177,646,044)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**586,973,794,847**	**511,396,424,709**

Janata Bank Limited and its Subsidiaries

Consolidated Statement of Financial Position (Balance Sheet)

as at 31 December 2013

	Note	2013 Taka	2012 (Restated) Taka
Off -Balance sheet Items			
Contingent liabilities	22.00	**99,726,433,170**	**112,558,953,654**
Acceptances and endorsements		-	-
Letters of guarantee		12,581,565,561	16,213,462,653
Irrevocable letters of credit		82,031,203,368	89,938,759,817
Bills for collection		5,113,664,241	6,406,731,184
Other Contingent liabilities		-	-
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and		-	-
other commitments		-	-
Total off-balance sheet items including contingent liabilities		**99,726,433,170**	**112,558,953,654**
Net Asset Value Per Share (NAVPS)		**193.40**	**152.44**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-Zaman
Deputy Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

S M Aminur Rahman
CEO & Managing Director

Dr. Abul Barkat
Chairman

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

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated: Dhaka
27 February 2014

Janata Bank Limited and its Subsidiaries

Consolidated Statement of Comprehensive Income (Profit and Loss Account)

for the year ended 31 December 2013

	Note	2013 Taka	2012 Taka
Operating Income			
Interest income	24.00	36,203,647,402	34,219,016,925
Interest paid on deposits and borrowings etc.	25.00	34,215,363,219	27,501,476,249
Net interest income		**1,988,284,184**	**6,717,540,676**
Investment income	26.00	13,894,964,599	8,008,664,419
Commission, exchange and brokerage	27.00	3,856,258,688	5,358,028,266
Other operating income	28.00	1,378,834,048	2,180,097,144
Total operating income (A)		**21,118,341,519**	**22,264,330,505**
Operating expenses			
Salary and allowances	29.00	6,154,145,696	5,350,723,764
Rent, taxes, insurance and electricity etc.	30.00	793,386,481	699,141,479
Legal expenses	31.00	22,527,918	5,249,514
Postage, stamp, telecommunication etc.	32.00	26,508,577	20,850,015
Stationery, printings, advertisements etc.	33.00	238,209,856	189,297,481
Chief Executive's salary and fees	34.00	11,342,172	11,425,340
Directors' fees	35.00	3,457,267	2,215,900
Auditors' fees	36.00	3,985,070	4,237,495
Depreciation, repairs and maintenance	37.00	511,622,109	439,199,781
Other operating expenses	38.00	1,106,340,401	850,539,812
Total operating expenses (B)		**8,871,525,546**	**7,572,880,581**
Profit / (loss) before provision & tax (C) = (A-B)		**12,246,815,973**	**14,691,449,924**
Provision for loans and advances	39.00	53,919,355	25,239,712,177
Provision for off balance sheet exposures	40.00	-	(390,000,000)
Provision for other assets	41.00	13,908,114	9,400,000
Provision for employees benefit	42.00	1,139,137,905	2,378,972,167
Provision for diminution value of investment		-	52,204,534
Other provisions	43.00	323,866,670	155,000,000
Total provision (D)		**1,530,832,045**	**27,445,288,878**
Total profit / (loss) before tax (E) = (C-D)		**10,715,983,928**	**(12,753,838,954)**
Provision for taxation (including Ruler Tax) (F)	44.00	**1,107,603,183**	**2,467,356,629**
Current tax		823,016,258	2,975,073,695
Deferred tax		284,586,924	(507,717,067)
Net profit / (loss) after tax (G) = (E-F)		**9,608,380,745**	**(15,221,195,583)**
Net profit attributable to:			
Equity holders of the Bank		9,608,380,745	(15,221,195,583)
Non-controlling interest		-	-
		9,608,380,745	**(15,221,195,583)**
Net profit for the year		**9,608,380,745**	**(15,221,195,583)**

Appropriations

Statutory reserve		1,952,727,802	-
General reserve		-	-
Legal reserve		14,474,329	7,617,492
		1,967,202,131	**7,617,492**
Retained surplus		**7,641,178,614**	**(15,228,813,074)**
Earnings per share	46.00	**86.82**	**(138.37)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-Zaman Deputy Managing Director	A.K.M Kamrul Islam, FCA Director	Nagibul Islam Dipu Director
Dr. R M Debnath Director	S M Aminur Rahman CEO & Managing Director	Dr. Abul Barkat Chairman

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

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated: Dhaka
27 February 2014

Janata Bank Limited and its Subsidiary
Consolidated Statement of Cash Flows
for the year ended 31 December 2013

		2013 Taka	2012 Taka
A.	**Cash flows from operating activities**		
	Interest received	35,487,533,378	34,323,583,790
	Interest paid	(33,435,595,213)	(26,954,744,000)
	Dividend received	1,387,780,906	125,593,982
	Fees and commission receipt in cash	3,856,258,688	5,365,204,753
	Cash paid to employees	(6,165,487,868)	(5,362,149,104)
	Cash paid to suppliers	(238,209,856)	(189,297,481)
	Income from investment	10,488,665,969	7,883,070,437
	Receipt from other operating activities	1,336,211,306	1,315,388,975
	Paid for other operating activities	(1,719,801,198)	(1,157,799,173)
	Recoveries of previously written-off loans & advances	927,200,000	883,100,934
	Income tax paid	(3,507,537,195)	(3,306,249,879)
	Cash generated from operating activities	**8,417,018,917**	**12,925,703,234**
	Increase / (decrease) in operating assets and liabilities		
	Loans and advances to customers	19,264,390,197	(47,667,469,740)
	Other assets	(7,130,394,102)	(1,514,823,931)
	Other liabilities	(11,767,791,357)	(9,090,344,676)
	Deposits from other banks	(3,459,189)	(20,902,490)
	Deposits from customers	68,382,027,275	48,178,429,221
		68,744,772,823	**(10,115,111,616)**
	Net cash flow from operating activities (A)	**77,161,791,741**	**2,810,591,619**
B.	**Cash flows from investing activities**		
	(Purchase) / sales of Securities and Bond (others)	(1,638,360,298)	(2,053,157,127)
	(Purchase) / sale of securities (Government)	(83,616,848,575)	(12,107,266,847)
	(Purchase) / sale of property, plant and equipments	(534,721,016)	(190,579,400)
	Net cash flow from investing activities (B)	**(85,789,929,889)**	**(14,351,003,374)**
C.	**Cash flows from financing activities**		
	Receipts from issue of ordinary shares (rights issue)	8,140,000,000	-
	Dividend paid	-	(10,000,000)
	(Payments) / receipt from borrowings	(2,651,247,642)	11,142,957,835
	Net cash flow from financing activities (C)	**5,488,752,358**	**11,132,957,835**
D.	**Net increase / (decrease) in cash (A+B+C)**	(3,139,385,790)	(407,453,921)
E.	**Cash and cash equivalents at the beginning of the year**	51,214,182,114	51,621,636,035
F.	**Cash and cash equivalents at the end of the year**	**48,074,796,325**	**51,214,182,114**
	Cash and cash equivalents at end of the year represents		
	Cash in hand (including foreign currencies)	6,177,058,034	5,845,317,572
	Balance with Bangladesh Bank and its agent bank (including foreign currencies)	27,346,375,887	25,974,236,557
	Balance with other banks and financial institutions	13,022,788,855	12,812,667,541
	Money at call and short notice	1,528,573,549	6,581,960,445
		48,074,796,325	**51,214,182,114**

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

Md. Iftikhar-uz-Zaman
Deputy Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

S M Aminur Rahman
CEO & Managing Director

Dr. Abul Barkat
Chairman

Janata Bank Limited
Consolidated Statement of Changes in Equity
for the year ended 31 December 2013

Particulars	Share Capital-paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign Currency Translation Reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/(deficit) in Profit and loss account	Total
Balance as at 01 January 2013	11,000,000,000	5,968,200,039	89,851,660	7,054,351,004	268,483,276	89,370,642	207,660,369	3,147,514,620	(11,323,907,987)	16,501,523,623
Deferred tax adjustment	-	-	-	270,982,098	-	-	-	-	(3,738,057)	267,244,041
Valuation adjustment/Goodwill adjustment	-	-	-	(1,150,000,000)	-	-	-	-	1,150,000,000	-
Opening balance (Restated)	**11,000,000,000**	**5,968,200,039**	**89,851,660**	**6,175,333,102**	**268,483,276**	**89,370,642**	**207,660,369**	**3,147,514,620**	**(10,177,646,044)**	**16,768,767,664**
New capital injected by the Government	8,140,000,000	-	-	-	-	-	-	-	-	8,140,000,000
Change in rate fluctuation of UAE branches	-	(1,744,307)	(4,422,757)	-	(31,969,657)	-	-	-	(33,470,944)	(71,607,665)
Decrease due to increase of interest rate of T-bill & Bond	-	-	-	-	-	38,988,946	-	-	-	38,988,946
Transferred from excess provision of Bad Debts	-	-	-	-	-	-	-	-	3,335,501,539	3,335,501,539
Legal Reserve transfer from P/L Account	-	-	14,474,329	-	-	-	-	-	(14,474,329)	-
Transferred from revaluation of investment	-	-	-	-	-	-	861,682,640		(861,682,640)	-
Transferred to statutory reserve from P/L a/c	-	1,952,727,802	-	-	-	-	-	-	(1,952,727,802)	-
Net profit during the period	-	-	-	-	-	-	-	-	9,608,380,745	9,608,380,745
Transferred from/(to) Deferred tax liability	-	-		25,449,691	-	107,521,904	(396,075,407)	-	-	(263,103,812)
Transferred from revaluation reserve to retained earning		-		(59,881,625)	-	-	-	-	59,881,625	-
Goodwill adjustment	-	-	-	-	-	-	-	-	(1,000,000,000)	(1,000,000,000)
Revaluation gain/(loss) on shares	-	-	-	-	-	-	-	459,478,478	-	459,478,478
Balance as at 31 December 2013	**19,140,000,000**	**7,919,183,534**	**99,903,232**	**6,140,901,167**	**236,513,619**	**235,881,492**	**673,267,602**	**3,606,993,099**	**(1,036,237,850)**	**37,016,405,895**
Balance as at 31 December 2012	**11,000,000,000**	**5,968,200,039**	**89,851,660**	**6,175,333,102**	**268,483,276**	**89,370,642**	**207,660,369**	**3,147,514,620**	**(10,177,646,044)**	**16,768,767,664**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-Zaman
Deputy Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

S M Aminur Rahman
CEO & Managing Director

Dr. Abul Barkat
Chairman

Janata Bank Limited

Statement of Financial Position (Balance Sheet)

as at 31 December 2013

	Note	2013 Taka	2012 (Restated) Taka
PROPERTY AND ASSETS			
Cash	3.00	**33,517,887,057**	**31,814,345,845**
Cash in hand (including foreign currencies)		6,171,511,170	5,840,109,288
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		27,346,375,887	25,974,236,557
Balance with other banks and financial institutions	4.00	**13,011,195,010**	**12,776,743,294**
In Bangladesh		798,666,469	1,379,847,096
Outside Bangladesh		12,212,528,541	11,396,896,198
Money at call and short notice	5.00	**1,528,573,549**	**6,581,960,445**
Investments	6.00	**193,269,666,906**	**108,342,042,558**
Government		175,955,254,025	92,587,970,007
Others		17,314,412,881	15,754,072,551
Loans and advances	7.00	**285,747,654,328**	**305,339,578,715**
Loans, cash credit, overdrafts etc.		266,471,223,106	277,808,458,416
Bills purchased and discounted		19,276,431,222	27,531,120,299
Fixed assets including land, building, furniture and fixtures	8.00	**9,724,837,749**	**9,462,691,893**
Other assets	9.00	**49,283,171,119**	**36,812,050,687**
Non-banking assets	10.00	**-**	**-**
TOTAL PROPERTY AND ASSETS		**586,082,985,718**	**511,129,413,437**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from other banks, financial institutions and agents	11.00	**8,659,231,673**	**11,310,479,315**
Deposits and other accounts	12.00	**478,535,570,599**	**409,767,011,467**
Current accounts and other accounts etc.		61,273,692,697	59,929,345,630
Bills payable		3,447,652,431	3,407,937,088
Savings bank deposits		93,526,875,315	89,456,221,368
Fixed deposits		320,287,350,156	256,973,507,381
Other deposits			
Other liabilities	13.00	**61,771,980,948**	**72,575,258,290**
Total liabilities		**548,966,783,220**	**493,652,749,072**
Shareholders' equity		**37,116,202,498**	**17,476,664,365**
Share capital-paid-up	14.00	19,140,000,000	11,000,000,000
Statutory reserve	15.00	7,919,183,534	5,968,200,039
Legal reserve	16.00	99,903,232	89,813,933
Assets revaluation reserve	17.00	6,140,901,167	6,175,333,102
Foreign currency translation reserve	18.00	233,482,825	233,482,825
Revaluation reserve for HTM	19.00	235,881,492	89,370,642
Revaluation reserve for HFT	20.00	673,267,602	207,660,369
Revaluation reserve on shares		3,606,993,099	3,730,635,818
Retained Earnings	21.00	(933,410,452)	(10,017,832,362)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**586,082,985,718**	**511,129,413,437**

Janata Bank Limited
Statement of Financial Position (Balance Sheet)
as at 31 December 2013

	Note	2013 Taka	2012 (Restated) Taka
Off -Balance sheet Items			
Contingent liabilities	22.00	**99,726,433,170**	**112,558,953,654**
Acceptances and endorsements		-	-
Letters of guarantee		12,581,565,561	16,213,462,653
Irrevocable letters of credit		82,031,203,368	89,938,759,817
Bills for collection		5,113,664,241	6,406,731,184
Other Contingent liabilities			
Other commitments		**-**	**-**
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-balance sheet items including contingent liabilities		**99,726,433,170**	**112,558,953,654**
Net Asset Value Per Share (NAVPS)		**193.92**	**158.88**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-Zaman
Deputy Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

S M Aminur Rahman
CEO & Managing Director

Dr. Abul Barkat
Chairman

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

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated: Dhaka
27 February 2014

Janata Bank Limited

Statement of Comprehensive Income (Profit and Loss Account)
for the year ended 31 December 2013

	Note	2013 Taka	2012 (Restated) Taka
Operating Income			
Interest income	24.00	36,189,684,571	34,239,122,687
Interest paid on deposits and borrowings etc.	25.00	34,212,835,629	27,499,159,069
Net interest income		**1,976,848,942**	**6,739,963,618**
Investment income	26.00	13,736,499,954	7,811,430,207
Commission, exchange and brokerage	27.00	3,767,353,289	5,286,358,760
Other operating income	28.00	1,378,321,453	2,178,718,333
Total operating income (A)		**20,859,023,637**	**22,016,470,918**
Operating expenses			
Salary and allowances	29.00	6,103,049,326	5,319,942,017
Rent, taxes, insurance and electricity etc.	30.00	788,705,015	694,181,830
Legal expenses	31.00	22,438,918	5,221,264
Postage, stamp, telecommunication etc.	32.00	25,836,985	20,456,211
Stationery, printings, advertisements etc.	33.00	237,193,970	188,111,052
Chief Executive's salary and fees	34.00	4,200,000	4,200,000
Directors' fees	35.00	2,860,000	1,755,000
Auditors' fees	36.00	3,881,570	4,157,495
Depreciation, repairs and maintenance	37.00	505,958,839	431,899,554
Other operating expenses	38.00	1,037,800,702	812,746,838
Total operating expenses (B)		**8,731,925,325**	**7,482,671,261**
Profit / (loss) before provision & tax (C) = (A-B)		**12,127,098,313**	**14,533,799,657**
Provision for loans and advances	39.00	24,863,974	25,215,334,355
Provision for off balance sheet exposures	40.00	-	(390,000,000)
Provision for other assets	41.00	13,908,114	9,400,000
Provision for employee benefits	42.00	1,139,137,905	2,378,972,167
Other provisions	43.00	323,866,670	155,000,000
Total provisions (D)		**1,501,776,664**	**27,368,706,522**
Net profit / (loss) before tax (E) = (C-D)		**10,625,321,649**	**(12,834,906,865)**
Provision for taxation (including Ruler Tax) (F)	44.00	**1,073,927,187**	**2,445,433,691**
Current tax		788,604,009	2,952,512,484
Deferred tax		285,323,178	(507,078,794)
Net profit / (loss) after tax G = (E-F)		**9,551,394,462**	**(15,280,340,556)**

Appropriations

Statutory reserve		1,952,727,802	-
General reserve		-	-
Legal reserve		14,474,329	7,579,765
		1,967,202,131	**7,579,765**
Retained surplus		**7,584,192,331**	**(15,287,920,320)**
Earnings per share (EPS)	46.00	**86.31**	**(138.91)**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar- uz- Zaman Deputy Managing Director	A.K.M Kamrul Islam, FCA Director	Nagibul Islam Dipu Director
Dr. R M Debnath Director	S M Aminur Rahman CEO & Managing Director	Dr. Abul Barkat Chairman

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

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated: Dhaka
27 February 2014

Janata Bank Limited

Statement of Cash Flows

for the year ended 31 December 2013

		Note	2013 Taka	2012 Taka
A.	**Cash flows from operating activities**			
	Interest received		35,473,570,547	34,343,689,552
	Interest paid		(33,433,067,623)	(26,952,426,820)
	Dividend received		1,366,988,019	125,593,982
	Fees and commission receipt in cash		3,767,353,289	5,293,535,247
	Cash paid to employees		(6,107,249,326)	(5,324,142,017)
	Cash paid to suppliers		(237,193,970)	(188,111,052)
	Income from investment		10,350,194,731	7,685,836,225
	Receipt from other operating activities		1,335,698,711	1,314,010,164
	Paid for other operating activities		(1,512,307,672)	(1,113,742,266)
	Recoveries of previously written-off loans & advances		927,200,000	883,100,934
	Income tax paid		(3,487,830,807)	(3,290,000,000)
	Cash generated from operating activities		**8,443,355,897**	**12,777,343,949**
	Increase / (decrease) in operating assets and liabilities			
	Loans and advances to customers		19,591,924,387	(47,538,543,327)
	Other assets		(7,247,858,396)	(1,531,496,784)
	Other liabilities		(11,889,324,602)	(9,241,577,230)
	Deposits from other banks		(3,459,189)	(20,902,490)
	Deposits from customers		68,450,260,422	48,111,219,349
			68,901,542,621	**(10,221,300,482)**
	Net cash flow from operating activities (A)		**77,344,898,518**	**2,556,043,467**
B.	**Cash flows from investing activities**			
	(Purchase) / sales of Securities and Bond (others)		(1,683,983,049)	(1,884,988,472)
	(Purchase) / sale of securities (Government)		(83,616,848,575)	(12,107,266,847)
	(Purchase) / sale of property, plant and equipments		(648,213,219)	(107,091,768)
	Net cash flow from investing activities (B)		**(85,949,044,843)**	**(14,099,347,087)**
C.	**Cash flows from financing activities**			
	Receipts from issue of ordinary shares (rights issue)		8,140,000,000	-
	Dividend paid		-	(10,000,000)
	(Payments) / receipt from borrowings		(2,651,247,642)	11,142,957,835
	Net cash flow from financing activities (C)		**5,488,752,358**	**11,132,957,835**
D.	**Net increase / (decrease) in cash (A+B+C)**		(3,115,393,967)	(410,345,785)
E.	**Cash and cash equivalents at the beginning of the year**		51,173,049,583	51,583,395,368
F.	**Cash and cash equivalents at the end of the year**		**48,057,655,617**	**51,173,049,583**
	Cash and cash equivalents at end of the year represents			
	Cash in hand (including foreign currencies)		6,171,511,170	5,840,109,288
	Balance with Bangladesh Bank and its agent bank (including foreign		27,346,375,887	25,974,236,557
	Balance with other banks and financial institutions		13,011,195,010	12,776,743,294
	Money at call and short notice		1,528,573,549	6,581,960,445
			48,057,655,616	**51,173,049,583**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar- uz- Zaman Deputy Managing Director	A.K.M Kamrul Islam, FCA Director	Nagibul Islam Dipu Director
Dr. R M Debnath Director	S M Aminur Rahman CEO & Managing Director	Dr. Abul Barkat Chairman

Janata Bank Limited

Statement of Changes in Equity

for the year ended 31 December 2013

Particulars	Share Capital-paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign Currency Translation Reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/(deficit) in Profit and loss account	Total
Balance as at 01 January 2013	11,000,000,000	5,968,200,039	89,813,933	7,054,351,004	233,482,825	89,370,642	207,660,369	3,730,635,818	(11,167,832,362)	17,205,682,268
Deferred tax adjustment	-	-	-	270,982,098	-	-	-	-	-	270,982,098
Valuation adjustment/Goodwill adjustment	-	-	-	(1,150,000,000)	-	-	-	-	1,150,000,000	-
Opening balance (Restated)	11,000,000,000	5,968,200,039	89,813,933	6,175,333,102	233,482,825	89,370,642	207,660,369	3,730,635,818	(10,017,832,362)	17,476,664,365
New capital injected by the Government	8,140,000,000	-	-	-	-	-	-	-	-	8,140,000,000
Change in rate fluctuation of UAE branches	-	(1,744,307)	(4,385,030)	-	-	-	-	-	(33,470,944)	(39,600,281)
Decrease due to increase of interest rate of T-bill & Bond	-	-	-	-	-	205,977,063	-	-	-	205,977,063
Transferred from excess provision of Bad Debts	-	-	-	-	-	-	-	-	3,335,501,539	3,335,501,539
Legal Reserve transfer from P/L Account	-	-	14,474,329	-	-	-	-	-	(14,474,329)	-
Transferred from revaluation of investment	-	-	-	-	-	-	694,694,523		(861,682,640)	(166,988,117)
Transferred to statutory reserve from P/L a/c	-	1,952,727,802	-	-	-	-	-	-	(1,952,727,802)	-
Net profit during the year	-	-	-	-	-	-	-	-	9,551,394,462	9,551,394,462
Transferred from/(to) Deferred tax liability	-	-	-	25,449,690.63	-	(59,466,212.93)	(229,087,290)	-	-	(263,103,812)
Transferred from revaluation reserve to retained earning	-	-	-	(59,881,625.00)	-	-	-	-	59,881,625	-
Goodwill adjustment	-	-	-		-	-	-	-	(1,000,000,000)	(1,000,000,000)
Revaluation gain/(loss) on shares	-	-	-	-	-	-	-	(123,642,719)	-	(123,642,719)
Balance as at 31 December 2013	**19,140,000,000**	**7,919,183,534**	**99,903,232**	**6,140,901,167**	**233,482,825**	**235,881,492**	**673,267,602**	**3,606,993,099**	**(933,410,452)**	**37,116,202,498**
Balance as at 31 December 2012	**11,000,000,000**	**5,968,200,039**	**89,813,933**	**6,175,333,102**	**233,482,825**	**89,370,642**	**207,660,369**	**3,730,635,818**	**(10,017,832,362)**	**17,476,664,365**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-Zaman Deputy Managing Director	A.K.M Kamrul Islam, FCA Director	Nagibul Islam Dipu Director
Dr. R M Debnath Director	S M Aminur Rahman CEO & Managing Director	Dr. Abul Barkat Chairman

Janata Bank Limited
Liquidity Statement
Asset and Liability Maturity Analysis
as at 31 December 2013

Particulars	Not more than 1 month term	1 to 3 months	3 to 12 months	1 to 5 years	More than 5 years	Total
Assets						
Cash in hand (including balance with Bangladesh Bank and its agents)	5,619,165,131	-	1,517,696,566	-	26,381,025,360	33,517,887,057
Balance with other banks and financial institutions	7,006,742,682	5,394,452,328	460,000,000	-	150,000,000	13,011,195,010
Money at call on short notice	1,428,473,549	-	-	-	100,100,000	1,528,573,549
Investment	30,602,770,082	25,349,526,850	35,041,991,116	46,401,071,480	55,874,307,378	193,269,666,906
Loans and advances	32,859,025,100	55,252,035,600	64,251,025,360	76,502,936,500	56,882,631,768	285,747,654,328
Fixed assets including land, buildings, furniture and fixtures	18,025,300	31,026,100	252,540,120	1,319,213,927	8,104,032,302	9,724,837,749
Other assets	4,563,588,628	5,152,758,623	10,929,685,865	15,619,509,960	13,017,628,043	49,283,171,119
Non banking assets	-	-	-	-	-	-
Total property & assets	**82,097,790,472**	**91,179,799,501**	**112,452,939,027**	**139,842,731,867**	**160,509,724,851**	**586,082,985,718**
Liabilities						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	3,551,025,600	3,552,426,700	203,026,850	902,536,900	450,215,622	8,659,231,673
Deposits	66,121,025,400	72,702,536,250	87,025,302,800	118,104,613,950	111,814,217,394	455,767,695,795
Other accounts	3,704,526,350	5,902,536,480	5,481,250,364	4,908,536,250	2,771,025,360	22,767,874,804
Provision and other liabilities	6,521,025,340	5,105,625,340	15,713,454,666	11,748,777,709	22,683,097,893	61,771,980,948
Total liabilities	**79,897,602,690**	**87,263,124,770**	**108,423,034,680**	**135,664,464,809**	**137,718,556,269**	**548,966,783,220**
Net liquidity gap	**2,200,187,782**	**3,916,674,731**	**4,029,904,347**	**4,178,267,058**	**22,791,168,582**	**37,116,202,498**

The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Iftikhar-uz-zaman
Deputy Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

S M Aminur Rahman
CEO & Managing Director

Dr. Abul Barkat
Chairman

Janata Bank Limited and its Subsidiaries
Notes to the consolidated and separate financial statements
as at and for the year ended 31 December 2013

1.00 The Bank and its activities

1.01 Reporting entity

Janata Bank Limited is a state owned commercial Bank incorporated on 21 May 2007 under the Companies Act 1994 as a public limited company and governed by the Bank Companies Act 1991 (Bank Companies Act (Amended) 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 897 branches including four overseas branches and two 100% owned subsidiaries named as Janata Exchange Company Srl, Italy 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.

1.02 Nature of business

The Bank provides all kinds of commercial banking services to its customers through its branches in Bangladesh including accepting deposits, extending loans & advances, discounting & purchasing bills, remittance, money transfer, foreign exchange transaction, guarantee, commitments etc. The Bank has opened an NRB branch at Motijheel, Dhaka to render exclusive service to non-resident Bangladeshis.

1.03 Subsidiaries of the bank

Janata Bank Limited has two 100% owned subsidiaries named Janata Exchange Company Srl. Italy and Janata Capital and Investment Limited, Dhaka, Bangladesh.

1.03.01 Janata Exchange Company Srl, Italy

Janata Exchange Company Srl. Italy was incorporated on 18 January 2002 vide Ministry of Finance letter # Ag/Awe/e¨vsKs/kv-7/wewea-12(2) 2000 dated 3 January 2001 and letter # Ag/Awe/e¨vsKs/kv-7/12(2)2000/164 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 # Ag/Awe/e¨vsKsbxt/kv-1 /12/ (2)/200/ 3/352 dated 24 November 2002.

The principal activities of Janata Exchange Company Srl. Italy (JEC) is to carry on the remittance of hard-earned foreign currency to Bangladesh.

1.03.02 Janata Capital and Investment Limited, Dhaka

Janata Capital and Investment Limited Dhaka was incorporated on 13 April 2010 vide incorporation certificate no. C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank Limited having Taka 5,000 million authorised capital and its paid-up capital is Taka 2,000 million. The company starts its operations from 26 September 2010 and its main functions are issue management, underwriting and portfolio management.

Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager.

2.00 Basis of preparation and significant accounting policies

2.01 Basis of preparation and Statement of Compilation

The consolidated financial statements of the Group and the financial statements of the Bank as at and for the year ended 31 December 2013 have been prepared under the historical cost convention except certain properties and financial instruments and in accordance with the "First Schedule" (section 38) of the Bank Companies (Amendment) Act 2013, as amended by Bangladesh Bank (the Central Bank of Bangladesh) through Banking Regulation and Policy Department (BRPD) of Bangladesh Bank Circular No. 14 dated 25 June 2003, other circulars of Bangladesh Bank, Bangladesh Financial Reporting Standards (BFRSs), the Companies Act 1994, Bangladesh Securities and Exchange Rules 1987 and other laws and rules applicable in Bangladesh. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail.

Name of the balance sheet, profit and loss account, cash flows statement have been replaced by statement of financial position, statement of comprehensive income and statement of cash flows respectively and line item of other comprehensive income has been incorporated in the statement of comprehensive income as per Bangladesh Accounting Standard -1: Presentation of Financial Statements.

The Group and the Bank has departed from those contradictory requirements of BFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

2.01.01 Investments in shares and securities

BFRS:
As per requirements of BAS 39 'Financial Instruments: Recognition and Measurement' investments 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 Account respectively.

Bangladesh Bank:
As per BRPD Circular no. 14 dated 25 June 2003 of Bangladesh Bank investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited statements of financial position (balance sheet) respectively. Provision should be made for any loss arising from diminution in value of investments.

2.01.02 Revaluation gain/loss on Government securities

BFRS:
As per requirement of BAS 39, T-bills and T-bonds fall under the category of "held for trading" and "held to maturity" where any change in the fair value of held for trading is recognised in Profit and Loss Account, and amortised cost method is applicable for held to maturity using an effective interest rate.

Bangladesh Bank:
According to Department of Offsite Supervision (DOS) of Bangladesh Bank Circular no. 5 dated 26 May 2008 and subsequent clarification in DOS Circular no. 5 dated 28 January 2009 of Bangladesh Bank, loss on revaluation of Government securities (Treasury Bill (T-bill)/ Treasury Bond (T-bond)) which are categorised as held for trading should be charged through Statement of Comprehensive Income (Profit and Loss Account), but any gain on such revaluation should be recorded under Revaluation Reserve Account. However, at the year-end if there is any revaluation gain for any particular held for trading T-bills/T-bonds; such gain can be used to the extent of any revaluation loss for that particular held for trading T-bills/T-bonds.

T-bills designated as held to maturity are measured at amortised cost method but interest income / gain should be recognised through reserve.

2.01.03 Provision on loans and advances

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 which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank:
As per BRPD Circular no. 14 dated 23 September 2012, BRPD circular no. 19 and dated 27 December 2012 and BRPD circular no. 05 dated 29May 2013, a general provision at 0.25% to 5% under different categories of unclassified loans has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loan, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances whereby the classification of loans and advances depend on the duration of overdue period in months. Furthermore, a general provision at the rate of 1% should be provided for all off-balance sheet exposures. Provision will be on the total exposure and amount of cash margin or value of eligible collateral will not be deducted while computing off balance sheet exposure. Such provision policies are not specifically in line with those prescribed by BAS 39.

2.01.04 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 some disclosure and presentation requirements of BFRS 7 'Financial Instruments: Disclosures' and BAS 32 'Financial Instruments: Presentation' cannot be made in the accounts.

2.01.05 REPO transactions

BFRS:
When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a deposit, and the underlying asset continues to be recognised in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank:
As per BRPD guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognised in the seller's book and recognised in the buyer's book.

2.01.06 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 circular no. 14 dated 25 June 2003, financial guarantees such as L/C, L/G will be treated as off balance sheet items. No liability is recognised for the guarantee except the cash margin.

2.01.07 Cash and cash equivalents

BFRS:
Cash and cash equivalents items should be reported as cash item as per BAS 7 'Statement of Cash Flows'.

Bangladesh Bank:
Some cash and cash equivalent items such as 'money at call and on short notice', T-bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice is shown as face item in statement of financial position and T-bills, Prize bonds are shown in Investment.

2.01.08 Non banking assets

BFRS:
No indication of non banking assets is found in any BFRSs.

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

2.01.09 Statement of cash flows

BFRS:
Cash flow statement can be prepared either in direct method or in 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 circular no.14 dated 25 June 2003, statement of cash flows is a mixture of direct and indirect method.

2.01.10 Balance with Bangladesh Bank (CRR)

BFRS:
Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per BAS 7.

Bangladesh Bank:
Balance with Bangladesh Bank is treated as cash and cash equivalents.

2.01.11 Off balance sheet items

BFRS:
There is no concept of off balance sheet items in any BFRS; hence there is no requirement of disclosure to off balance sheet items.

Bangladesh Bank:
As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items e.g. L/C, L/G must be disclosed separately in the face of the statement financial position (balance sheet).

2.01.12 Disclosure of appropriation of profit

BFRS:
There is no requirement to show appropriation of profit in the face of the statement of comprehensive income.

Bangladesh Bank:
As per BRPD circular no. 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of statement of comprehensive income.

2.01.13 Other Comprehensive Income

BFRS:
As per BAS 1 '*Presentation of Financial Statements'*, Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (OCI) Statement.

Bangladesh Bank:
Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income; and the elements of Other Comprehensive Income are also not allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the company does not prepare the Other Statement of Comprehensive Income. However elements of OCI, if any, are shown in the statement of changes in equity.

2.01.14 Loans and advance net of provision

BFRS:
Loans and advances should be presented as net of provisions.

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

[Also refer to Note-2.22 Compliance of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs)]

2.01.15 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 marking to market concept with gain crediting to revaluation reserve.
b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' and Re-measured Government Treasury Bond at present value using amortisation concept.
c) Investment in shares of listed companies.
d) Land and Buildings is recognised at the time of acquisition and subsequently measures at fair value as per BAS 16 (Property, Plant and Equipment).

2.02 Basis of consolidation

The consolidated financial statements include the financial statements of Janata Bank Limited and its two subsidiaries named Janata Capital and Investment Limited, Dhaka and Janata Exchange Company Srl. Italy made up to the end of the financial year. The Consolidated financial statements have been prepared in accordance with Bangladesh Accounting Standards BAS-27 'Consolidated and Separate Financial Statements'. These Consolidated financial statements are prepared to a common financial year ended 31 December 2013.

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 Financial Statements. Unrealised gains arising from transactions with equity accounted investees are eliminated against the investment to the extent of the group's interest in the investee. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent there is no evidence of impairment.

2.03 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 have been rounded off to the nearest BDT.

2.04 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.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognised in the consolidated financial statements are described in Note 2.12.04.

2.04.1 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 in:

(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 9.04.02, 13.05 and 21.00

2.05 Books of accounts

The Company maintains its books of accounts for main business in electronic form through soft automation.

2.06 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 statement of financial position (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.

2.07 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.

2.08 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.

2.09 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;

a) Balance with other banks and financial institutions, money at call and on 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;

2.10 Events after the reporting period

Events after the reporting period that provide additional information about the company's position at the statement of financial position date are reflected in the financial statements in Note no. 48 as per Bangladesh Accounting Standards BAS-10: 'Events After the Reporting Period'.

2.11 Going Concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the bank be unable to continue as a going concern.

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 financial statements and those of the bank and have been applied consistently by the group entities except as explain in Note 2.01.

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, money at call on short notice and prize bond.

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 Bangladesh Bank DOS circular letter no. 5, dated 26 May 2008 and as amended on 28 January 2009.

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 and Reverse REPO are recorded based on DOS Circular No. 6, dated 15 July 2010 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. For interest bearing security, JBL stopped the accrual of interest during REPO period.

d) Value of investment has been shown as under:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/bonds(HFT)	Cost	Fair value	Loss to P&L, gain to Revaluation Reserve through P&L
Govt. T-bills/bonds(HTM)	Cost	Amortised cost	Increase or decrease in value to equity
Debenture/Bond	Face value	None	None
Investment in listed securities	Cost	Fair value	Loss to P&L, gain to Revaluation reserve
Prize bond	Cost	None	None

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.

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 Accounting Standard (BAS) no-27. Accordingly, investments in subsidiaries are stated in the Bank's statement of financial position (balance sheet) at cost, less impairment losses if any.

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 review by the management and instruction contained in BRPD Circular no. 14 dated 23 September 2012, BRPD circular no. 19and dated 27 December 2012 and BRPD circular no. 05 dated 29 May 2013.

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 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.

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/ MBs/SDs	All other credit
			Other Than HF & LP	HF	LP			
Unclassified	Standard	5%	5%	2%	2%	0.25%	2%	1%
	SMA	-	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.

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 statement of financial position.

e) Write off loans and advances

Loans and advances/investments are written off as per guidelines of Bangladesh Bank. These written off however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are meticulously maintained 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 pledge. The balance in DPS/JBSPS/SDPS 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.

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 revalued amounts which is fair value at the time of revaluation done by independent valuer and any surplus on revaluation is shown as equity component.

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 motor vehicles, bi-cycles 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 year 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 year.

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

Category of fixed assets	Rate of depreciation
Buildings	2.50%
Furniture and fixtures	10.00%
Machineries and equipment's	20.00%
Computers	20.00%
Vehicles	20.00%

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 statement of comprehensive income (profit and loss account) as per provision of BAS 16: Property, Plant and Equipment.

e) Revaluation

The fixed assets of the Bank have been revalued 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 revalued by BDT 3,043.37 million based on physical verification conducted by independent survey firm Geodetic Survey Corporation. The calculation is based on average sale and purchase price of last six months of respective localities. No revaluation has been made during the year 2013.

f) Impairment

The carrying amount of the assets should be reduced to its recoverable amount when carrying amount of an asset is exceeding the recoverable amount of that asset. That reduction is an impairment loss hence recognized as expenses in the statement of comprehensive income (profit and loss account).

2.12.05 Intangibles assets

The Bank's intangible assets include the value of computer software.

An intangible asset is recognised only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the Bank.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortisation 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 amortisation period and the amortisation 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 amortisation period or method, as appropriate, and they are treated as changes in accounting estimates. The amortisation expense on intangible assets with finite lives is presented as a separate line item in the statement of comprehensive income (profit and loss account).

Amortisation 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:

Computer software	10 years

2.12.06 Other assets

Other assets include all other financial assets and fees and unrealised income receivable, advance for operating and capital expenditure and stocks of stationery and stamp. Details are shown in Note-9. Receivables are recognised when there is a contractual right to receive cash or another financial asset from another entity.

2.12.07 Non-banking assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgage property. There are no assets acquired in exchange for loan during the period of financial statements.

2.13 Liabilities and provision

2.13.01 Borrowing 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 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 deposit and fixed deposit. These items are brought to account at the gross value of the outstanding balances.

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 statement of financial position (balance sheet) according to the guidelines of Bangladesh Bank, Income Tax Ordinance, 1984, BAS 37 and 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.

2.13.04 Provision for taxation

Income tax assessment has been finalized up to 2002 and case pending for the year 2003 to 2013.

a) Current Tax

The tax currently payable is based on taxable profit for the year. Since the items of income or expenses that are taxable or deductable in other years or are never taxable or deductible, taxable profit may differ from profit as reported in the statement of comprehensive income. Bank's liability for current tax is calculated on the basis of the tax rates that have been enacted during the reporting period.

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 that it 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.

2.13.05 Employee Benefits

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 Board comprising twelve (12) trustees.
- **iv.** Gratuity: Employees enjoying 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 10 years of service. The scheme is operated on cash basis. The employees also enjoy 13% rate of interest on the deposit of own &bank contribution in CPF amount.

2) General pension fund scheme

i. Superannuation fund

The Bank operates Pension Scheme. The Bank was 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.

ii. General Provident Fund (GPF)

Employees opted for pensions are also contributing 10%-30% 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 these employees to GPF.The employees also enjoy 13% rate of interest on the deposit of GPF amount.

iii. Pension and Gratuity benefit

Pension and Gratuity benefit payable as at 31 December 2013 calculated by the management has been provided in the books of accounts.

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 upto twelve months at the time of retirement as per letter No. MF/FD/Reg-2/leave–16/84/9 dated 21 January 1985 of Finance Division, Ministry of Finance, Government of Bangladesh. But if a staff (not officer) has enjoyed /will enjoy 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'. No additional fund is required during the year.

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 rate prescribed in the scheme.

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, award to the children of employee for securing good result in the public examination and university levels, marriage assistance and contribution to family members when any employee expires.

2.13.06 Provision for loans & advances

Loans and advances are stated at gross amount. General provisions on unclassified loans and contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter and review by the management and instructions contained in BRPD Circular no. 14 dated 23 September 2012, BRPD circular no. 19and dated 27 December 2012 and BRPD circular no. 05 dated 29May 2013.

2.13.07 Provision for other assets

As per BRPD circular no. 14 dated 25 June 2001of Bangladesh Bank classification and provisions on other assets have been made and adequate provisions have been made considering their recoverability.

2.13.08 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 this year regarding the un-reconciled debit balance as on the date of statement of financial position.

2.13.09 Provision for Off-Balance Sheet Items

In compliance with Bangladesh Bank guidelines Off-Balance Sheet items have been disclosed under contingent liabilities. As per BRPD Circular No.10; dated: 18 September 2007, the bank is required to maintain provision @ 1% against Off-Balance Sheet items.

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 finance and risk management department are key to implementing the bank's capital strategy and managing capital. Capital is managed using both regulatory control measure and internal matrix.

2.14.02 Paid up capital

Paid up share 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 (Amendment) Act 2013 (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.

2.14.04 Dividends on ordinary shares

Dividends on ordinary shares are recognised as a liability and deducted from equity when they are approved by the Bank’s shareholders. 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 increase 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'.

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 through Profit and Loss Account as per Bangladesh Bank DOS circular no. 5, dated 28 January 2009.

2.15 Contingent liabilities and Contingent assets

A contingent liability is –

Any possible obligation that arises form 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 result in the recognition of income which may never be realised.

2.16 Reconciliation of books and account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular intervals to keep the unreconciled balances within non material level. Details of un-reconciled entries of Inter Branch Transaction Accounts (IBTA) as at 31 December 2013 are given in Note 9.04.05

2.17 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 statement of financial position (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.

2.18 Revenue recognition

The revenue during the year has been recognised following all conditions of revenue recognitions as prescribed by Bangladesh Accounting Standards BAS-18: 'Revenue'.

2.18.01 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 unclassified loans and advances have been accounted for as income on accrual basis, interest on classified loans and advances have been credited to interest suspense account with actual receipt of interest therefrom having credited to income as and when received as per instruction of Bangladesh Bank.

2.18.02 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 deposit with other banks. Capital gain on investments in shares is also included in investment income. Capital gain is recognised when it is realised.

2.18.03 Fees and commission income

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

2.18.04 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.

2.18.05 Other operating Income

Other operating income is recognized at the time when it is realized.

2.18.06 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.

2.18.07 Management and other expenses

Expenses incurred by the Bank are recognised on actual and accrual basis.

2.19 Regulatory & Legal Compliance

The bank has complied with the requirement of following regulatory & legal authority:

(a) The Bank Companies Act, 1991 (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.
(i) Labor Act, 2006

2.20 Directors' responsibility on financial statements

The board of directors takes the responsibility for the preparation and presentation of these financial statements.

2.21 Operating segments

The Bank has five 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. 48.

i. Loans & Advances	Includes loans, deposits and 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 the 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 traveler's cheque and other activities as permitted under the banking law of Italy.
v. Janata Capital and Investments Limited	Established to do all kinds of merchant banking activities including issue management, underwriting, portfolio management and other transactions.

2.22 Compliance of 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 most of BAS and BFRS as adopted by ICAB. Details are given below:

Name of Bangladesh Accounting Standards (BAS)	BAS No.	Status
Presentation of Financial Statements	1	*Applied
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events After the reporting period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment's	16	Applied
Leases	17	N/A
Revenue	18	Applied
Employee Benefits	19	Partly applied
Accounting for Govt. Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	N/A
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	Partly applied
Consolidated and Separate Financial Statements	27	Applied
Investments in Associates & Joint venture	28	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	*Applied
Earnings per Share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	*Applied
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	*Applied
Investment Property	40	N/A
Agriculture	41	N/A

Name of Bangladesh Financial Reporting Standards (BFRS)	BFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	Applied
Insurance Contracts	4	N/A
Non-Current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	*Applied
Operating Segments	8	Partly Applied
Consolidated financial statements	10	N/A
Joint Arrangements	11	N/A
Discloser of interest in other entities	12	N/A
Fair value measurement	13	Partly Applied

* Subject to departure described in Note 2.2 - Statement of compliance

2.23 Risk Management

The possibility of losses, financial or otherwise is defined as risk. The risks are inherent in banking business in the context of recovery of credit, maintaining liquidity market and operational affect. It is 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 the affected 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) Guidelines on Information and Communication Technology

Janata Bank Limited has developed separate guidelines for each of above risk oriented areas to manage its own core risks.

2.24 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 55.

2.25 Litigation

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filled 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.

2.26 Write 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 banks statement of financial position. Recovery against debts written off / provided for is credited to provision or revenue considering the previous position of the loans.

2.27 Audit Committee Disclosures

As per policy directives as well as compliance with the BRPD Circular No. 11 dated 27 October 2013 (Previous circular-BRPD Circular No. 12 dated 23 December 2002) 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 246th board meeting of Janata Bank Limited held on 24 December 2012. 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. The name and status of the member of the audit committee are stated as follows:

Sl. no.	Name	Status with the committee
i)	Dr. Jamaluddin Ahmed FCA	Chairman
ii)	Mr. Nagibul Islam Dipu	Member
iii)	Dr. R. M. Debnath	Member
iv)	Prof. Dr.Nitai Chandra Nag	Member
v)	Mr. Md. Mosaddake-Ul-Alam	Company Secretary

During the year 2013, the Audit Committee of the Board conducted 22 (Twenty Two) meetings in which the following important issues were reviewed/discussed along with others:

- Oversee the financial reporting process & liquidity position of the bank at regular basis.

- Reviewed internal & external auditors findings on the irregularities both major & significance at different branches of the bank and reference those to the Board with appropriate recommendation for decision, reviewed draft & audited financial statements for the year 2013.
- Reviewed performance of internal audit 2013.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to keep it regular.
- Reviewed the comprehensive inspection report on JBL by Bangladesh bank as on 31.12.2012.
- Reviewed the cash holding position of different branches & advise the management to ensure maintenance of optimum level of cash to reduce idle cash in hand as per as practicable.
- Reviewed existing policy of Cost of Fund, Cost of Deposit & Interest Spread and made recommendation to Board for approval.
- Reviewed unaudited quarterly & half yearly financial statements of the bank for the year 2013.
- Monitor internal control risk management process.
- Discussed & made recommendation to the bank for appointment of M/S S.F Ahmed & Co. and M/S G. Kibria & Co. Chartered accounts as auditors of the bank for the year – 2013.
- Discussed and reviewed annual budget 2014 & revised budget 2013 and recommended to the board with some amendments.
- Reviewed the compliance status of audit objections and advised the management to ensure full compliance of regulatory, legal and significant issues meticulously.
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2013.
- Discuss and reviewed the effectiveness of annual audit plan 2013 and made recommendation to the board for approval with suggested amendments.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.
- Reviewed the audit report of the subsidiaries and directing the authority to take necessary action as appropriate.

2.28 Risk Management Committee Disclosure

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with Bank Company (Amendment) Law-2013 and directives of BRPD Circular No.11 dated 27.10.2013 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 four members including chairman who are competent and professionally skilled and also the director of the board. The name and status of the member of the audit committee are stated as follows:

Name	Status in Bank	Status in the Committee
Dr. R. M. Debnath	Director	Chairman
Dr. Jamaluddin Ahmed, FCA	Director	Member
Mr. Md. Emdadul Hoque	Director	Member
Mr. S. M. Aminur Rahman	CEO & MD	Member

The Risk Management Committee of the Board of Directors has formed soon after the Central Bank's instruction. The committee conducted one meeting in the last quarter of 2013 where the following issues have discussed:

- Formulated risk management strategies, methodologies, guidelines and processes for risk identification, risk assessment, risk controlling and monitoring.
- Designed a suitable organizational structure for risk controlling. The committee will form separate risk management committee in management level and supervise their activities for compliance of instruction regarding credit risk, foreign exchange risk, internal control and compliance risk, money laundering risk and ICT risk.
- Reviewed and updated all risk management policies and guidelines at least once in a year, if necessary they will propose and place before the Board of Director for final approval.
- Evaluated, assessed and approved the record keeping and reporting system formulated by the bank management.
- Supervised the implementation of overall risk management policies and steps taken for mitigation of credit risk, market risk and operational risk along with other risks.
- Submitted the report of decision and recommendation made by the committee to the Board on a quarterly basis.
- Followed the instruction circulated by the controlling authority.
- Asked the internal and external auditors to provide evaluation report of their activities.

2.29 Corporate Social Responsibility (CSR)

With industrialisation, the impacts of business on society and the environment assumed an entirely new dimension. For this, Corporate Social Responsibility has become a criterion of socially lawful business endeavour and the acceptance of it, is growing day by day. Countries of developed economy have taken the idea of "Social Responsibility" with that of "Achieving Highest Profit". Being one of the famous states owned commercial banks in Bangladesh, Janata Bank Limited has also realised its responsibilities to the society and contributed to the amelioration of the social life of the destitute people, infra-structure, environment etc. For making its entrepreneurship a success, Janata Bank Limited allocated budget of Tk.31.00 crore in 2013.

2.30 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.

2.31 Reporting Period

These financial statements of the bank and its subsidiaries cover one calendar year from 01 January 2013 to 31 December 2013.

2.32 Approval of Financial Statement

The financial statements are approved by the board of directors on 27 February 2014.

2.33 Earnings per share

2.33.01 Basic earnings per share

Basic earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as at 31 December 2013 as per Bangladesh Accounting Standards (BAS)-33: 'Earnings per Share'.

2.33.02 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.

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
3.00 Cash					
Cash in hand (including foreign currencies)	3.01	6,177,058,034	5,845,317,572	6,171,511,170	5,840,109,288
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	3.02	27,346,375,887	25,974,236,557	27,346,375,887	25,974,236,557
		33,523,433,921	**31,819,554,129**	**33,517,887,057**	**31,814,345,845**

3.01 Cash in hand (including foreign currencies)

	2013	2012 (Restated)	2013	2012 (Restated)
Local Currency	5,745,631,557	5,203,000,041	5,745,631,557	5,203,000,041
Foreign Currencies	431,426,477	642,317,531	425,879,613	637,109,247
	6,177,058,034	**5,845,317,572**	**6,171,511,170**	**5,840,109,288**

3.02 Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)

	Ref. Note	2013	2012 (Restated)	2013	2012 (Restated)
Bangladesh Bank					
In Local Currency		25,626,792,622	23,238,415,714	25,626,792,622	23,238,415,714
In Foreign Currencies (Clearing Account)	3.02.01	451,886,699	1,537,364,049	451,886,699	1,537,364,049
		26,078,679,321	**24,775,779,763**	**26,078,679,321**	**24,775,779,763**
Sonali Bank Limited (as an agent of Bangladesh Bank)-in local currency		1,267,696,566	1,198,456,794	1,267,696,566	1,198,456,794
		27,346,375,887	**25,974,236,557**	**27,346,375,887**	**25,974,236,557**

3.02.01 Balance with Bangladesh Bank in Foreign Currency

Currencies	Amount in 2013	Exchange Rate (Average at BDT)	2013	2012 (Restated)	2013	2012 (Restated)
USD	(5,927,680.71)	77.89	(461,707,051)	677,653,782	(461,707,051)	677,653,782
GBP	4,321,877.72	128.61	555,836,693	532,844,321	555,836,693	532,844,321
EURO	3,327,663.07	107.51	357,757,057	326,865,946	357,757,057	326,865,946
			451,886,699	1,537,364,049	451,886,699	1,537,364,049

3.3 Disclosures regarding maintenance of CRR & SLR

3.03.01 Cash Reserve Requirement (CRR)

As per MPD circular No. 4 dated 1 December 2010 of Bangladesh Bank (effective from 15 December 2010), all scheduled Banks are required to maintain a CRR minimum 5.5% on daily basis based on weekly average demand and time liabilities of two months prior to current month (i.e. CRR of December 2013 will be based on weekly average balance of October 2013 as per BRPD circular no. 12 dated 6 September 1998) and minimum 6% on bi-weekly basis. However, JBL has been maintaining its CRR on bi-weekly basis.

	2013	2012 (Restated)
Average demand and time liabilities	439,047,618,000	368,441,591,500
	439,047,618,000	**368,441,591,500**
Required Reserve (5.5% of average demand and time liabilities on daily basis)	24,147,618,990	20,264,287,533
Actual Reserve held with Bangladesh Bank*	25,016,242,422	23,074,263,457
Surplus / (shortfall)	**868,623,432**	**2,809,975,925**

* As per statements of Bangladesh Bank

* As Janata Bank Limited is maintaining its CRR on bi-weekly basis, the bi-weekly average balance of reserve held with Bangladesh bank was Taka 25,016,242,422 which indicates that the reserve held with Bangladesh Bank is not below the required reserve.

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)

3.03.02 Statutory Liquidity Ratio (SLR)

As per MPD circular No. 5 dated 1 December 2010 of Bangladesh Bank (Effective from 15 December 2010), all scheduled Banks are required to maintain a SLR minimum 19% (including CRR) based on weekly average demand and time liabilities two months prior to current month (i.e. SLR of December 2013 will be based on weekly average balance of October' 2013 against which, JBL has maintained the SLR more than 19% as shown in the Balance Sheet in the following:

	Ref. Note	Bank 2013	Bank 2012 (Restated)
Average demand and time liabilities		439,047,618,000	368,441,591,500
		439,047,618,000	**368,441,591,500**
Required reserve (19% of average demand and time liabilities)		83,419,047,420	70,003,902,385
Actual reserve held with Bangladesh Bank	3.03.02.01	194,911,946,916	122,500,942,239
Surplus		**111,492,899,496**	**52,497,039,854**

Bangladesh Bank issued a new circular (MPD circular No. 02 date 10 December 2013 and DOS circular No. 01 date 19 January 2014) to maintain SLR separately at 13% which will be effective from 01 February 2014. Janata Bank Limited will maintain SLR separately from the above date.

3.03.02.01 Actual reserve held as SLR

	Bank 2013	Bank 2012 (Restated)
Cash in hand	5,542,325,295	5,673,599,021
Balance with Bangladesh Bank as per statement	25,016,242,422	23,074,263,457
Balance with agent Bank (Sonali Bank Limited) as per statement	1,267,696,566	1,198,456,794
Unencumbered approved securities (HFT)	74,897,626,564	22,069,529,615
Unencumbered approved securities (HTM)	88,188,056,069	70,485,093,352
	194,911,946,916	**122,500,942,239**

4.00 Balance with other banks and financial institutions

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
In Bangladesh	4.01	798,666,469	1,379,847,096	798,666,469	1,379,847,096
Outside Bangladesh	4.02	12,224,122,386	11,432,820,445	12,212,528,541	11,396,896,198
		13,022,788,855	**12,812,667,541**	**13,011,195,010**	**12,776,743,294**

4.01 Balance in Bangladesh

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Current Deposits	4.01.01	1,387,688	2,172,549	1,387,688	2,172,549
Short Term Deposits	4.01.02	378,781	374,547	378,781	374,547
Fixed Deposits	4.01.03	796,900,000	1,377,300,000	796,900,000	1,377,300,000
		798,666,469	**1,379,847,096**	**798,666,469**	**1,379,847,096**

4.01.01 Current deposits

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Banks				
Trust Bank Limited	1,387,688	2,172,549	1,387,688	2,172,549
	1,387,688	**2,172,549**	**1,387,688**	**2,172,549**
Non-Bank Financial Institutions	-	-	-	-
	1,387,688	**2,172,549**	**1,387,688**	**2,172,549**

4.01.02 Short term deposits

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Banks				
Eastern Bank Limited	42,176	41,206	42,176	41,206
Dhaka Bank Limited	88,579	85,838	88,579	85,838
National Bank Limited	34,700	34,425	34,700	34,425
Dutch Bangla Bank Limited	54,162	55,185	54,162	55,185
Uttara Bank Limited	68,480	67,051	68,480	67,051
Social Investment Bank Limited	58,572	57,115	58,572	57,115
ICB Islamic Bank Limited	32,112	33,727	32,112	33,727
	378,781	**374,547**	**378,781**	**374,547**
Non-Bank Financial Institutions	-	-	-	-
	378,781	**374,547**	**378,781**	**374,547**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
4.01.03	**Fixed deposits (with banks and NBFIs)**					
	Banks					
	First Security Islamic Bank Limited		-	750,000,000	-	750,000,000
	ICB Islamic Bank Limited		146,900,000	147,300,000	146,900,000	147,300,000
			146,900,000	**897,300,000**	146,900,000	**897,300,000**
	Non-Bank Financial Institutions					
	People's Leasing & Financial Services Limited		320,000,000	220,000,000	320,000,000	220,000,000
	Lanka Bangla Finance Limited		90,000,000	90,000,000	90,000,000	90,000,000
	Industrial & Infrastructure Development Finance		100,000,000	100,000,000	100,000,000	100,000,000
	Premier Leasing & Finance Limited		40,000,000	40,000,000	40,000,000	40,000,000
	Bangladesh Finance & Investment Company Limited		-	30,000,000	-	30,000,000
	International Leasing and Financial Services Limited		100,000,000	-	100,000,000	-
			650,000,000	**480,000,000**	**650,000,000**	**480,000,000**
			796,900,000	**1,377,300,000**	**796,900,000**	**1,377,300,000**
4.02	**Balance outside Bangladesh**					
	Balance with NOSTRO Accounts					
1	Citi Bank, N.A, Mumbai		209,396,744	165,720,797	209,396,744	165,720,797
2	HSBC, Mumbai		34,812,072	34,261,155	34,812,072	34,261,155
3	Standard Chartered Bank, Kolkata		236,635,169	112,946,530	236,635,169	112,946,530
4	A.B. Bank Limited, Mumbai		316,081,970	172,448,962	316,081,970	172,448,962
5	Bhutan National Bank		772,026	796,187	772,026	796,187
6	Rastrya Banijja Bank, Kathmandu		7,974,887	8,241,091	7,974,887	8,241,091
7	Sonali Bank Limited, Kolkata		78,310,972	139,696,508	78,310,972	139,696,508
8	Peoples Bank, Colombo		8,201,957	3,112,605	8,201,957	3,112,605
9	ICICI Bank Limited, Mumbai		57,889,332	64,749,290	57,889,332	64,749,290
10	HSBC, Karachi		12,199,452	11,543,143	12,199,452	11,543,143
11	AMEX Bank Limited, Kolkata		95,286,526	98,467,229	95,286,526	98,467,229
12	Rupali Bank Limited, Karachi		13,750	14,209	13,750	14,209
13	National Australia Bank		4,010,563	13,897,947	4,010,563	13,897,947
14	Bank of Montreal, Canada		3,201,509	3,099,769	3,201,509	3,099,769
15	Union Bank of Switzerland		14,919,502	7,715,523	14,919,502	7,715,523
16	Banka-Intesa SPA, Italy		29,537	1,243	29,537	1,243
17	ING Bank N.V., Netherlands		-	1,636,535	-	1,636,535
18	Society General Paris		-	1,519,388	-	1,519,388
19	Standard Chartered GMBH F.F.		175,371,486	265,194,595	175,371,486	265,194,595
20	Sonali Bank Ltd., London, UK. (URO)		18,109,054	14,931,850	18,109,054	14,931,850
21	Banca nazionale DEL Lavoro SPA		-	4,828,554	-	4,828,554
22	Commerz Bank F. FURT		11,006,829	10,744,127	11,006,829	10,744,127
23	ING, Belgium NV/SA		11,689,065	2,043,763	11,689,065	2,043,763
24	Deutsche Bank F.F., GERMANY		-	12,299,782	-	12,299,782
25	Standard Chartered Bank, London		-	70,986,409	-	70,986,409
26	NATWEST Bank PLC, London		36,294,577	36,806,133	36,294,577	36,806,133
27	HSBC PLC, London (GBP)		-	10,545,848	-	10,545,848
28	Janata Bank Limited, Abu Dhabi-1		4,350	4,411	4,350	4,411
29	Sonali Bank Limited, London, UK		98,053,070	11,427,015	98,053,070	11,427,015
30	Mashreq Bank ,New York		-	167,017,981	-	167,017,981
31	Bank America Int. Limited N.Y.		-	17,417,293	-	17,417,293
32	Habib American Bank N.Y.		-	12,713,898	-	12,713,898
33	Wachovia Bank N.A.		518,855,760	610,716,767	518,855,760	610,716,767
34	Janata Bank Limited, Abu Dhabi (A/C-2)		16,936,502	-	16,936,502	-
35	Citi Bank, N.A., New York		-	327,679,791	-	327,679,791
36	National Commercial Bank (SEM)		-	30,098,370	-	30,098,370
37	Standard Chartered Bank, Tokyo		12,091,873	4,784,875	12,091,873	4,784,875
38	ICIC Bank Limited (USD), Hong Kong		31,490,029	52,249,862	31,490,029	52,249,862
39	Wachovia Bank, EURO		204,546,101	231,200,506	204,546,101	231,200,506
40	Bot-Mitsubishi Limited, Japan		1,653,847	6,229,414	1,653,847	6,229,414
41	Standard Chartered Bank N.Y.		-	1,203,397,705	-	1,203,397,705
42	ALPHA Bank A.E. Athens, Greece		103,204	5,496,638	103,204	5,496,638
43	Sonali Bank Limited, London UK (GBP)		49,623,178	101,624,609	49,623,178	101,624,609
			2,265,564,894	**4,050,308,308**	**2,265,564,894**	**4,050,308,308**
	(ii) UAE Central Bank		2,306,593,394	6,626,596,974	2,306,593,394	6,626,596,974
	(iii) UAE Other Bank		7,446,971,061	719,990,916	7,446,971,061	719,990,916
	(iv) UAE foreign Banks		193,399,192	-	193,399,192	-
	(v) Italy Other Banks		11,593,845	35,924,247	-	-
			12,224,122,386	**11,432,820,445**	**12,212,528,541**	**11,396,896,198**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

4.02.01 Balance outside Bangladesh in foreign currencies (currency wise)

Currencies	Amount in Foreign Currencies (2013)	Exchange Rate (Average at BDT)	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
ACU Dollar	13577800.19	77.89	1,057,574,858	811,997,706	1,057,574,858	811,997,706
Australian Dollar	57928.81	69.23	4,010,563	13,897,947	4,010,563	13,897,947
Canadian Dollar	43843.68	73.02	3,201,509	3,099,769	3,201,509	3,099,769
Swiss Frank (CHF)	170213.89	87.65	14,919,502	7,715,523	14,919,502	7,715,523
EURO	3914723.89	107.51	420,855,275	546,392,147	420,855,275	546,392,147
Great Britain Pound	668102.35	128.61	85,922,105	133,274,651	85,922,105	133,274,651
Japanese Yen	18504032	0.74	13,745,720	11,014,289	13,745,720	11,014,289
US Dollar	8541986.93	77.89	665,335,362	2,522,916,276	665,335,362	2,522,916,276
Shadow General Ledger balance			**2,265,564,894**	**4,050,308,308**	**2,265,564,894**	**4,050,308,308**
Balance with VOSTRO account						
Abu Dhabi Dirham (Central Bank)			2,306,593,394	6,626,596,974	2,306,593,394	6,626,596,974
Abu Dhabi Dirham (Other Banks)			7,446,971,061	719,990,916	7,446,971,061	719,990,916
Abu Dhabi Dirham (Foreign Banks)			193,399,192	-	193,399,192	-
Italy EURO (for Janata Exchange)			11,593,845	35,924,247	-	-
			12,224,122,386	**11,432,820,445**	**12,212,528,541**	**11,396,896,198**

4.03 Maturity grouping of balance with other Banks and financial institutions

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
On demand	4,682,755,633	6,045,271,370	4,671,161,788	6,569,347,123
Not more than one month	2,335,580,894	2,190,000,000	2,335,580,894	2,697,396,171
More than 1 months but less than 3 months	5,394,452,328	4,071,471,924	5,394,452,328	3,040,000,000
More than 3 months but less than 1 year	460,000,000	150,000,000	460,000,000	150,000,000
More than 1 year but less than 5 years	-	355,924,247	-	320,000,000
More than 5 years	150,000,000	-	150,000,000	-
	13,022,788,855	**12,812,667,541**	**13,011,195,010**	**12,776,743,294**

5.00 Money at call and short notice

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
In Bangladesh	5.01	1,479,955,556	4,280,155,555	1,479,955,556	4,280,155,555
Outside Bangladesh	5.02	48,617,993	2,301,804,890	48,617,993	2,301,804,890
		1,528,573,549	**6,581,960,445**	**1,528,573,549**	**6,581,960,445**

5.01 In Bangladesh

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Banks				
ICB Islamic Bank Limited	99,955,556	100,155,555	99,955,556	100,155,555
Eastern Bank Limited	-	1,300,000,000	-	1,300,000,000
Mutual Trust Bank Limited	-	300,000,000	-	300,000,000
Mercantile Bank Limited	-	300,000,000	-	300,000,000
Uttara Bank Limited	-	1,200,000,000	-	1,200,000,000
South East Bank Limited	-	100,000,000	-	100,000,000
Modhumati Bank Limited	300,000,000	-	300,000,000	-
Midland Bank Limited	180,000,000	-	180,000,000	-
Standard Chartered Bank	650,000,000	-	650,000,000	-
Prime Bank Limited	-	900,000,000	-	900,000,000
	1,229,955,556	**4,200,155,555**	**1,229,955,556**	**4,200,155,555**
Non-Bank Financial Institutions				
Peoples Leasing & Financial Service Limited	100,000,000	80,000,000	100,000,000	80,000,000
Premier Leasing	50,000,000	-	50,000,000	-
Delta Brac Housing Limited	100,000,000	-	100,000,000	-
	250,000,000	**80,000,000**	250,000,000	**80,000,000**
	1,479,955,556	**4,280,155,555**	**1,479,955,556**	**4,280,155,555**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
5.02	**Outside Bangladesh**					
	Banks					
	Mashreq Bank		-	2,234,990,000	-	2,234,990,000
			-	**2,234,990,000**	**-**	**2,234,990,000**
	Non-Bank Financial Institutions					
	BCCI Luxembourg		48,617,993	66,814,890	48,617,993	66,814,890
			48,617,993	**66,814,890**	**48,617,993**	**66,814,890**
			48,617,993	**2,301,804,890**	**48,617,993**	**2,301,804,890**
6.00	**Investments**					
	Government Securities	6.01	175,955,254,025	92,587,970,007	175,955,254,025	92,587,970,007
	Other Investments	6.02	19,357,349,063	17,259,510,286	17,314,412,881	15,754,072,551
			195,312,603,088	**109,847,480,293**	**193,269,666,906**	**108,342,042,558**
6.01	**Government securities (considered as SLR)**					
	Treasury bills - Primary	6.01.01	66,517,228,542	14,958,800,669	66,517,228,542	14,958,800,669
	Government Notes/Bonds/other securities	6.01.02	96,568,454,091	77,595,822,298	96,568,454,091	77,595,822,298
	Prize Bond		22,990,300	33,347,040	22,990,300	33,347,040
	Reverse -Repo		12,846,581,092	-	12,846,581,092	-
			175,955,254,025	**92,587,970,007**	**175,955,254,025**	**92,587,970,007**
6.01.01	**Treasury bills- primary**					
	91 days Treasury bills		36,104,370,142	2,477,230,318	36,104,370,142	2,477,230,318
	182 days Treasury bills		11,383,002,977	2,034,134,949	11,383,002,977	2,034,134,949
	364 days Treasury bills		14,993,521,943	4,076,220,645	14,993,521,943	4,076,220,645
	30 days Bangladesh Bank Bill		4,036,333,480	6,371,214,758	4,036,333,480	6,371,214,758
			66,517,228,542	**14,958,800,669**	**66,517,228,542**	**14,958,800,669**
6.01.02	**Government Notes/Bonds/other securities**					
	2-15 years Special Treasury Bond		32,585,100,000	19,570,800,000	32,585,100,000	19,570,800,000
	5 years Bangladesh Govt.Treasury Bond		10,813,926,222	10,431,391,490	10,813,926,222	10,431,391,490
	10 years Bangladesh Govt.Treasury Bond		24,522,427,356	19,793,922,757	24,522,427,356	19,793,922,757
	15 years Bangladesh Govt.Treasury Bond		8,025,679,693	7,282,467,640	8,025,679,693	7,282,467,640
	20 years Bangladesh Govt.Treasury Bond		5,239,940,166	4,979,727,758	5,239,940,166	4,979,727,758
	25 years Treasury Bond (JSAP)		568,407,000	689,539,000	568,407,000	689,539,000
	Government debentures	49(a)	110,473,601	145,473,601	110,473,601	145,473,601
	1-13 years Special Treasury Bond (BJMC)		8,960,500,000	8,960,500,000	8,960,500,000	8,960,500,000
	Ansar VDP Unnayan Bank Bond		50,000,000	50,000,000	50,000,000	50,000,000
	Pre-liberation Securities		17,889,622	17,889,622	17,889,622	17,889,622
	Shares		1,214,378	1,214,378	1,214,378	1,214,378
	Karmasangthan Bank		30,000,000	30,000,000	30,000,000	30,000,000
	Remeasured		5,642,896,052	5,642,896,052	5,642,896,052	5,642,896,052
			96,568,454,091	**77,595,822,298**	**96,568,454,091**	**77,595,822,298**
			163,085,682,633	**92,554,622,967**	**163,085,682,633**	**92,554,622,967**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

6.01.03 Investment in Government securities classified as per Bangladesh Bank's DOS circular no. 05 date 26 May 2008 and DOS circular no. 05 date 28 January 2009

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Held to Maturity (HTM)					
Treasury Bill					
91 days Treasury Bill		7,422,334,731	-	7,422,334,731	-
182 days Treasury Bill		298,101,433	-	298,101,433	-
364 days Treasury Bill		293,878,521	-	293,878,521	-
30 days Bangladesh Bank Bill		4,036,333,480	6,371,214,758	4,036,333,480	6,371,214,758
		12,050,648,165	**6,371,214,758**	**12,050,648,165**	**6,371,214,758**
Bonds / other securities					
2-15 years Special Treasury Bond		32,585,100,000	19,570,800,000	32,585,100,000	19,570,800,000
5 years Bangladesh Govt.Treasury Bond		6,293,638,306	6,983,685,186	6,293,638,306	6,983,685,186
10 years Bangladesh Govt.Treasury Bond		13,850,964,574	13,995,540,635	13,850,964,574	13,995,540,635
15 years Bangladesh Govt.Treasury Bond		4,541,792,519	4,541,792,519	4,541,792,519	4,541,792,519
20 years Bangladesh Govt.Treasury Bond		3,484,531,851	3,484,547,601	3,484,531,851	3,484,547,601
25 years Treasury Bond (JSAP)		568,407,000	689,539,000	568,407,000	689,539,000
Ansar-VDP Bond		50,000,000	50,000,000	50,000,000	50,000,000
Government debentures		110,473,601	145,473,601	110,473,601	145,473,601
1-13 years Special Treasury Bond (BJMC)		8,960,500,000	8,960,500,000	8,960,500,000	8,960,500,000
Pre-liberation Securities		17,889,622	17,889,622	17,889,622	17,889,622
Shares		1,214,378	1,214,378	1,214,378	1,214,378
Karmasangthan Bank		30,000,000	30,000,000	30,000,000	30,000,000
Remeasured		5,642,896,052	5,642,896,052	5,642,896,052	5,642,896,052
		76,137,407,903	**64,113,878,594**	**76,137,407,903**	**64,113,878,594**
Details in Schedule- A					
Held for Trading					
Treasury Bill					
91 days Treasury Bill		28,682,035,411	2,477,230,318	28,682,035,411	2,477,230,318
182 days Treasury Bill		11,084,901,543	2,034,134,949	11,084,901,543	2,034,134,949
364 days Treasury Bill		14,699,643,422	4,076,220,645	14,699,643,422	4,076,220,645
		54,466,580,376	**8,587,585,911**	**54,466,580,376**	**8,587,585,911**
Bonds					
5 years Bangladesh Govt.Treasury Bond		4,520,287,916	3,447,706,304	4,520,287,916	3,447,706,304
10 years Bangladesh Govt.Treasury Bond		10,671,462,783	5,798,382,122	10,671,462,783	5,798,382,122
15 years Bangladesh Govt.Treasury Bond		3,483,887,174	2,740,675,121	3,483,887,174	2,740,675,121
20 years Bangladesh Govt.Treasury Bond		1,755,408,315	1,495,180,157	1,755,408,315	1,495,180,157
		20,431,046,188	**13,481,943,704**	**20,431,046,188**	**13,481,943,704**
Details in schedule -B					
		163,085,682,633	**92,554,622,967**	**163,085,682,633**	**92,554,622,967**

6.02 Other investments

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Debentures	49(b)	138,628,297	138,628,297	138,628,297	138,628,297
Corporate Bond	6.02.01	1,800,000,000	841,554,129	1,800,000,000	840,000,000
Ordinary shares (Quoted and unquoted)	6.02.02	13,381,177,608	12,279,327,860	11,375,784,584	10,775,444,254
Preference share	6.02.03	4,005,000,000	4,000,000,000	4,000,000,000	4,000,000,000
Financial asset available for sale		10,923,224	-	-	-
Financial assets held to maturity		21,619,934	-	-	-
		19,357,349,063	**17,259,510,286**	**17,314,412,881**	**15,754,072,551**

6.02.01 Corporate bond

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
PBL Bond		140,000,000	140,000,000	140,000,000	140,000,000
MTBL Bond		100,000,000	100,000,000	100,000,000	100,000,000
NBL Subordinated Bond		160,000,000	200,000,000	160,000,000	200,000,000
DBL Subordinated Bond		200,000,000	200,000,000	200,000,000	200,000,000
TBL Subordinated Bond		200,000,000	200,000,000	200,000,000	200,000,000
UCBL Subordinate Bond		500,000,000	-	500,000,000	-
One Bank Subordinate Bond		500,000,000	-	500,000,000	-
ACI convertible bond		-	1,457,406	-	-
IBBL Bond		-	96,723	-	-
		1,800,000,000	**841,554,129**	**1,800,000,000**	**840,000,000**

		Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
6.02.02	**Ordinary shares**					
	Quoted- Fully paid-up ordinary shares*	50(a)	12,984,660,554	9,777,946,923	10,979,267,530	8,337,963,317
	Unquoted- Fully paid-up ordinary shares	50(b)	396,517,054	2,501,380,937	396,517,054	2,437,480,937
			13,381,177,608	**12,279,327,860**	**11,375,784,584**	**10,775,444,254**

* Investment in quoted shares has been valued at the fair value as on the reporting date. As per Bangladesh Bank 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. During the year average market price is higher than cost price. So no provision has been made during this year, details in note 50.

		Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
6.02.03	**Preference shares**	50(c)				
	Redeemable preference share		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
	Convertible preference share		3,005,000,000	3,000,000,000	3,000,000,000	3,000,000,000
			4,005,000,000	**4,000,000,000**	**4,000,000,000**	**4,000,000,000**
6.03	**Classified investments**					
	Pre-liberation Govt. securities		17,889,622	17,889,622	17,889,622	17,889,622
	Other debentures		32,728,297	32,728,297	32,728,297	32,728,297
	Pre-liberation debentures		20,473,602	20,473,602	20,473,602	20,473,602
			71,091,521	**71,091,521**	**71,091,521**	**71,091,521**
	Required provision for classified investment		71,091,521	71,091,521	71,091,521	71,091,521
	Provision maintained	13.09	495,898,986	495,898,986	121,600,000	121,600,000
	Provision excess / (shortfall)		**424,807,465**	**424,807,465**	**50,508,479**	**50,508,479**
6.04	**Maturity grouping of investment Receivable**					
	On demand		30,613,693,307	17,262,033,412	30,602,770,082	15,853,921,527
	Less than 3 months		25,857,530,089	3,958,908,483	25,349,526,850	3,958,908,483
	More than 3 months but less than 1 year		36,566,000,834	7,598,616,966	35,041,991,116	7,501,291,116
	More than 1 year but less than 5 years		46,401,071,480	37,886,071,480	46,401,071,480	37,886,071,480
	Above 5 years		55,874,307,378	43,141,849,952	55,874,307,378	43,141,849,952
			195,312,603,088	**109,847,480,293**	**193,269,666,906**	**108,342,042,558**
7.00	**Loans and advances**					
	Loans, cash credits and overdrafts	7.03	267,266,667,941	278,276,369,061	266,471,223,106	277,808,458,416
	Bills purchased and discounted	7.04	19,276,431,222	27,531,120,299	19,276,431,222	27,531,120,299
			286,543,099,163	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.01	**Maturity grouping of loans and advances**					
	Loans and advances are repayable:					
	Repayable on demand		32,859,025,100	28,833,957,871	32,859,025,100	28,833,957,871
	Not more than 3 months		55,252,035,600	61,099,520,350	55,252,035,600	61,099,520,350
	More than 3 months but not more than 1 year		65,046,470,195	69,169,120,895	64,251,025,360	67,701,210,250
	More than 1 year but not more than 5 years		76,502,936,500	78,032,510,250	76,502,936,500	78,032,510,250
	More than 5 years		56,882,631,768	68,672,379,994	56,882,631,768	69,672,379,994
			286,543,099,163	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.02	**Loans and advances (In and outside Bangladesh) including bills purchased and discounted**					
	In Bangladesh	7.02.01	284,108,102,476	303,869,886,733	283,312,657,641	303,401,976,088
	Outside Bangladesh	7.02.02	2,434,996,687	1,937,602,627	2,434,996,687	1,937,602,627
			286,543,099,163	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.02.01	**In Bangladesh**					
	Loans		187,597,398,320	191,381,812,799	186,801,953,485	190,913,902,154
	Cash credits		72,717,009,711	81,010,704,059	72,717,009,711	81,010,704,059
	Overdrafts		4,813,838,991	4,148,372,349	4,813,838,991	4,148,372,349
	Bills purchased and discounted		18,979,855,454	27,328,997,526	18,979,855,454	27,328,997,526
			284,108,102,476	**303,869,886,733**	**283,312,657,641**	**303,401,976,088**

		Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
7.02.02	**Outside Bangladesh**					
	Loans		1,085,318,190	873,530,034	1,085,318,190	873,530,034
	Cash credits		103,653,285	68,632,356	103,653,285	68,632,356
	Overdrafts		949,449,445	793,317,464	949,449,445	793,317,464
	Bills purchased and discounted		296,575,768	202,122,773	296,575,768	202,122,773
			2,434,996,687	**1,937,602,627**	**2,434,996,687**	**1,937,602,627**
7.03	**Loans, cash credits and overdrafts**					
	Loans	7.03.01	188,682,716,510	192,255,342,833	187,887,271,675	191,787,432,188
	Cash credits	7.03.02	72,820,662,996	81,079,336,415	72,820,662,996	81,079,336,415
	Overdrafts	7.03.03	5,763,288,436	4,941,689,813	5,763,288,436	4,941,689,813
			267,266,667,941	**278,276,369,061**	**266,471,223,106**	**277,808,458,416**
7.03.01	**Loans**					
	Rural credit		16,955,666,250	16,418,306,858	16,955,666,250	16,418,306,858
	Loan small scale industries		60,420,570,862	53,531,966,633	62,530,664,111	55,501,838,185
	Transport loans		213,927,008	122,957,279	213,927,008	122,957,279
	General House Building Loan		1,073,778,551	1,312,063,347	1,073,778,551	1,312,063,347
	Loan-General		4,354,512,116	3,603,638,761	4,354,512,116	3,603,638,761
	Loan against import merchandise		533,866,914	2,208,530,073	533,866,914	2,208,530,073
	Loan against trust receipts		32,370,106,383	48,829,330,082	32,370,106,383	48,829,330,082
	Packing credit		3,170,049,264	2,607,888,799	3,170,049,264	2,607,888,799
	Staff loan	7.03.01.01	27,366,485,643	25,323,122,122	27,366,485,643	25,323,122,122
	Loan against DPS/SPS		83,396,172	61,023,903	83,396,172	61,023,903
	Rural housing		462,307	270,790	462,307	270,790
	Bridge finance		2,245,416,674	16,699,137	2,245,416,674	16,699,137
	Credit card		11,765,876	8,756,065	11,765,876	8,756,065
	Payment against document (PAD)	7.03.01.02	28,677,829,674	28,921,657,506	28,677,829,674	28,921,657,506
	Loan against cash subsidy/Cash Assistance		586,290,910	276,836,847	586,290,910	276,836,847
	Demand loan (Cash)		7,700,585,583	6,560,173,795	7,700,585,583	6,560,173,795
	Special loan for service holders		-	6,899	-	6,899
	Loan against micro savings deposit		714,198	614,104	714,198	614,104
	B.M.R.E Loan		11,754,040	13,717,636	11,754,040	13,717,636
	Margin loan		2,905,538,084	2,437,782,197	-	-
			188,682,716,510	**192,255,342,833**	**187,887,271,675**	**191,787,432,188**
7.03.01.01	**Staff loan**					
	Staff House Building Loan		25,587,827,181	23,544,507,192	25,587,827,181	23,544,507,192
	Loans against P.F.		1,864,975	2,203,662	1,864,975	2,203,662
	Staff Cyclone Advances		4,039	4,039	4,039	4,039
	Staff computer loan		641,279,524	594,352,992	641,279,524	594,352,992
	Staff motorcycle loan		799,013,805	924,866,690	799,013,805	924,866,690
	Executive car loan		336,496,120	257,187,547	336,496,120	257,187,547
			27,366,485,643	**25,323,122,122**	**27,366,485,643**	**25,323,122,122**
7.03.01.02	**Payment against document (PAD)**					
	Payment Against Document (PAD)-Cash		9,844,039,699	14,195,079,671	9,844,039,699	14,195,079,671
	Payment Against Document (PAD)-AID/ Grant etc.		293,019,120	187,608,416	293,019,120	187,608,416
	Payment Against Document (PAD)-WES		26,981,848	3,436,563,106	26,981,848	3,436,563,106
	Payment Against Document(PAD)-Inland		-	5,033,981	-	5,033,981
	Payment Against Document(PAD)-Back to Back		18,221,697,172	10,504,637,292	18,221,697,172	10,504,637,292
	Payment Against Document(PAD)-GMT		-	29,923,976	-	29,923,976
	Payment Against Document(PAD)-F.C cash		40,983,070	206,409,837	40,983,070	206,409,837
	Payment Against Document(PAD) -EDF		251,108,766	356,401,227	251,108,766	356,401,227
			28,677,829,674	**28,921,657,506**	**28,677,829,674**	**28,921,657,506**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
7.03.02	**Cash credits**					
	Cash credit		65,192,505,050	72,595,694,091	65,192,505,050	72,595,694,091
	Export cash credit		7,625,678,910	8,481,965,786	7,625,678,910	8,481,965,786
	Weavers cash credit		2,479,037	1,676,538	2,479,037	1,676,538
			72,820,662,996	**81,079,336,415**	**72,820,662,996**	**81,079,336,415**
07.03.03	**Overdrafts**					
	Clean overdraft		48,528,541	50,732,105	48,528,541	50,732,105
	Temporary overdraft		238,423,251	160,245,237	238,423,251	160,245,237
	Secured overdraft		5,476,336,644	4,730,712,471	5,476,336,644	4,730,712,471
			5,763,288,436	**4,941,689,813**	**5,763,288,436**	**4,941,689,813**
7.04	**Bills purchased and discounted**					
	Receivables in Bangladesh	7.04.01	6,028,083,962	11,551,852,184	6,028,083,962	11,551,852,184
	Receivables outside Bangladesh	7.04.02	13,248,347,260	15,979,268,115	13,248,347,260	15,979,268,115
			19,276,431,222	**27,531,120,299**	**19,276,431,222**	**27,531,120,299**
7.04.01	**Receivables in Bangladesh**					
	Local Bills Purchased (LBP)		20,280,805	100,107,791	20,280,805	100,107,791
	Inland Bills Purchased (IBP)		301,212,045	203,305,061	301,212,045	203,305,061
	T.T. Purchased		50,000	4,637,800	50,000	4,637,800
	Local Documentary Bill Purchased (LDBP)		5,706,541,113	11,243,801,532	5,706,541,113	11,243,801,532
			6,028,083,962	**11,551,852,184**	**6,028,083,962**	**11,551,852,184**
7.04.02	**Receivables outside Bangladesh**					
	Foreign Documentary Bills Purchased (FDBP)		13,248,347,260	15,979,268,115	13,248,347,260	15,979,268,115
			13,248,347,260	**15,979,268,115**	**13,248,347,260**	**15,979,268,115**
7.04.03	**Maturity grouping of bills purchased and discounted**					
	Payable within 1 month		3,855,286,244	6,001,397,264	3,855,286,244	6,001,397,264
	Over 1 month but less than 3 months		9,638,215,611	11,902,536,250	9,638,215,611	11,902,536,250
	Over 3 months but less than 6months		4,819,107,806	9,502,650,260	4,819,107,806	9,502,650,260
	More than 6 months		963,821,561	124,536,525	963,821,561	124,536,525
			19,276,431,222	**27,531,120,299**	**19,276,431,222**	**27,531,120,299**
7.05	**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				109,115,122	111,341,961
	Advances to customer group (amounting more than 10% of bank's total capital):	7.05.01			152,932,400,000	135,969,400,000
	Other customers				105,448,768,685	144,047,056,593
	Advance to staff				27,257,370,521	25,211,780,161
					285,747,654,328	**305,339,578,715**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)

7.05.01 Details of large loan (loans and advances allowed to each Customer exceed 10% or more of bank's capital)

				2013	2012 (Restated)
No. of client				12	35
Total Loan amount				234,369,600,000	200,766,000,000
Total Classified loan therein:					
Sub Standard (SS)				-	8,200,900,000
Doubtful (DF)				-	3,391,300,000
Bad/Loss (BL)				7,257,900,000	7,347,800,000
				7,257,900,000	**18,940,000,000**

Measures taken for recovery of classified loan

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

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

Large loans details (loan amount more than 10% of bank's total capital)

As on 31 December 2013 bank total capital is Tk. 34,301,035,332 and 10% of this amount is Tk. 3,430,103,533

Name of the group	Funded loan	Non Funded loan	Total loan	Status of loan
Beximco Group:				
Beximco Pharmaceuticals Ltd.	1,588,100,000	284,100,000	1,872,200,000	UC
International Knitwear & Apparels (Unit-1)	1,082,800,000	2,474,100,000	3,556,900,000	UC
International Knitwear & Apparels (Unit-2)	2,166,800,000	2,712,100,000	4,878,900,000	UC
Bangladesh Export Import Company	10,973,300,000	2,504,800,000	13,478,100,000	UC
Asses Fashion Limited	745,500,000	2,039,500,000	2,785,000,000	UC
Crescent Fashions & Designs Ltd.	1,121,900,000	1,983,300,000	3,105,200,000	UC
	17,678,400,000	**11,997,900,000**	**29,676,300,000**	
Bangladesh Petroleum Corporation (BPC)	**2,080,700,000**	**42,640,200,000**	**44,720,900,000**	UC
Bangladesh Chemical Inds. Corp.	**1,506,400,000**	**4,991,600,000**	**6,498,000,000**	UC
Bismillah Group				
M/S Hindul Wali Textile Mills	1,985,400,000	299,000,000	2,284,400,000	BL except FDBC of Tk. 29.90 crore
Sehreen Textile & Industry Ltd.	153,300,000	-	153,300,000	BL
Shaharis Composite Towel Ltd.	2,977,200,000	78,500,000	3,055,700,000	BL
Alpa Composite Ltd.	1,882,400,000	181,100,000	2,063,500,000	BL
	6,998,300,000	**558,600,000**	**7,556,900,000**	
Bashundhara Group			-	
Megna Cement Mills Ltd.	1,004,900,000	55,200,000	1,060,100,000	UC
Bashundhara Paper Mills ltd.	2,239,900,000	-	2,239,900,000	UC
Bashundhara LP Gas	62,200,000	-	62,200,000	UC
Bashundhara Steel Complex Ltd.	326,400,000	17,600,000	344,000,000	UC
	3,633,400,000	**72,800,000**	**3,706,200,000**	
Prime Group			-	
Prime Textile Spinning Mills Ltd.	873,000,000	923,600,000	1,796,600,000	UC
Prime Milanaz Mills Ltd.	845,200,000	903,700,000	1,748,900,000	UC
	1,718,200,000	**1,827,300,000**	**3,545,500,000**	
Tharmex Group				
Tharmex Milanj Spinning Mills Ltd.	1,940,700,000	-	1,940,700,000	UC
Tharmex Oven dyeing Ltd.	1,154,100,000	-	1,154,100,000	UC
Thamex Spinning Limited	2,967,600,000	-	2,967,600,000	UC
Thamex Knit Yarn Limited	150,300,000	-	150,300,000	UC
Tharmex Textile Mills Ltd.	535,600,000	-	535,600,000	UC
Tharmex Brended Yarn Ltd.	186,000,000	-	186,000,000	UC
	6,934,300,000	**-**	**6,934,300,000**	

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
Name of the group		**Funded loan**	**Non Funded loan**	**Total loan**	**Status of loan**
Galaxi Group				-	
Galaxi Sweater & Yarn Dyeing Ltd.		3,621,500,000	1,131,400,000	4,752,900,000	UC
Suprava Knit Composite Ltd.		2,140,700,000	982,400,000	3,123,100,000	UC
Simran Composite Ltd.		2,290,100,000	-	2,290,100,000	UC
		8,052,300,000	**2,113,800,000**	**10,166,100,000**	
S Alam Group					
S Alam Cold Rold Steels Ltd.		2,250,000,000	243,000,000	2,493,000,000	UC
S Alam Vegetable Oil Ltd.		2,306,200,000	-	2,306,200,000	UC
S Alam Refined Sugar Indus. Ltd.		1,320,400,000	-	1,320,400,000	UC
S Alam Super Adivol Oil Ltd.		5,085,500,000	-	5,085,500,000	UC
S Alam Trading Company Pvt. Ltd.		1,990,700,000	-	1,990,700,000	UC
Global Trading Corporation Ltd.		2,800,400,000	-	2,800,400,000	UC
S. Alam Power Generation Ltd.		1,063,700,000	-	1,063,700,000	UC
		16,816,900,000	**243,000,000**	**17,059,900,000**	
Jamuna Group					
Jamuna Welding Electrod Ltd.		27,100,000	-	27,100,000	UC
Jamuna Electric Engineering Inds. Ltd.		11,200,000	-	11,200,000	UC
Pegasus Leather Ltd.		16,300,000	-	16,300,000	UC
Jamuna Distillery Ltd.		11,200,000	-	11,200,000	UC
Shamim Spinning Mills Ltd.		284,800,000	7,700,000	292,500,000	UC
Shamim Composite Mills Ltd.		489,000,000	81,400,000	570,400,000	UC
Jamuna Spinning Mills Ltd.		1,213,300,000	-	1,213,300,000	UC
Jamuna Builders Ltd.		2,673,900,000	-	2,673,900,000	UC
Jamuna Denims Ltd.		418,800,000	-	418,800,000	UC
Shamim Rotor Spinning Ltd.		52,000,000	-	52,000,000	UC
Jamuna Electric Manufacturing Com. Ltd.		20,800,000	200,000	21,000,000	UC
		5,218,400,000	**89,300,000**	**5,307,700,000**	
Bangladesh Agriculture Development Corp.(BADC)		**10,422,500,000**	-	**10,422,500,000**	UC
Bangladesh Sugar and Food Inds. Corp. BSAFIC		**4,822,400,000**	-	**4,822,400,000**	UC
		152,932,400,000	**81,437,200,000**	**234,369,600,000**	

7.06 Geographical area wise loans and advances

	No. of Branches	Ref. Note				
In Bangladesh	**No. of Branches**	7.06.01				
Urban	501		17,812,000,489	16,831,850,450	17,016,555,654	16,363,939,805
Rural	392		266,296,101,987	287,038,036,283	266,296,101,987	287,038,036,283
Sub total	893		**284,108,102,476**	**303,869,886,733**	**283,312,657,641**	**303,401,976,088**
Outside Bangladesh		7.06.02				
Overseas	4		2,434,996,687	1,937,602,627	2,434,996,687	1,937,602,627
Sub total	**4**		**2,434,996,687**	**1,937,602,627**	**2,434,996,687**	**1,937,602,627**
Total	**897**		**286,543,099,163**	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)

7.06.01 In Bangladesh (Division and district wise)

Dhaka	**No. of Branches**					
Dhaka	105		186,886,832,624	202,873,564,448	186,091,387,789	202,405,653,804
Faridpur	7		1,090,687,593	967,555,756	1,090,687,593	967,555,756
Gazipur	6		729,110,693	702,990,492	729,110,693	702,990,492
Gopalgonj	5		505,448,250	467,955,040	505,448,250	467,955,040
Jamalpur	13		897,471,853	755,340,731	897,471,853	755,340,731
Kishoregonj	14		883,680,236	766,704,127	883,680,236	766,704,127
Madaripur	6		293,160,522	277,950,506	293,160,522	277,950,506
Manikgonj	2		161,035,016	129,501,655	161,035,016	129,501,655
Munshigonj	7		174,957,357	146,576,799	174,957,357	146,576,799
Mymensingh	15		1,393,088,278	1,243,551,389	1,393,088,278	1,243,551,389
Narayangonj	24		2,848,965,472	3,562,948,118	2,848,965,472	3,562,948,118
Narsingdhi	15		802,307,475	883,996,316	802,307,475	883,996,316
Natrokona	6		558,224,990	484,828,579	558,224,990	484,828,579
Rajbari	6		435,707,857	364,081,879	435,707,857	364,081,879
Shariatpur	5		241,948,649	210,334,952	241,948,649	210,334,952
Sherpur	6		466,970,570	342,285,185	466,970,570	342,285,185
Tangail	19		1,079,112,991	918,654,434	1,079,112,991	918,654,434
Sub total	**261**		**199,448,710,426**	**215,098,820,407**	**198,653,265,591**	**214,630,909,763**

Chittagong	**No. of Branches**					
Bandarban	3		128,576,767	105,876,238	128,576,767	105,876,238
Brahmanbaria	23		506,820,665	446,927,698	506,820,665	446,927,698
Chandpur	17		933,990,852	840,952,038	933,990,852	840,952,038
Chittagong	68		36,633,424,834	41,256,053,473	36,633,424,834	41,256,053,473
Comilla	43		2,248,550,387	2,088,197,304	2,248,550,387	2,088,197,304
Cox's Bazar	6		406,381,436	411,849,770	406,381,436	411,849,770
Feni	16		698,621,033	664,451,984	698,621,033	664,451,984
Khagrachari	1		70,907,718	75,516,018	70,907,718	75,516,018
Laxmipur	9		473,325,601	455,657,373	473,325,601	455,657,373
Noakhali	15		830,209,618	767,583,363	830,209,618	767,583,363
Rangamati	2		37,049,323	29,727,277	37,049,323	29,727,277
Sub total	**203**		**42,967,858,234**	**47,142,792,536**	**42,967,858,234**	**47,142,792,536**

Khulna	**No. of Branches**					
Bagerhat	9		370,719,431	335,844,111	370,719,431	335,844,111
Chuadanga	7		1,401,642,562	1,397,094,635	1,401,642,562	1,397,094,635
Jessore	14		1,857,515,302	3,864,785,598	1,857,515,302	3,864,785,598
Jhenaidah	13		749,239,791	606,167,317	749,239,791	606,167,317
Khulna	22		9,049,123,180	8,270,054,636	9,049,123,180	8,270,054,636
Kushtia	13		1,817,054,292	2,244,714,028	1,817,054,292	2,244,714,028
Magura	12		435,111,141	357,498,411	435,111,141	357,498,411
Meherpur	2		283,425,157	285,711,002	283,425,157	285,711,002
Narail	6		235,655,303	222,079,101	235,655,303	222,079,101
Satkhira	13		676,270,636	556,966,108	676,270,636	556,966,108
Sub total	**111**		**16,875,756,795**	**18,140,914,948**	**16,875,756,795**	**18,140,914,948**

Rajshahi	**No. of Branches**					
Bogra	17		1,546,167,693	1,570,009,474	1,546,167,693	1,570,009,474
Chapainawabgonj	9		537,520,040	542,037,332	537,520,040	542,037,332
Joypurhat	4		322,177,216	304,648,842	322,177,216	304,648,842
Naogaon	24		1,293,701,496	1,191,412,477	1,293,701,496	1,191,412,477
Natore	22		1,321,832,096	1,303,770,393	1,321,832,096	1,303,770,393
Pabna	18		3,621,776,472	3,230,300,917	3,621,776,472	3,230,300,917
Rajshahi	28		1,945,988,462	1,902,259,168	1,945,988,462	1,902,259,168
Sirajgonj	24		967,986,197	890,399,904	967,986,197	890,399,904
Sub total	**146**		**11,557,149,672**	**10,934,838,506**	**11,557,149,672**	**10,934,838,506**

	No. of Branches	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Barisal	**No. of Branches**					
Barguna	2		175,770,179	181,922,625	175,770,179	181,922,625
Barisal	18		2,092,062,527	1,841,805,299	2,092,062,527	1,841,805,299
Bhola	8		496,158,212	468,024,429	496,158,212	468,024,429
Jhalakathi	2		47,162,788	32,601,923	47,162,788	32,601,923
Patuakhali	9		581,822,243	584,647,476	581,822,243	584,647,476
Pirojpur	2		99,289,396	82,484,420	99,289,396	82,484,420
Sub total	**41**		**3,492,265,345**	**3,191,486,171**	**3,492,265,345**	**3,191,486,171**
Sylhet	**No. of Branches**					
Hobiganj	12		522,250,572	402,353,959	522,250,572	402,353,959
Moulavibazar	11		344,306,556	313,210,197	344,306,556	313,210,197
Sunamgonj	11		293,635,520	270,086,719	293,635,520	270,086,719
Sylhet	25		772,305,875	684,007,005	772,305,875	684,007,005
Sub total	**59**		**1,932,498,523**	**1,669,657,880**	**1,932,498,523**	**1,669,657,880**
Rangpur	**No. of Branches**					
Dinajpur	16		2,398,059,588	2,487,953,697	2,398,059,588	2,487,953,697
Gaibandha	9		712,299,922	653,738,690	712,299,922	653,738,690
Kurigram	6		632,855,616	679,175,470	632,855,616	679,175,470
Lalmonirhat	8		681,337,601	610,688,144	681,337,601	610,688,144
Nilphamari	8		615,223,806	599,389,547	615,223,806	599,389,547
Panchagar	5		449,595,712	422,733,725	449,595,712	422,733,725
Rangpur	14		1,562,376,712	1,504,961,751	1,562,376,712	1,504,961,751
Thakurgaon	6		782,114,524	732,735,261	782,114,524	732,735,261
Sub total	**72**		**7,833,863,480**	**7,691,376,285**	**7,833,863,480**	**7,691,376,285**
Total	**893**		**284,108,102,476**	**303,869,886,733**	**283,312,657,641**	**303,401,976,088**

7.06.02 Outside Bangladesh

UAE branches						
Abu-dhabi	1		1,022,699,611	855,483,991	1,022,699,611	855,483,991
Al-ain	1		382,195,394	277,795,358	382,195,394	277,795,358
Dubai	1		618,960,355	497,667,868	618,960,355	497,667,868
Sharjah	1		411,141,327	306,655,409	411,141,327	306,655,409
	4		**2,434,996,687**	**1,937,602,627**	**2,434,996,687**	**1,937,602,627**
Total loans and advances	**897**		**286,543,099,163**	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**

7.06.03 In Bangladesh (divisional office wise)

	No. of Branches					
Dhaka south	104		161,096,815,634	169,453,927,213	160,301,370,799	168,986,016,569
Dhaka north	84		33,073,345,875	41,133,528,749	33,073,345,875	41,133,528,749
Mymensigh	73		5,278,548,917	4,511,364,445	5,278,548,917	4,511,364,445
Chittagong	80		37,276,340,078	41,879,022,777	37,276,340,078	41,879,022,777
Comilla	123		5,691,518,157	5,263,769,759	5,691,518,157	5,263,769,759
Khulna	111		16,875,756,795	18,140,914,948	16,875,756,795	18,140,914,948
Rajshahi	146		11,557,149,672	10,934,838,506	11,557,149,672	10,934,838,506
Rangpur	72		7,833,863,480	7,691,376,285	7,833,863,480	7,691,376,285
Sylhet	59		1,932,498,523	1,669,657,880	1,932,498,523	1,669,657,880
Barisal	41		3,492,265,345	3,191,486,171	3,492,265,345	3,191,486,171
Sub total	**893**		**284,108,102,476**	**303,869,886,733**	**283,312,657,641**	**303,401,976,088**
Outside Bangladesh						
Overseas units	4		2,434,996,687	1,937,602,627	2,434,996,687	1,937,602,627
Sub total	**4**		**2,434,996,687**	**1,937,602,627**	**2,434,996,687**	**1,937,602,627**
Total	**897**		**286,543,099,163**	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
7.07	**Details of security/collateral with the bank**					
	Movable/immovable assets		242,994,247,648	208,147,912,923	242,994,247,648	208,147,912,923
	Government gurantee		17,788,400,000	42,506,100,000	17,788,400,000	42,506,100,000
	Financial securities		5,543,860,060	4,751,906,510	4,748,415,225	4,283,995,865
	Pledged and other goods		8,050,714,650	8,380,973,648	8,050,714,650	8,380,973,648
	Personal gurantee		11,437,955,388	41,573,876,903	11,437,955,388	41,573,876,903
	Other securities		727,921,417	446,719,376	727,921,417	446,719,376
			286,543,099,163	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.08	**Classification status of loans and advances**					
	As a whole/Combined					
	Unclassified					
	Standard		248,646,189,772	248,360,058,349	247,850,744,937	247,892,147,704
	Special Mention Account (SMA)		6,130,047,397	4,245,737,794	6,130,047,397	4,245,737,794
	Sub-total		**254,776,237,169**	**252,605,796,143**	**253,980,792,334**	**252,137,885,498**
	Classified					
	Sub-standard		7,076,520,900	12,958,263,341	7,076,520,900	12,958,263,341
	Doubtful		4,296,113,060	8,081,127,764	4,296,113,060	8,081,127,764
	Bad/Loss		20,394,228,034	32,162,302,113	20,394,228,034	32,162,302,113
	Sub-total		**31,766,861,994**	**53,201,693,217**	**31,766,861,994**	**53,201,693,217**
	Grand Total		**286,543,099,163**	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.08.01	**In Bangladesh**					
	Unclassified					
	Standard		246,972,169,605	247,218,255,722	246,176,724,770	246,750,345,077
	SMA		6,130,047,397	4,245,737,794	6,130,047,397	4,245,737,794
	Sub-total		**253,102,217,002**	**251,463,993,516**	**252,306,772,167**	**250,996,082,871**
	Classified					
	Sub-standard		7,076,520,900	12,958,263,341	7,076,520,900	12,958,263,341
	Doubtful		4,296,113,060	8,081,127,764	4,296,113,060	8,081,127,764
	Bad/Loss		19,633,251,514	31,366,502,113	19,633,251,514	31,366,502,113
	Sub-total		**31,005,885,474**	**52,405,893,217**	**31,005,885,474**	**52,405,893,217**
	Total		**284,108,102,476**	**303,869,886,733**	**283,312,657,641**	**303,401,976,088**
7.08.02	**Outside Bangladesh**					
	Unclassified		1,674,020,167	1,141,802,627	1,674,020,167	1,141,802,627
	Classified					
	Bad/Loss		760,976,520	795,800,000	760,976,520	795,800,000
	Total		**2,434,996,687**	**1,937,602,627**	**2,434,996,687**	**1,937,602,627**
	Grand Total		**286,543,099,163**	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**
7.09	**Industry-wise classification of loans and advances**					
	Rural Credit		16,955,666,250	16,418,300,000	16,955,666,250	16,418,300,000
	Textile (Industry & Trade)		18,805,800,000	18,050,200,000	18,805,800,000	18,050,200,000
	Jute Industries		7,400,100,000	4,987,400,000	7,400,100,000	4,987,400,000
	Tannery (Industry & Trade)		5,430,900,000	3,722,300,000	5,430,900,000	3,722,300,000
	Sugar & Food		4,822,300,000	3,789,600,000	4,822,300,000	3,789,600,000
	Food (Industry & Trade)		2,057,600,000	2,190,400,000	2,057,600,000	2,190,400,000
	Steel & Engineering		7,980,800,000	2,715,500,000	7,980,800,000	2,715,500,000
	General House Building		1,073,800,000	1,466,200,000	1,073,800,000	1,466,200,000
	Bricks		1,472,500,000	1,058,500,000	1,472,500,000	1,058,500,000
	Cold Storage		448,000,000	543,400,000	448,000,000	543,400,000
	Jute Trade		165,800,000	217,500,000	165,800,000	217,500,000
	Tea		3,600,000	2,900,000	3,600,000	2,900,000
	Transport		213,927,008	754,200,000	213,927,008	754,200,000
	Loan to purchase shares (Margin loan)		2,905,538,084	2,437,782,197	-	-
	Others		59,730,806,751	77,208,637,163	61,840,900,000	77,208,678,715
	Import Credit		50,694,961,070	73,358,800,000	50,694,961,070	73,358,800,000
	Industrial Credit		57,530,600,000	53,531,970,000	57,530,600,000	55,501,800,000
	Export Credit		48,850,400,000	43,353,900,000	48,850,400,000	43,353,900,000
			286,543,099,163	**305,807,489,360**	**285,747,654,328**	**305,339,578,715**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
7.10	**Sector-wise loans and advances**					
	Government	7.10.01	5,866,531,000	6,083,469,000	5,866,531,000	6,083,469,000
	Other Public	7.10.02	15,566,838,000	39,434,036,000	15,566,838,000	39,434,036,000
	Private	7.10.03	265,109,730,163	260,289,984,360	264,314,285,329	259,822,073,715
			286,543,099,163	**305,807,489,360**	**285,747,654,329**	**305,339,578,715**
7.10.01	**Government**					
	Unclassified					
	Standard		5,739,029,000	5,949,939,000	5,739,029,000	5,949,939,000
	SMA		-	-	-	-
	Sub-total		**5,739,029,000**	**5,949,939,000**	**5,739,029,000**	**5,949,939,000**
	Classified					
	Sub-standard		-	-	-	-
	Bad/Loss		127,502,000	133,530,000	127,502,000	133,530,000
	Sub-total		**127,502,000**	**133,530,000**	**127,502,000**	**133,530,000**
	Total		**5,866,531,000**	**6,083,469,000**	**5,866,531,000**	**6,083,469,000**
7.10.02	**Other public**					
	Unclassified					
	Standard		15,446,248,000	39,315,009,000	15,446,248,000	39,315,009,000
	SMA		-	-	-	-
	Sub-total		**15,446,248,000**	**39,315,009,000**	**15,446,248,000**	**39,315,009,000**
	Classified					
	Sub-standard		-	-	-	-
	Doubtful		-	-	-	-
	Bad/Loss		120,590,000	119,027,000	120,590,000	119,027,000
	Sub-total		**120,590,000**	**119,027,000**	**120,590,000**	**119,027,000**
	Total		**15,566,838,000**	**39,434,036,000**	**15,566,838,000**	**39,434,036,000**
7.10.03	**Private**					
	Unclassified					
	Standard		227,460,912,772	203,095,110,349	226,665,467,937	202,627,199,704
	SMA		6,130,047,397	4,245,737,794	6,130,047,397	4,245,737,794
	Sub-total		**233,590,960,169**	**207,340,848,143**	**232,795,515,334**	**206,872,937,498**
	Classified					
	Sub-standard		7,076,520,900	12,958,263,341	7,076,520,900	12,958,263,341
	Doubtful		4,296,113,060	8,081,127,764	4,296,113,060	8,081,127,764
	Bad/Loss		20,146,136,034	31,909,745,113	20,146,136,034	31,909,745,113
	Sub-total		**31,518,769,994**	**52,949,136,217**	**31,518,769,994**	**52,949,136,217**
	Total		**265,109,730,163**	**260,289,984,360**	**264,314,285,329**	**259,822,073,715**

7.11 Movement of classified loans & advances as a whole

Opening classified loans & advances	**53,201,693,217**	**15,040,000,000**
Less:		
Cash recovery	5,757,100,000	1,206,700,000
Written-off	10,834,300,000	2,091,700,000
Interest waiver	454,700,000	357,600,000
Re-scheduling & Re-structuring	10,632,300,000	701,300,000
	27,678,400,000	**4,357,300,000**
	25,523,293,217	**10,682,700,000**
Add: Newly classified loans & advances	6,243,568,777	42,518,993,217
Balance of classified loans & advances	**31,766,861,994**	**53,201,693,217**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
7.12 Loans and advances categorized on the basis of the following particulars:					
i) Loans considered good in respect of which 'the bank is fully secured';				256,522,298,940	263,765,701,812
ii) Loans considered good against which the bank holds no other security than the debtor's personal guarantee;				9,490,180,056	10,085,963,058
iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;				19,735,175,332	31,487,913,845
iv) Loans adversely classified; provision not maintained there against;				-	-
				285,747,654,328	**305,339,578,715**
v) Loans due by directors or officers of the bank or any of these either separately or jointly with any other persons;				27,366,485,643	25,323,122,122
vi) Loans due from companies or firms in which the directors of the bank have interests 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;				27,366,485,643	25,323,122,122
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:				20,394,228,034	32,162,302,113
i) (Decrease)/Increase in provision				(9,694,422,058)	19,277,500,000
ii) Amount of written off loan during the year				10,834,300,000	2,474,300,000
iii) Amount realized (including adj.) during the year against loan previously written-off:				1,302,100,000	1,253,700,000
Cash recovery				927,200,000	883,100,934
Adjustment				374,900,000	370,599,066
b) Amount of provision kept against loans classified as bad/loss as at the reporting date				16,891,129,920	26,585,551,978
c) Interest creditable to the Interest Suspense Account (Interest due but not charged)				1,785,897,816	2,550,345,918
d) Interest credited to the Interest Suspense Account				4,361,924,363	4,301,276,459
xi) Details of loans written off					
a) Cumulative amount of written-off loan at the end of the year (b+c)				**33,448,500,000**	**22,614,200,000**
b) Cumulative amount of written-off loans (opening)				22,614,200,000	20,139,900,000
c) Amount of written-off loan during the year				10,834,300,000	2,474,300,000
d) Amount realized (including adjustment) against loan previously written-off:				**7,680,200,000**	**6,378,100,000**
Previous years				6,378,100,000	5,124,400,000
Current year				1,302,100,000	1,253,700,000
e) Net (outstanding) amount of written-off loan at the end of the year (a-d)				25,768,300,000	16,236,100,000
f) Amount of written-off loan for which law suit has been filled				27,499,800,000	19,687,360,000

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
		Amount in Taka			
7.13 Details of provision required and held for loans and advances					
Provision required for loans and advances					
For Unclassified Loan					
Standard				2,656,042,029	2,028,200,000
SMA				290,408,000	212,200,000
				2,946,450,029	**2,240,400,000**
For Classified Loan					
Substandard				1,222,001,883	2,114,700,000
Doubtful				902,200,000	3,071,400,000
Bad / Loss				16,891,129,920	26,585,551,978
				19,015,331,803	**31,771,651,978**
Total Required Provision				**21,961,781,832**	**34,012,051,978**
Provision maintained					
For Unclassified Loan				2,946,450,028	2,240,375,116
For Classified Loan				19,345,331,804	31,771,676,862
Total provision held				**22,291,781,832**	**34,012,051,978**
Provision Excess / (Shortfall)				**330,000,000**	**-**
7.14 Net loans and advances					
Gross loans				285,747,654,328	305,339,578,715
Less: Interest suspense				(4,361,924,363)	(4,301,276,459)
Less: Non-performing loans and advances				(31,766,861,994)	(53,201,693,217)
Less: Provision for loans and advances				(22,291,781,832)	(34,012,051,978)
				227,327,086,138	**213,824,557,061**

7.15 Suits filed by the bank

Types of suit	No. of suit filed 2013	No. of suit filed 2012	Amount 2013	Amount 2012
Artharin	3,396	3,501	34,573,200,000	26,396,900,000
Writ Petition	316	265	20,245,400,000	13,481,600,000
Appeal & Revision	229	213	7,813,700,000	6,376,300,000
	3,941	**3,979**	**62,632,300,000**	**46,254,800,000**

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
8.00 Fixed assets including land, building, furniture & fixture					
Cost less accumulated depreciation					
Property, plant, equipment					
Land		6,566,183,425	6,514,070,870	6,566,183,425	6,514,070,870
Building		1,703,634,901	1,624,449,699	1,673,031,361	1,592,140,000
Furniture and fixture		398,800,329	735,470,219	388,766,985	598,632,174
Machinery & Equipment		77,357,696	-	75,130,000	-
Vehicle		142,401,347	-	135,126,000	-
Computer hardware		841,847,673	712,762,106	840,159,978	710,146,732
Capital work in progress		-	47,702,117	-	47,702,117
		9,730,225,371	**9,634,455,011**	**9,678,397,749**	**9,462,691,893**
Intangible asset					
Computer software		**47,689,924**	**-**	**46,440,000**	**-**
		9,777,915,295	**9,634,455,011**	**9,724,837,749**	**9,462,691,893**
Details in Note - 51					
9.00 Other assets					
Income generating					
Investment in share of subsidiary companies	9.01	-	-	2,058,617,803	2,033,843,410
		-	**-**	**2,058,617,803**	**2,033,843,410**
Non income generating					
Stationery, stamps and material in stock	9.02	151,054,180	138,346,283	151,054,180	138,346,283
Interest accrued on investment		4,567,409,311	2,548,891,587	4,560,150,091	2,540,832,887
Advance deposit		9,123,666	9,199,196	9,123,666	9,199,196
Suspense account	9.03	5,804,590,313	4,971,587,591	5,804,590,313	4,971,587,591
Others	9.04	36,733,203,506	27,224,793,273	36,699,635,067	27,118,241,320
		47,265,380,976	**34,892,817,930**	**47,224,553,316**	**34,778,207,277**
		47,265,380,976	**34,892,817,930**	**49,283,171,119**	**36,812,050,687**

	Ref. Note	Amount in Taka: Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)

9.01 Investment in share of subsidiary companies

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
In Bangladesh					
Investment to JCIL, Dhaka (subsidiary company)	9.01.01	-	-	2,000,000,000	2,000,000,000
		-	**-**	**2,000,000,000**	**2,000,000,000**
Outside Bangladesh					
Investment in JEC, Italy (subsidiary company)	9.01.02	-	-	58,617,803	33,843,410
		-	**-**	**2,058,617,803**	**2,033,843,410**

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. 2,000 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 # *Ag/Aÿe/e¨vsKs/kv-7/ÿeÿea-12(2) 2000* dated 3 January 2001 and letter # *Ag/Aÿe/e¨vsKs/kv-7/12(2)2000/164* 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 # *Ag/Aÿe/e¨vsKs bxt/kv-1 /12 /(2)/200/ 3/352* dated 24 November 2002.

The break up of investment to JEC are shown below:

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Paid-up Capital				58,617,803	33,843,410
Loan to JEC, Italy				-	41,253,498
Total				**58,617,803**	**75,096,908**

9.02 Stationery, stamps and material in stock

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Stamps		6,182,572	1,150,936	6,182,572	1,150,936
Stationery		143,669,317	135,993,056	143,669,317	135,993,056
Stock of spare parts and electrical goods		1,202,291	1,202,291	1,202,291	1,202,291
		151,054,180	**138,346,283**	**151,054,180**	**138,346,283**

9.03 Suspense account

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Sundry debtors		4,470,898,399	3,444,224,735	4,470,898,399	3,444,224,735
Advance paid for software purchase		-	13,051,490	-	13,051,490
Advance against TA/DA		7,295,142	6,740,657	7,295,142	6,740,657
Advance against postage		302,567	481,296	302,567	481,296
Advance for expense for new branch		468,895	1,306,588	468,895	1,306,588
Gift cheque		35,981	49,541	35,981	49,541
Legal charge		423,662	517,289	423,662	517,289
Revenue stamp		240,711	179,381	240,711	179,381
Prize bond/D.S.C/B.S.P etc.		699,371,691	927,608,234	699,371,691	927,608,234
Incentive bonus		611,655,860	567,104,399	611,655,860	567,104,399
Pension bill		3,832,115	617,721	3,832,115	617,721
Airport booth		10,044,016	9,672,696	10,044,016	9,672,696
Hajj booth		4,360	-	4,360	-
Petty cash		16,915	33,564	16,915	33,564
		5,804,590,313	**4,971,587,591**	**5,804,590,313**	**4,971,587,591**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

9.04 Others

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Sundry assets	9.04.01	7,360,118,823	8,061,884,282	7,379,724,487	7,946,810,292
Tripura Modern Bank		29,463	29,463	29,463	29,463
General blocked account		10,441,963	10,441,963	10,441,963	10,441,963
Demonetized 100 Taka notes		-	560	-	560
Loan to JEC, Italy		-	-	-	41,253,498
Investment in JEC,Inc. USA*		81,590,000	81,590,000	81,590,000	81,590,000
Cash remittance		416,713,326	288,326,770	416,713,326	288,326,770
Valuation adjustment	9.04.02	3,990,003,630	4,990,003,630	3,990,003,630	4,990,003,630
Deferred tax assets	9.04.03	2,278,312,165	2,562,899,090	2,276,937,638	2,562,260,817
Advance income tax	9.04.04	14,737,154,711	11,229,617,516	14,685,355,135	11,197,524,328
Inter branch adjustment	9.04.05	7,858,839,425	-	7,858,839,425	-
		36,733,203,506	**27,224,793,273**	**36,699,635,067**	**27,118,241,320**

* Janata Bank Ltd has a proposed subsidiary company named Janata Exchange Company Inc. in New York, USA which is going through the process of incorporation. It has obtained the certificate of incorporation in USA and will start its operation after getting the license from the New York State Department of Financial Services.

9.04.01 Sudry assets

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Advance rent paid	136,085,760	98,033,588	135,742,240	97,690,068
Adjusting account debit	27,129,164	242,240,739	27,129,164	242,240,739
D.D paid without advice (Local)	274,196,437	1,130,936,391	274,196,437	1,130,936,391
D.D paid without advice (Foreign)	231,380,620	421,235,955	231,380,620	421,235,955
D.D cancelled	1,113,985	3,695,324	1,113,985	3,695,324
Transfer delivery	19,017,642	19,922,660	19,017,642	19,922,660
Excise duty	19,380	23,260	19,380	23,260
Gift cheque	23,408	25,789	23,408	25,789
Protested bill	214,771,169	211,291,098	214,771,169	211,291,098
Demonetized notes	9,150	37,670	9,150	37,670
Defective notes	47,181,240	19,097,114	47,181,240	19,097,114
Food procurement bill	113,171,956	33,634,509	113,171,956	33,634,509
Revenue stamp	2,058,303	2,215,145	2,058,303	2,215,145
Exempted interest on agri-loan	7,866,740	8,062,261	7,866,740	8,062,261
Exempted interest on waiver credit	8,172,150	13,319,933	8,172,150	13,319,933
X.P.B. / Duty Draw Back	19,967,101	21,176,687	19,967,101	21,176,687
Exempted surcharge on agri-loan	-	5,000	-	5,000
Army pension (Defense)	2,011,438,394	1,820,665,031	2,011,438,394	1,820,665,031
Civil pension	42,191,877	37,104,057	42,191,877	37,104,057
Bank pension	153,909,514	206,471,444	153,909,514	206,471,444
Cyclone advance	(253,350)	-	(253,350)	-
Clearing house	245,094,477	379,721,867	245,094,477	379,721,867
Defense certificate/ Prize bond	124,835,886	205,705,561	124,835,886	205,705,561
Till money	156,700	156,700	156,700	156,700
Interest subsidy	693,916	272,526	693,916	272,526
Legal charges	340,452	363,087	340,452	363,087
Cash subsidy	10,953,658	288,770,757	10,953,658	288,770,757
Special exchange	1,100,235	155,246	1,100,235	155,246
Cash shortage	16,046	1,562,921	16,046	1,562,921
Interest free block account	56,498	56,498	56,498	56,498
Receivable from the government	-	9,938,698	-	9,938,698
Machine tools factory limited	-	41,631,681	-	41,631,681
Interest on loans & commission receivables	2,994,787,869	2,063,562,270	2,994,787,869	2,063,562,270
Sales purchase WES fund	602,106	42,455,953	602,106	42,455,953
Special exchange	19,404,463	19,404,462	19,404,463	19,404,462
ICB Securities Trading Company Ltd. (against investors' A/C)	-	115,252,745	-	-
Sundry	652,625,880	603,679,655	672,575,063	604,201,930
	7,360,118,823	**8,061,884,282**	**7,379,724,487**	**7,946,810,292**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

9.04.02 Valuation adjustment

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.

Janata Bank Limited recognized Goodwill Taka 9,990,000,000 in 2007 and at the same time the fixed asset of the bank were revaluated and revaluation gain of Taka 1,150,000,000 has been shown in financial statements as asset revaluation reserve accordingly. As the Goodwill recognition and fixed assets revaluation were occurred in same accounting year, so there was a scope to adjust the goodwill against the revaluation gain as per para 45, 48 and 50 of BFRS-3:Business Combinations. But that time erroneously it was not happened, rather considering 10 years as a written off period of goodwill. Taka 5,000,000,000 were amortized in income statement of the bank up from 2008 to 2012. To comply the respective para of BFRS-3, with the approval of Bangladesh Bank vide letter no. DOS(SMC)/1163/97/2014/38 dated 23 January 2014, bank's Financial Statements of 2013 have been prepared after adjusting revaluation reserve Taka 1,150,000,000. Subsequently, as per BAS-8: Accounting policies changes in accounting estimates and errors, the retained earnings, goodwill and the asset revaluation reserve balance have been restated.

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Opening balance of valuation adjustment		4,990,003,630	5,990,003,630	4,990,003,630	5,990,003,630
Less: amortization during the year		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
		3,990,003,630	**4,990,003,630**	**3,990,003,630**	**4,990,003,630**
Add: Previous year amortized, now rectified and changing income statement		-	1,150,000,000	-	1,150,000,000
		3,990,003,630	**6,140,003,630**	**3,990,003,630**	**6,140,003,630**
Adjustment(with asset revaluation reserve)		**-**	1,150,000,000	**-**	1,150,000,000
		3,990,003,630	**4,990,003,630**	**3,990,003,630**	**4,990,003,630**

9.04.03 Deferred tax assets

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Opening balance on 01 January		2,562,899,090	2,055,182,023	2,562,260,817	2,055,182,023
Addition during the year		-	507,717,067	-	507,078,794
Adjustment during the year	44.02	(284,586,924)	-	(285,323,178)	-
Balance as at 31 December		**2,278,312,165**	**2,562,899,090**	**2,276,937,638**	**2,562,260,817**

9.04.04 Advance income tax

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Tax at source		1,620	9,350,154	1,620	9,350,154
Advance income tax deducted at source		4,971,016,046	3,962,107,856	4,965,630,587	3,956,428,785
Income tax paid in advance	9.04.04.01	6,534,725,269	4,026,747,730	6,488,311,152	4,000,333,613
Income tax refundable	9.04.04.02	3,231,411,776	3,231,411,776	3,231,411,776	3,231,411,776
		14,737,154,711	**11,229,617,516**	**14,685,355,135**	**11,197,524,328**

9.04.04.01 Income tax paid in advance

<u>Year</u>	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
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	2,507,977,539	-	2,487,977,539	-
	6,534,725,269	**4,026,747,730**	**6,488,311,152**	**4,000,333,613**

	Ref. Note	Amount in Taka Consolidated 2013	2012 (Restated)	Bank 2013	2012 (Restated)

9.04.04.02 Income Tax refundable

Year wise break up of refundable tax:

Year	Asset year	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
1986	1987-88	8,920,000	8,920,000	8,920,000	8,920,000
1987	1988-89	45,483,231	45,483,231	45,483,231	45,483,231
1988	1989-90	(13,541,574)	(13,541,574)	(13,541,574)	(13,541,574)
1989	1990-91	42,105,695	42,105,695	42,105,695	42,105,695
1990	1991-92	39,903,811	39,903,811	39,903,811	39,903,811
1991	1992-93	50,174,921	50,174,921	50,174,921	50,174,921
1992	1993-94	126,325,623	126,325,623	126,325,623	126,325,623
1993	1994-95	77,281,402	77,281,402	77,281,402	77,281,402
1994	1995-96	104,426,625	104,426,625	104,426,625	104,426,625
1995	1996-97	204,925,123	204,925,123	204,925,123	204,925,123
1996	1997-98	240,322,756	240,322,756	240,322,756	240,322,756
1997	1998-99	225,181,325	225,181,325	225,181,325	225,181,325
1998	1999-2000	278,055,805	278,055,805	278,055,805	278,055,805
1999	2000-2001	380,886,212	380,886,212	380,886,212	380,886,212
2000	2001-2002	413,111,301	413,111,301	413,111,301	413,111,301
2001	2002-2003	556,745,027	556,745,027	556,745,027	556,745,027
2002	2003-2004	284,250,246	284,250,246	284,250,246	284,250,246
2003	2004-2005	166,854,247	166,854,247	166,854,247	166,854,247
		3,231,411,776	**3,231,411,776**	**3,231,411,776**	**3,231,411,776**

9.04.05 Inter branch adjustment account

Particulars	Debit Taka	Credit Taka	Net Balance
In 2013			
CIBTA (Bangladesh)	917,001,294,177	928,123,301,982	(11,122,007,805)
IBFTA (Bangladesh)	934,797,661,477	917,166,108,739	17,631,552,738
Online inter branch (OIBT)	7,883,612,431	6,441,474,016	1,442,138,415
Overseas branches	7,628,834,903	7,721,678,826	(92,843,923)
	1,867,311,402,988	**1,859,452,563,563**	**7,858,839,425**

Subsequent position of the inter branch adjustment account are summarized below:

Particulars	No. of unreconciled entries	Debit Taka	No. of unreconciled entries	Credit Taka	Net Balance
In 2013					
1 to 6 months	1,582	2,883,800,527	360,101	124,795,270,684	121,911,470,156
6 to 12 months	880	250,299,979	181,693	54,088,567,769	53,838,267,790
12 months to 24 months	83	94,078,426	41,243	15,556,107,498	15,462,029,072
More than 24 months	-	-	10,720	5,733,264,937	5,733,264,937
	2,545	**3,228,178,932**	**593,757**	**200,173,210,887**	**196,945,031,955**

Subsequent position of the Nostro Accounts as on 31 December 2013 are as follows

Particulars	As per our book (GL) Debit (USD)	As per our book (GL) Credit (USD)	As per their book (statement) Debit (USD)	As per their book (statement) Credit (USD)
Up to 3 months	86,808	391,064	30,045,407	20,516,882
More than 3 months but less than 6 months	-	94,718	109,485	1,100,107
More than 6 months but less than 9 months	-	-	-	-
More than 9 months but less than 12 months	-	-	-	-
More than 12 months	-	-	1,364,261	-
	86,808	**485,782**	**31,519,153**	**21,616,989**

9.05 Classification of other assets

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Unclassified	46,641,142,976	34,118,596,930	48,658,933,119	36,037,829,687
	46,641,142,976	**34,118,596,930**	**48,658,933,119**	**36,037,829,687**
Classified				
Doubtful	117,504,000	128,950,000	117,504,000	128,950,000
Bad/Loss	506,734,000	645,271,000	506,734,000	645,271,000
	624,238,000	**774,221,000**	**624,238,000**	**774,221,000**
	47,265,380,976	**34,892,817,930**	**49,283,171,119**	**36,812,050,687**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
9.06 Classification of inter branch transaction					
Unclassified		17,836,116,000	-	17,836,116,000	-
Doubtful		109,650,000	-	109,650,000	-
Bad / Loss		-	-	-	-
		17,945,766,000	**-**	**17,945,766,000**	**-**

Details of classified other assets shown in schedule (notes-52.00)

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
9.07 Provision required for other assets and inter branch transaction					
For classified other assets:					
Doubtful		58,752,000	64,475,000	58,752,000	64,475,000
Bad / Loss		506,734,000	645,271,000	506,734,000	645,271,000
Required Provision		**565,486,000**	**709,746,000**	**565,486,000**	**709,746,000**
For classified Inter branch transaction					
Doubtful		54,825,000	-	54,825,000	-
Bad / Loss		-	-	-	-
Required Provision		**54,825,000**	**-**	**54,825,000**	**-**
Total required provision		**620,311,000**	**709,746,000**	**620,311,000**	**709,746,000**
Total provision maintained		927,942,419	915,593,624	927,942,419	915,593,624
Provision excess / (shortfall)		**307,631,419**	**205,847,624**	**307,631,419**	**205,847,624**
9.08 Total classified assets					
Classified loans and advances	7.08	31,766,861,994	53,201,693,217	31,766,861,994	53,201,693,217
Classified investment	6.03	71,091,521	71,091,521	71,091,521	71,091,521
Classified others assets	9.05	624,238,000	774,221,000	624,238,000	774,221,000
Classified inter branch transactions	9.06	109,650,000	-	109,650,000	-
		32,571,841,515	**54,047,005,738**	**32,571,841,515**	**54,047,005,738**
10.00 Non-banking Assets		**-**	**-**	**-**	**-**
11.00 Borrowings from other banks, financial institutions and agents					
In Bangladesh	11.01	62,910,512	10,243,083,144	62,910,512	10,243,083,144
Outside Bangladesh	11.02	8,596,321,161	1,067,396,171	8,596,321,161	1,067,396,171
		8,659,231,673	**11,310,479,315**	**8,659,231,673**	**11,310,479,315**
11.01 Borrowing in Bangladesh					
From Bangladesh Bank		-	10,180,172,633	-	10,180,172,633
IDA Credit for EGBMP		62,910,512	62,910,511	62,910,512	62,910,511
		62,910,512	**10,243,083,144**	**62,910,512**	**10,243,083,144**

		Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
11.02	**Borrowing outside Bangladesh**					
	(i) Credit balances with NOSTRO Accounts					
1	ING Bank N.V., Netherlands		20,824	-	20,824	-
2	Society General Paris		1,576,797	-	1,576,797	-
3	Deutsche Bank F.F., GERMANY		45,217,677	-	45,217,677	-
4	Standard Chartered Bank, London		16,721,434	-	16,721,434	-
5	HSBC PLC, London (GBP)		11,395,218	-	11,395,218	-
6	HSBC, N.Y.		6,847,599,249	768,149,813	6,847,599,249	768,149,813
7	Mashreq Bank ,New York		681,542,042	-	681,542,042	-
8	Bank America Int. Limited N.Y.		75,208,168	-	75,208,168	-
9	Habib American Bank N.Y.		44,793,910	-	44,793,910	-
10	Citi Bank, N.A., New York		453,835,553	-	453,835,553	-
11	National Commercial Bank (SEM)		35,724,938	-	35,724,938	-
12	Standard Chartered Bank N.Y.		232,938,760	-	232,938,760	-
13	JP Morgan Chase Bank, NA, NY USA		77,756,953	57,261,262	77,756,953	57,261,262
14	DBTC Americas NY		63,771,493	38,276,888	63,771,493	38,276,888
15	Janata Bank Limited, Abu Dhabi (A/C-2)		-	195,032,781	-	195,032,781
			8,588,103,016	**1,058,720,744**	**8,588,103,016**	**1,058,720,744**
	(ii) Credit balances with VOSTRO Accounts					
1	Union Bank of India (Mumbai)		6,820,534	7,222,789	6,820,534	7,222,789
2	Rastriya Banijja Bank ,Kathmandu (Nepal)		1,290,618	1,333,699	1,290,618	1,333,699
3	Bhutan National Bank (Thimpu)		106,993	110,564	106,993	110,564
4	United Bank of pakistan (Karachi)		-	8,375	-	8,375
			8,218,145	**8,675,427**	**8,218,145**	**8,675,427**
			8,596,321,161	**1,067,396,171**	**8,596,321,161**	**1,067,396,171**
11.03	**Security wise grouping**					
	Secured (by Bangladesh Bank deposits)		-	10,180,172,633	-	10,180,172,633
	Unsecured		8,659,231,673	1,130,306,682	8,659,231,673	1,130,306,682
			8,659,231,673	**11,310,479,315**	**8,659,231,673**	**11,310,479,315**

11.04 Currency wise grouping

Currencies	Amount in foreign currencies (2013)	Exchange Rate (Average at BDT)	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
USD	109402865.73	77.89	8,521,389,211	1,067,396,171	8,521,389,211	1,067,396,171
GBP	218625.94	128.61	28,116,652	-	28,116,652	-
EURO	435467.84	107.51	46,815,298	-	46,815,298	-
			8,596,321,161	**1,067,396,171**	**8,596,321,161**	**1,067,396,171**

		Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
11.05	**Maturity-wise grouping**					
	Repayable on demand		-	-	-	-
	Others (based on agreed maturity dates and periods of notice)		8,659,231,673	11,310,479,315	8,659,231,673	11,310,479,315
			8,659,231,673	**11,310,479,315**	**8,659,231,673**	**11,310,479,315**
12.00	**Deposits and other accounts**					
	Current accounts and other accounts	12.01	61,241,348,330	59,916,096,429	61,273,692,697	59,929,345,630
	Bills payable	12.02	3,447,652,431	3,407,937,088	3,447,652,431	3,407,937,088
	Savings bank deposits	12.03	93,526,875,315	89,456,221,368	93,526,875,315	89,456,221,368
	Fixed deposits	12.04	320,344,008,777	257,079,303,983	320,287,350,156	256,973,507,381
			478,559,884,853	**409,859,558,868**	**478,535,570,599**	**409,767,011,467**

		Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
12.01	**Current accounts and other accounts**					
	Current account		36,717,950,187	34,593,498,612	36,750,294,554	34,606,747,813
	Overdue fixed deposits		7,938,576	6,788,436	7,938,576	6,788,436
	Deposit from bank		1,838,059	33,210,387	1,838,059	33,210,387
	Call deposit		13,439	19,999	13,439	19,999
	Q-Cash deposit		28,666,575	19,091,650	28,666,575	19,091,650
	Other account	12.01.01	24,484,941,494	25,263,487,345	24,484,941,494	25,263,487,345
			61,241,348,330	**59,916,096,429**	**61,273,692,697**	**59,929,345,630**
12.01.01	**Other account**					
	Sundry deposits*		19,307,444,910	19,911,159,294	19,307,444,910	19,911,159,294
	Foreign currency deposits-WES		2,352,797,637	1,456,025,576	2,352,797,637	1,456,025,576
	Foreign Currency Deposits-FCD		2,823,944,535	3,895,543,813	2,823,944,535	3,895,543,813
	Convertible taka account		729,612	729,612	729,612	729,612
	NRB Escrow A/c		-	1,000	-	1,000
	Resident foreign currency deposits		24,800	24,800	24,800	24,800
	NRB Gift Cheque Notice		-	3,250	-	3,250
			24,484,941,494	**25,263,487,345**	**24,484,941,494**	**25,263,487,345**

*Recovery of written-off loan amounting to Taka 321,757,899 has been included in sundry deposits

		Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
12.02	**Bills payable**					
	Pay order issued		2,168,922,706	2,847,977,100	2,168,922,706	2,847,977,100
	Pay slip issued		31,085,727	18,384,215	31,085,727	18,384,215
	Demand draft payable		1,099,213,539	445,448,673	1,099,213,539	445,448,673
	Telephonic transfer payable		18,759,889	17,049,302	18,759,889	17,049,302
	Mobile transfer payable		2,648,518	1,672,642	2,648,518	1,672,642
	Foreign money Transfer		79,049	94,069	79,049	94,069
	Home remittance		53,060	49,540	53,060	49,540
	Foreign remittance payable		126,256,111	76,763,103	126,256,111	76,763,103
	FDD payable		621,875	486,488	621,875	486,488
	Cover IRSTCC and IRSTDD		11,956	11,956	11,956	11,956
			3,447,652,431	**3,407,937,088**	**3,447,652,431**	**3,407,937,088**
12.03	**Savings bank deposits**					
	Savings deposit		93,373,301,006	89,361,705,959	93,373,301,006	89,361,705,959
	SB-general		150,572,959	91,493,259	150,572,959	91,493,259
	Gift cheque		3,001,350	3,022,150	3,001,350	3,022,150
			93,526,875,315	**89,456,221,368**	**93,526,875,315**	**89,456,221,368**
12.04	**Fixed deposits**					
	Fixed deposits		212,721,282,086	167,271,008,286	212,664,623,465	167,165,211,684
	Special notice deposits (SND)		56,530,001,157	52,387,933,304	56,530,001,157	52,387,933,304
	Deposit from banks		38,178,834	10,265,695	38,178,834	10,265,695
	Convertible Taka Account-STD		997,924,979	2,087,773,673	997,924,979	2,087,773,673
	Various deposit scheme	12.04.01	49,940,041,163	33,928,082,029	49,940,041,163	33,928,082,029
	Other deposit	12.04.02	116,580,558	1,394,240,996	116,580,558	1,394,240,996
			320,344,008,777	**257,079,303,983**	**320,287,350,156**	**256,973,507,381**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)

12.04.01 Various deposit scheme

Deposit pension scheme		448,431,789	648,534,742	448,431,789	648,534,742
Janata bank savings pension scheme(JBSPS)		138,374,915	381,223,227	138,374,915	381,223,227
Janata bank deposit scheme (JBDS)		6,070,396,265	4,733,359,949	6,070,396,265	4,733,359,949
Medical deposit scheme (MDS)		404,866,117	308,655,387	404,866,117	308,655,387
Education deposit scheme (EDS)		264,001,066	213,256,056	264,001,066	213,256,056
Janata bank monthly savings scheme(JBMSS)		396,371,840	327,771,715	396,371,840	327,771,715
Janata bank special deposit scheme(JBSDS)		1,469,312,297	857,837,255	1,469,312,297	857,837,255
Retirement savings scheme(RSS)		87,328,368	154,377,371	87,328,368	154,377,371
Janata Bank Limited retirement savings scheme(JBLRSS)		637,401,274	813,887,292	637,401,274	813,887,292
Janata Bank Masik Amanat Prokalpa (JBMAPro)		4,817,570,631	2,022,600,843	4,817,570,631	2,022,600,843
Janata bank double benefit scheme (JBDBS)		21,028,004,019	14,811,238,253	21,028,004,019	14,811,238,253
Janata bank monthly benefit scheme (JBMBS)		14,177,982,583	8,655,339,939	14,177,982,583	8,655,339,939
		49,940,041,163	**33,928,082,029**	**49,940,041,163**	**33,928,082,029**

12.04.02 Other deposit

Non resident foreign currency deposit (NRFCD)		108,685,631	1,387,203,887	108,685,631	1,387,203,887
Micro savings deposits		4,794,701	5,884,645	4,794,701	5,884,645
JB school banking		3,100,226	1,152,464	3,100,226	1,152,464
		116,580,558	**1,394,240,996**	**116,580,558**	**1,394,240,996**

12.05 Deposits and other accounts (category wise)

Inter-bank deposits		40,016,893	43,476,082	40,016,893	43,476,082
Other deposits		478,519,867,960	409,816,082,786	478,495,553,706	409,723,535,385
		478,559,884,853	**409,859,558,868**	**478,535,570,599**	**409,767,011,467**

12.06 Deposits & other accounts (geographical location wise)

	No. of Branches					
In Bangladesh		12.06.01				
Urban	501		66,526,790,845	58,032,248,722	66,559,135,212	58,032,248,722
Rural	392		401,977,392,288	342,772,753,969	401,977,392,288	342,772,753,969
Sub total	**893**		**468,504,183,133**	**400,805,002,691**	**468,536,527,500**	**400,805,002,691**
Outside Bangladesh		12.06.02				
Overseas	4		10,055,701,720	9,054,556,177	9,999,043,098	8,962,008,776
Sub total	**4**		**10,055,701,720**	**9,054,556,177**	**9,999,043,098**	**8,962,008,776**
Total	**897**		**478,559,884,853**	**409,859,558,868**	**478,535,570,599**	**409,767,011,467**

12.06.01 In Bangladesh (Division and district wise)

Dhaka	**No. of Branches**				
Dhaka	105	243,117,209,456	199,847,574,737	243,149,553,823	199,847,574,737
Faridpur	7	1,790,117,024	1,478,119,393	1,790,117,024	1,478,119,393
Gazipur	6	3,317,493,504	2,756,767,730	3,317,493,504	2,756,767,730
Gopalgonj	5	1,117,140,999	1,027,544,971	1,117,140,999	1,027,544,971
Jamalpur	13	2,039,320,855	1,596,699,814	2,039,320,855	1,596,699,814
Kishoregonj	14	2,334,916,848	2,074,293,456	2,334,916,848	2,074,293,456
Madaripur	6	1,411,452,440	1,183,192,500	1,411,452,440	1,183,192,500
Manikgonj	2	844,795,460	703,230,931	844,795,460	703,230,931
Munshigonj	7	2,185,245,248	1,981,326,405	2,185,245,248	1,981,326,405
Mymensingh	15	3,861,203,371	3,360,802,711	3,861,203,371	3,360,802,711
Narayangonj	24	9,496,311,130	8,589,438,371	9,496,311,130	8,589,438,371
Narsingdhi	15	4,653,819,811	4,460,403,263	4,653,819,811	4,460,403,263
Natrokona	6	1,017,873,665	803,092,002	1,017,873,665	803,092,002
Rajbari	6	887,953,317	718,717,505	887,953,317	718,717,505
Shariatpur	5	1,111,358,702	1,037,987,203	1,111,358,702	1,037,987,203
Sherpur	6	605,383,850	540,448,946	605,383,850	540,448,946
Tangail	19	4,954,395,853	4,221,273,727	4,954,395,853	4,221,273,727
Sub total	**261**	**284,745,991,534**	**236,380,913,664**	**284,778,335,901**	**236,380,913,664**

	No. of Branches	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
			Amount in Taka			
Chittagong	**No. of Branches**					
Bandarban	3		320,670,988	317,555,555	320,670,988	317,555,555
Brahmanbaria	23		6,255,791,727	5,390,436,620	6,255,791,727	5,390,436,620
Chandpur	17		5,064,999,608	4,213,516,036	5,064,999,608	4,213,516,036
Chittagong	68		61,092,037,020	55,509,482,270	61,092,037,020	55,509,482,270
Comilla	43		13,746,938,226	11,639,617,173	13,746,938,226	11,639,617,173
Cox's Bazar	6		1,026,034,021	925,134,117	1,026,034,021	925,134,117
Feni	16		4,192,668,801	3,732,386,458	4,192,668,801	3,732,386,458
Khagrachari	1		223,046,449	228,336,576	223,046,449	228,336,576
Laxmipur	9		1,929,135,048	1,681,610,024	1,929,135,048	1,681,610,024
Noakhali	15		3,159,156,006	2,771,921,969	3,159,156,006	2,771,921,969
Rangamati	2		311,453,307	252,085,504	311,453,307	252,085,504
Sub total	**203**		**97,321,931,200**	**86,662,082,302**	**97,321,931,200**	**86,662,082,302**
Khulna	**No. of Branches**					
Bagerhat	9		2,956,487,152	2,179,804,576	2,956,487,152	2,179,804,576
Chuadanga	7		1,339,179,699	1,136,032,999	1,339,179,699	1,136,032,999
Jessore	14		3,718,862,317	3,623,396,048	3,718,862,317	3,623,396,048
Jhenaidah	13		1,772,059,205	1,553,875,149	1,772,059,205	1,553,875,149
Khulna	22		7,509,432,446	6,779,307,672	7,509,432,446	6,779,307,672
Kushtia	13		2,135,516,555	1,814,945,984	2,135,516,555	1,814,945,984
Magura	12		1,491,678,625	1,317,409,834	1,491,678,625	1,317,409,834
Meherpur	2		662,207,005	578,309,002	662,207,005	578,309,002
Narail	6		800,003,432	697,636,057	800,003,432	697,636,057
Satkhira	13		2,688,083,435	2,270,058,065	2,688,083,435	2,270,058,065
Sub total	**111**		**25,073,509,873**	**21,950,775,387**	**25,073,509,873**	**21,950,775,387**
Rajshahi	**No. of Branches**					
Bogra	17		3,337,751,204	2,975,544,611	3,337,751,204	2,975,544,611
Chapainawabgonj	9		1,596,460,305	1,421,339,599	1,596,460,305	1,421,339,599
Joypurhat	4		715,155,318	615,463,341	715,155,318	615,463,341
Naogaon	24		2,681,739,952	2,440,012,690	2,681,739,952	2,440,012,690
Natore	22		3,039,020,615	2,593,970,658	3,039,020,615	2,593,970,658
Pabna	18		4,833,508,551	4,157,936,734	4,833,508,551	4,157,936,734
Rajshahi	28		4,818,805,140	4,239,205,067	4,818,805,140	4,239,205,067
Sirajgonj	24		4,154,440,518	3,416,880,789	4,154,440,518	3,416,880,789
Sub total	**146**		**25,176,881,602**	**21,860,353,489**	**25,176,881,602**	**21,860,353,489**
Barisal	**No. of Branches**					
Barguna	2		438,446,253	418,905,537	438,446,253	418,905,537
Barisal	18		4,695,219,127	3,990,487,884	4,695,219,127	3,990,487,884
Bhola	8		1,221,100,300	1,040,332,214	1,221,100,300	1,040,332,214
Jhalakathi	2		474,455,530	415,666,391	474,455,530	415,666,391
Patuakhali	9		1,294,893,646	1,117,964,060	1,294,893,646	1,117,964,060
Pirojpur	2		647,929,076	516,365,040	647,929,076	516,365,040
Sub total	**41**		**8,772,043,932**	**7,499,721,126**	**8,772,043,932**	**7,499,721,126**
Sylhet	**No. of Branches**					
Hobiganj	12		2,068,966,393	1,782,322,797	2,068,966,393	1,782,322,797
Moulavibazar	11		2,668,891,508	2,399,704,377	2,668,891,508	2,399,704,377
Sunamgonj	11		2,189,941,748	2,018,838,922	2,189,941,748	2,018,838,922
Sylhet	25		6,585,773,374	7,476,567,357	6,585,773,374	7,476,567,357
Sub total	**59**		**13,513,573,023**	**13,677,433,453**	**13,513,573,023**	**13,677,433,453**
Rangpur	**No. of Branches**					
Dinajpur	16		4,098,028,100	4,075,752,943	4,098,028,100	4,075,752,943
Gaibandha	9		1,527,383,530	1,456,582,440	1,527,383,530	1,456,582,440
Kurigram	6		1,194,998,541	1,089,360,686	1,194,998,541	1,089,360,686
Lalmonirhat	8		863,797,484	757,659,788	863,797,484	757,659,788
Nilphamari	8		1,096,867,846	969,473,148	1,096,867,846	969,473,148
Panchagar	5		693,784,091	608,676,117	693,784,091	608,676,117
Rangpur	14		3,031,173,775	2,683,844,113	3,031,173,775	2,683,844,113
Thakurgaon	6		1,394,218,605	1,132,374,034	1,394,218,605	1,132,374,034
Sub total	**72**		**13,900,251,969**	**12,773,723,269**	**13,900,251,969**	**12,773,723,269**
Total	**893**		**468,504,183,133**	**400,805,002,691**	**468,536,527,500**	**400,805,002,691**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
12.06.02	**Outside Bangladesh**					
	UAE branches					
	Abu-dhabi		3,645,209,236	4,235,132,082	3,645,209,236	4,235,132,082
	Al-ain		1,310,996,218	1,233,215,884	1,310,996,218	1,233,215,884
	Dubai		3,647,983,366	2,263,687,419	3,647,983,366	2,263,687,419
	Sharjah		1,394,854,279	1,229,973,391	1,394,854,279	1,229,973,391
			9,999,043,098	**8,962,008,776**	**9,999,043,098**	**8,962,008,776**
	Italy					
	Janata Exchange Company, Srl. Italy		56,658,622	92,547,401	-	-
			10,055,701,720	**9,054,556,177**	**9,999,043,098**	**8,962,008,776**
		897	**478,559,884,853**	**409,859,558,868**	**478,535,570,599**	**409,767,011,467**

		No. of Branches	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
12.06.03	**In Bangladesh (divisional office wise)**					
	Dhaka south	104	168,830,252,703	140,317,192,722	168,862,597,070	140,317,192,722
	Dhaka north	84	101,102,644,387	83,467,110,286	101,102,644,387	83,467,110,286
	Mymensigh .	73	14,813,094,443	12,596,610,656	14,813,094,443	12,596,610,656
	Chittagong	80	62,973,241,784	57,232,594,022	62,973,241,784	57,232,594,022
	Comilla	123	34,348,689,416	29,429,488,280	34,348,689,416	29,429,488,280
	Khulna	111	25,073,509,873	21,950,775,387	25,073,509,873	21,950,775,387
	Rajshahi	11	25,176,881,602	21,860,353,489	25,176,881,602	21,860,353,489
	Rangpur	0	13,900,251,969	12,773,723,270	13,900,251,969	12,773,723,270
	Sylhet	0	13,513,573,023	13,677,433,453	13,513,573,023	13,677,433,453
	Barisal	8	8,772,043,932	7,499,721,126	8,772,043,932	7,499,721,126
	Sub total	**594**	**468,504,183,133**	**400,805,002,691**	**468,536,527,500**	**400,805,002,691**

		Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
12.07	**Sector wise deposit including bills payable**					
	Presidency, prime minister office and judiciary		25,781,456,000	19,353,412,000	25,781,456,000	19,353,412,000
	Autonomous and semi-autonomous bodies		35,289,720,000	23,479,763,000	35,289,720,000	23,479,763,000
	Other public sector		131,336,215,254	116,061,218,401	131,311,901,000	115,968,671,000
	Bank and financial institutions(public)		13,513,690,000	10,286,502,000	13,513,690,000	10,286,502,000
	Private sector		272,638,803,599	240,678,663,467	272,638,803,599	240,678,663,467
			478,559,884,853	**409,859,558,868**	**478,535,570,599**	**409,767,011,467**
12.08	**Maturity-wise grouping of deposit**					
	Repayable					
	On demand		46,127,296,341	37,947,986,399	46,102,982,086	37,961,235,600
	Within one month		23,722,569,664	26,680,815,160	23,722,569,664	26,680,815,160
	More than 1 month but less than 6 months		110,982,366,337	63,565,072,490	110,982,366,337	63,565,072,490
	More than 6 month but less than 1 year		60,129,259,557	68,664,625,652	60,129,259,557	68,558,829,050
	More than 1 year and less than 5 years		123,013,150,200	110,207,249,190	123,013,150,200	110,207,249,190
	More than 5 years but less than 10 years		114,582,843,815	102,791,948,944	114,582,843,815	102,791,948,944
	Over 10 years		2,398,939	1,861,033	2,398,939	1,861,033
			478,559,884,853	**409,859,558,868**	**478,535,570,598**	**409,767,011,467**
13.00	**Other liabilities**					
	Adjusting account credit		827,218,539	1,642,791,062	827,218,539	1,642,791,062
	Inter branch adjustment*		-	647,282,725	-	647,282,725
	Death relief grant scheme		6,971,180	7,425,135	6,971,180	7,425,135
	Re-finance for loan to unemployed doctors		1,600,000	1,600,000	1,600,000	1,600,000
	Special blocked account		-	560	-	560
	Refinance Fund from B.B. against loans to public Sector Ju		2,244,850,000	2,376,900,000	2,244,850,000	2,376,900,000
	Interest suspense	13.01	4,549,184,008	4,488,536,104	4,361,924,363	4,301,276,459
	Provision for insurance	13.02	68,944,213	63,711,846	68,944,213	63,711,846
	Provision for employees benefits	13.03	5,246,777,720	5,976,726,781	5,235,741,042	5,966,169,252
	Provision for income tax	13.04	15,175,133,684	14,376,830,550	15,064,593,256	14,297,646,085
	Deferred tax liability	13.05	1,411,409,823	1,162,057,889	1,407,636,950	1,158,297,382
	Provision for loans and advances	13.06	22,512,513,906	34,066,201,096	22,291,781,832	34,012,051,978
	Provision for off balance sheet exposures	13.07	1,126,443,137	1,126,443,137	1,126,443,137	1,126,443,137
	Provision for CSR	13.08	310,000,000	247,336,609	310,000,000	247,336,609
	Provision for investment	13.09	495,898,986	495,898,986	121,600,000	121,600,000
	Provision for other assets	13.10	927,942,419	915,593,624	927,942,419	915,593,624
	Sundry payables'	13.11	7,648,070,751	5,658,862,256	7,598,684,152	5,496,694,652
	Provision for other	13.12	185,314,061	203,420,502	176,049,865	192,437,784
			62,738,272,426	**73,457,618,862**	**61,771,980,948**	**72,575,258,290**

* Related notes are applicable only for the balances from the financial statements of Janata Bank Ltd.

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

13.01 Interest suspense account

Balance as at 1 January		4,488,536,104	2,732,057,172	4,301,276,459	2,667,057,172
Add/(less): Exchange fluctuation		(4,473,240)	7,869,465	(4,473,240)	7,869,465
Add: Transferred during the year		4,014,210,684	3,477,308,655	4,014,210,684	3,355,049,010
		8,498,273,548	**6,217,235,292**	**8,311,013,903**	**6,029,975,647**
Less: Recovered/Transferred to income account		(2,049,022,154)	(1,439,685,450)	(2,049,022,154)	(1,439,685,450)
Written off during the year		(1,900,067,385)	(289,013,738)	(1,900,067,385)	(289,013,738)
		(3,949,089,539)	**(1,728,699,188)**	**(3,949,089,539)**	**(1,728,699,188)**
Balance on 31 December		**4,549,184,008**	**4,488,536,104**	**4,361,924,363**	**4,301,276,459**

i) In Bangladesh

Balance as at 1 January		4,395,474,707	2,646,586,000	4,208,215,062	2,581,586,000
Add: Transferred during the year		4,014,210,684	3,477,308,655	4,014,210,684	3,355,049,010
		8,409,685,391	**6,123,894,655**	**8,222,425,746**	**5,936,635,010**
Less: Recovered/Transferred to income account		(2,048,938,663)	(1,439,406,210)	(2,048,938,663)	(1,439,406,210)
Written off during the year		(1,900,067,385)	(289,013,738)	(1,900,067,385)	(289,013,738)
		(3,949,006,048)	**(1,728,419,948)**	**(3,949,006,048)**	**(1,728,419,948)**
Balance on 31 December		**4,460,679,343**	**4,395,474,707**	**4,273,419,698**	**4,208,215,062**

ii) Outside Bangladesh

Balance as at 1 January		93,061,397	85,471,172	93,061,397	85,471,172
Add/(less): Exchange fluctuation		(4,473,240)	7,869,465	(4,473,240)	7,869,465
		88,588,157	**93,340,637**	**88,588,157**	**93,340,637**
Add: Transferred during the year		-	-	-	-
Less: Recovered/ Transferred to income account		(83,492)	(279,240)	(83,492)	(279,240)
Balance on 31 December		**88,504,666**	**93,061,397**	**88,504,666**	**93,061,397**
Total interest suspense account (i+ ii)		**4,549,184,008**	**4,488,536,104**	**4,361,924,363**	**4,301,276,459**

13.02 Provision for insurance

Insurance fund for building	13.02.01	5,083,662	4,851,295	5,083,662	4,851,295
Insurance fund for cash in volt and in-transit	13.02.02	63,860,551	58,860,551	63,860,551	58,860,551
		68,944,213	**63,711,846**	**68,944,213**	**63,711,846**

13.02.01 Insurance fund for building

Balance at the beginning of the year		4,851,295	4,851,295	4,851,295	4,851,295
Addition during this year		232,367	-	232,367	-
Less: Paid during this year		-	-	-	-
Provision at the end of the year		**5,083,662**	**4,851,295**	**5,083,662**	**4,851,295**

13.02.02 Insurance fund for cash in volt and in-transit

Balance at the beginning of the year		58,860,551	53,860,551	58,860,551	53,860,551
Addition during this year	43.00	5,000,000	5,000,000	5,000,000	5,000,000
Less: Paid during this year		-	-	-	-
Provision at the end of the year		**63,860,551**	**58,860,551**	**63,860,551**	**58,860,551**

13.03 Provisions for employees benefit

Provision for ex-gratia (old)		-	4,461,109	-	4,461,109
Leave encashment	13.03.01	652,143,905	613,006,000	652,143,905	613,006,000
Benevolent fund	13.03.02	100,000,000	100,000,000	100,000,000	100,000,000
General provident fund (GPF)	13.03.03	19,537,915	18,586,700	11,080,386	10,129,171
Contributory provident fund (CPF)	13.03.04	527,072	1,400,480	7,221	1,400,480
Provision for Superannuation Fund (SF)	13.03.05	2,602,307,068	3,943,907,065	2,602,307,068	3,943,907,065
Provision for gratuity	13.03.05	202,657,808	39,380,264	202,657,808	39,380,264
Provision for incentive bonus	13.03.06	1,669,603,951	1,255,985,163	1,667,544,654	1,253,885,163
		5,246,777,720	**5,976,726,781**	**5,235,741,042**	**5,966,169,252**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
13.03.01	**Movement in Leave Encashment**					
	Balance at the beginning of the year		613,006,000	313,006,000	613,006,000	313,006,000
	Addition during this year	42.00	39,137,905	300,000,000	39,137,905	300,000,000
	Less: Paid during this year		-	-	-	-
	Provision at the end of the year		**652,143,905**	**613,006,000**	**652,143,905**	**613,006,000**
13.03.02	**Movement in Benevolent fund**					
	Balance at the beginning of the year		100,000,000	100,000,000	100,000,000	100,000,000
	Addition during this year	42.00	100,000,000	100,000,000	100,000,000	100,000,000
	Less: Transfer during this year		(100,000,000)	(100,000,000)	(100,000,000)	(100,000,000)
	Provision at the end of the year		**100,000,000**	**100,000,000**	**100,000,000**	**100,000,000**
13.03.03	**Movement in GPF**					
	Balance at the beginning of the year		18,586,700	44,077,234	10,129,171	36,259,575
	Addition during this year		863,302,420	918,228,808	863,302,420	917,588,938
	Less: Transfer during this year		(862,351,205)	(943,719,342)	(862,351,205)	(943,719,342)
	Provision at the end of the year		**19,537,915**	**18,586,700**	**11,080,386**	**10,129,171**
13.03.04	**Movement in CPF**					
	Balance at the beginning of the year		1,400,480	936,755	1,400,480	936,755
	Addition during this year		64,074,538	174,279,176	63,554,687	174,279,176
	Less: Transfer during this year		(64,947,947)	(173,815,451)	(64,947,947)	(173,815,451)
	Provision at the end of the year		**527,072**	**1,400,480**	**7,221**	**1,400,480**
13.03.05	**Provision held in JBL accounts for SF & Gratuity:**					
	Superannuation Fund (SF)					
	Opening balance		3,943,907,065	4,714,934,898	3,943,907,065	4,714,934,898
	Less: Transfer to Fund		(1,341,599,997)	(2,500,000,000)	(1,341,599,997)	(2,500,000,000)
	Provision made during the year	42.00	-	1,728,972,167	-	1,728,972,167
	Closing balance		**2,602,307,068**	**3,943,907,065**	**2,602,307,068**	**3,943,907,065**
	Gratuity					
	In Bangladesh		188,959,054	26,576,508	188,959,054	26,576,508
	Outside Bangladesh (overseas branches)		13,698,754	12,803,756	13,698,754	12,803,756
			202,657,808	**39,380,264**	**202,657,808**	**39,380,264**
	Total provision held		**2,804,964,876**	**3,983,287,329**	**2,804,964,876**	**3,983,287,329**
	Required Provision for SF & gratuity	13.03.05.01	1,975,446,438	3,983,287,329	1,975,446,438	3,983,287,329
	Provision excess/(shortfall)		**829,518,438**	**-**	**829,518,438**	**-**
13.03.05.01	**Provision for Superannuation Fund and Gratuity**					
	Fund required for:					
	Superannuation Fund (SF)		15,761,899,811	15,626,454,471	15,761,899,811	15,626,454,471
			15,761,899,811	**15,626,454,471**	**15,761,899,811**	**15,626,454,471**
	Gratuity-					
	In Bangladesh		267,585,980	274,203,320	267,585,980	274,203,320
	Outside Bangladesh (overseas branches)		13,698,754	12,803,756	13,698,754	12,803,756
			281,284,734	**287,007,076**	**281,284,734**	**287,007,076**
	Total fund required		**16,043,184,545**	**15,913,461,547**	**16,043,184,545**	**15,913,461,547**
	Less: Total Fund balance held with Trustee (SF)		14,067,738,107	11,930,174,218	14,067,738,107	11,930,174,218
	Provision to be kept		**1,975,446,438**	**3,983,287,329**	**1,975,446,438**	**3,983,287,329**
13.03.06	**Provision for incentive bonus**					
	Balance at the beginning of the year		1,255,985,163	1,610,813,191	1,253,885,163	1,609,267,855
	Addition during this year	42.00	1,000,000,000	250,000,000	1,000,000,000	250,000,000
	Less: Paid during this year		(586,381,212)	(604,828,028)	(586,340,509)	(605,382,692)
	Provision at the end of the year		**1,669,603,951**	**1,255,985,163**	**1,667,544,654**	**1,253,885,163**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012 (Restated)	2013	2012 (Restated)
13.04	**Provision for tax**					
	Provision for income taxes	13.04.01	15,137,521,258	14,356,239,255	15,027,054,790	14,277,054,790
	Provision for Ruler's tax (UAE)	13.04.02	37,612,426	20,591,295	37,538,466	20,591,295
			15,175,133,684	**14,376,830,550**	**15,064,593,256**	**14,297,646,085**
13.04.01	**Provision for income tax**					
	Balance at 01 January 2013		14,356,239,255	11,405,448,283	14,277,054,790	11,348,242,306
	Addition during this year	44.00	784,338,290	2,951,373,695	750,000,000	2,928,812,484
	Adjustment during this year		(3,056,287)	(582,723)	-	-
	Provision held at 31 December 2013		**15,137,521,258**	**14,356,239,255**	**15,027,054,790**	**14,277,054,790**
	Break up of provision (year wise)					
	Income year					
	2003		358,094,412	358,094,412	358,094,412	358,094,412
	2004		548,476,622	548,476,622	548,476,622	548,476,622
	2006		2,396,370,517	2,396,370,517	2,396,370,517	2,396,370,517
	2007		1,083,069,516	1,083,069,516	1,083,069,516	1,083,069,516
	2008		1,143,690,508	1,143,690,508	1,143,690,508	1,143,690,508
	2009		1,006,603,730	1,006,603,730	1,006,603,730	1,006,603,730
	2010		811,116,475	811,116,475	811,116,475	811,116,475
	2011		4,057,443,779	4,057,443,779	4,000,820,525	4,000,820,525
	2012		2,951,373,696	2,951,373,696	2,928,812,485	2,928,812,485
	2013		781,282,003	-	750,000,000	-
			15,137,521,258	**14,356,239,255**	**15,027,054,790**	**14,277,054,790**

Income tax assessments till 2003-04 have been finalized. Assessments for the year 2004-05, 2005-06, 2006-07, 2007-08, 2008-09, 2009-10, 2010-11 and 2011-12 are under process. Income tax provision for Tk. 750.00 million has been considered for the year ended 31 December 2013 on the basis of estimated assessment made by the Tax Consultant.

		Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
13.04.02	**Provision for Ruler's tax (UAE)**					
	Balance at 01 January 2013		20,591,295	29,600,906	20,591,295	29,600,906
	Addition during this year	44.00	38,677,968	23,700,000	38,604,009	23,700,000
	Adjustment during this year		(21,656,838)	(32,709,611)	(21,656,838)	(32,709,611)
	Provision held at 31 December 2013		**37,612,426**	**20,591,295**	**37,538,466**	**20,591,295**
13.05	**Deferred Tax liability**					
	Opening balance on 01 January		1,162,057,889	1,667,167,566	1,158,297,382	1,701,744,125
	Addition during the year	44.02.01	249,351,934	-	249,339,568	-
	Adjustment during the year		-	(505,109,677)	-	(543,446,743)
	Balance as at 31 December		**1,411,409,823**	**1,162,057,889**	**1,407,636,950**	**1,158,297,382**
13.06	**Provision for loans and advances**					
	General provision (for unclassified)	13.06.01	3,167,182,102	2,294,524,234	2,946,450,028	2,240,375,116
	Specific provision (for classified)	13.06.02	19,345,331,804	31,771,676,862	19,345,331,804	31,771,676,862
			22,512,513,906	**34,066,201,096**	**22,291,781,832**	**34,012,051,978**
13.06.01	**General provision (for unclassified)**					
	In Bangladesh					
	Balance as on 01 January		2,265,149,118	3,014,012,193	2,211,000,000	2,984,240,897
	Addition during the year	39.00	29,055,381	24,377,822	-	-
	Transfer from interest suspense		137,527,575	-	-	-
	Transfer from/(to) specific provision	13.06.02	695,508,000	(773,240,897)	695,508,000	(773,240,897)
	Provision held at 31 December		**3,127,240,074**	**2,265,149,118**	**2,906,508,000**	**2,211,000,000**
	Outside Bangladesh					
	Balance as on 01 January		29,375,116	13,661,192	29,375,116	13,661,192
	Add: Rate fluctuation		(1,468,260)	3,870,421	(1,468,260)	3,870,421
	Provision made during the year	39.00	12,035,173	11,843,503	12,035,173	11,843,503
	Provision held at 31 December		**39,942,028**	**29,375,116**	**39,942,028**	**29,375,116**
			3,167,182,102	**2,294,524,234**	**2,946,450,028**	**2,240,375,116**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
13.06.02 Specific provision (for classified)					
Balance as at 1 January		31,771,676,862	8,175,172,679	31,771,676,862	8,175,172,679
Add/(less): Exchange fluctuation		(33,522,176)	58,274,311	(33,522,176)	58,274,311
		31,738,154,686	**8,233,446,990**	**31,738,154,686**	**8,233,446,990**
Less: Fully provided debts written off including interest waiver		(8,937,461,503)	(2,438,501,877)	(8,937,461,503)	(2,438,501,877)
		22,800,693,182	**5,794,945,113**	**22,800,693,182**	**5,794,945,113**
Add: i. Recoveries of amounts previously written off		562,819,359	-	562,819,359	-
ii. Specific provision made during the y	39.00	12,828,801	25,203,490,852	12,828,801	25,203,490,852
iii. Net charge to profit & loss account during the year		-	-	-	-
		575,648,160	**25,203,490,852**	**575,648,160**	**25,203,490,852**
Add/(less): Transfer from/(to) provision for unclassified loans & advances	13.06.01	(695,508,000)	773,240,897	(695,508,000)	773,240,897
Less: Transfer to retained earnings	21.00	(3,335,501,539)	-	(3,335,501,539)	-
		(4,031,009,539)	**773,240,897**	**(4,031,009,539)**	**773,240,897**
Provision held as at 31 December		**19,345,331,804**	**31,771,676,862**	**19,345,331,804**	**31,771,676,862**
i) In Bangladesh					
Balance as at 1 January		31,075,272,795	7,542,248,670	31,075,272,795	7,542,248,670
Less: i. Fully provided debts written off including interest waiver		(8,934,232,615)	(2,431,807,855)	(8,934,232,615)	(2,431,807,855)
		22,141,040,180	**5,110,440,815**	**22,141,040,180**	**5,110,440,815**
Add: i. Recoveries of amounts previously written off		562,819,359	-	562,819,359	-
ii. Specific provision for the year ended 31 December :		-	25,191,591,083	-	25,191,591,083
		562,819,359	**25,191,591,083**	**562,819,359**	**25,191,591,083**
Add/(less): Transfer from/(to) provision for unclassified loans & advances	13.06.01	(695,508,000)	773,240,897	(695,508,000)	773,240,897
Less: Transfer to retained earnings	21.00	(3,335,501,539)	-	(3,335,501,539)	-
		(4,031,009,539)	**773,240,897**	**(4,031,009,539)**	**773,240,897**
Provision held in Bangladesh as at 31 December		**18,672,850,000**	**31,075,272,795**	**18,672,850,000**	**31,075,272,795**
ii) Outside Bangladesh					
Balance as at 1 January		696,404,067	632,924,009	696,404,067	632,924,009
Add: Exchange fluctuation		(33,522,176)	58,274,311	(33,522,176)	58,274,311
		662,881,891	**691,198,320**	**662,881,891**	**691,198,320**
Less: Fully provided debts written off		(3,228,888)	(6,694,022)	(3,228,888)	(6,694,022)
		659,653,003	**684,504,298**	**659,653,003**	**684,504,298**
Add: Recoveries of amounts previously written off		-	-	-	-
Specific provision for the year for Bad/Loss		12,828,801	11,899,769	12,828,801	11,899,769
Net charge to profit & loss account during the year		-	-	-	-
		12,828,801	**11,899,769**	**12,828,801**	**11,899,769**
Provision held outside Bangladesh as at 31 December		**672,481,804**	**696,404,067**	**672,481,804**	**696,404,067**
Total provision for classified loans and advances (i+ii)		**19,345,331,804**	**31,771,676,862**	**19,345,331,804**	**31,771,676,862**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
13.07 Provision for off balance sheet exposures					
Opening Balance		1,126,443,137	1,516,443,137	1,126,443,137	1,516,443,137
Add/(less): provision made/(released) during the year		-	(390,000,000)		(390,000,000)
Transfer from/(to) during the year		-	-	-	-
Provision maintained		**1,126,443,137**	**1,126,443,137**	**1,126,443,137**	**1,126,443,137**
Required provision		997,264,332	1,125,589,537	997,264,332	1,125,589,537
Provision excess/(shortfall)		**129,178,805**	**853,600**	**129,178,805**	**853,600**
13.08 Provision for CSR					
Balance at the beginning of the year		247,336,609	198,648,990	247,336,609	198,648,990
Addition during this year	43.00	313,004,575	150,000,000	313,004,575	150,000,000
Less: Paid during this year		(250,341,184)	(101,312,381)	(250,341,184)	(101,312,381)
Provision at end of the year		**310,000,000**	**247,336,609**	**310,000,000**	**247,336,609**
13.09 Provision for diminution in value of investments					
Opening balance		495,898,986	443,694,452	121,600,000	121,600,000
Provision made during the year		-	52,204,534	-	-
Provision adjusted/transfer during the year		-	-	-	-
Provision at end of the year		**495,898,986**	**495,898,986**	**121,600,000**	**121,600,000**
Less: Required provision for investment		(71,091,521)	(71,091,521)	(71,091,521)	(71,091,521)
Provision excess/(shortfall)		**424,807,465**	**424,807,465**	**50,508,479**	**50,508,479**
13.10 Provision maintained for other assets					
Previous balance as provision		915,593,624	954,932,997	915,593,624	954,932,997
Add: Provision made for classified other assets during the year		13,908,114	9,400,000	13,908,114	9,400,000
Add: transfer from other liability		-	631,380	-	631,380
Add: transfer into provision		29,352,000	-	29,352,000	-
Less: Transfer to provision for NOSTRO a/c		(13,908,114)	(9,400,000)	(13,908,114)	(9,400,000)
Less: Write off from provision		(17,003,205)	(39,970,753)	(17,003,205)	(39,970,753)
Total provision held		**927,942,419**	**915,593,624**	**927,942,419**	**915,593,624**
Less: Required provision for other assets		(620,311,000)	(709,746,000)	(620,311,000)	(709,746,000)
Provision Excess/(Shortfall)		**307,631,419**	**205,847,624**	**307,631,419**	**205,847,624**
13.11 Sundry payables'					
Computer payable/Sundry creditor		64,817,857	49,178,917	63,673,288	48,034,348
Interest payable for interest bearing assets		6,329,427,392	4,734,086,863	6,329,427,392	4,734,086,863
Bills payable for accrued expenses		1,188,065,694	831,299,801	1,186,667,501	697,560,508
Agrani Bank Payable		302,693	302,689	302,693	302,689
Payable to investors		1,813,472	11,039,109	-	-
Others		42,906,432	-	-	-
Dividend payable		414,670	122,400	-	-
VAT payable (JCIL)		-	265,027	-	-
Tax payable (JCIL)		-	192,771	-	-
Rural housing credit programme		3,368,850	5,240,445	3,368,850	5,240,445
Bulgarian foreign trade Bank		1,340,171	1,340,173	1,340,171	1,340,173
Liabilities for miscellaneous securities		1,701,885	1,901,596	-	-
Client receivable sales in transit		-	13,517,379	-	-
Security deposit		7,378	245,460	-	-
Interest payable to IDA credit		13,904,257	10,129,626	13,904,257	10,129,626
		7,648,070,751	**5,658,862,256**	**7,598,684,152**	**5,496,694,652**
13.12 Provision for others					
Provision for Nostro Account*	13.12.01	107,808,114	93,900,000	107,808,114	93,900,000
Provision for call loan, & misappropriation		61,169,254	70,267,950	51,905,058	70,267,950
Provision for credit card risk coverage		376,782	249,049	376,782	249,049
Risk coverage fund (Computer)	43.00	5,862,095	-	5,862,095	-
Others		10,097,816	39,003,503	10,097,816	28,020,785
		185,314,061	**203,420,502**	**176,049,865**	**192,437,784**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
13.12.01 Provision for Nostro Account					
Opening balance		93,900,000	84,500,000	93,900,000	84,500,000
Add: Provision transferred from Provision for other assets (Note: 13.10)	41.00	13,908,114	9,400,000	13,908,114	9,400,000
		107,808,114	**93,900,000**	**107,808,114**	**93,900,000**

Provision for Nostro Account Reconciliation: Provision for nostro accounts of Taka 84,500,000 has been carried from previous years and

Summarized statement of unreconciled entries of Nostro Accounts as at 31 December 2013 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	686,808	497,756	193,069,808	294,965,977
More than 3 months but less than 6 months	-	94,965	2,277,044	2,861,240
More than 6 months but less than 9 months	-	8,295	850	707,086
More than 9 months but less than 12 months	-	-	-	-
More than 12 months	-	-	1,364,261	-
	686,808	**601,016**	**196,711,963**	**298,534,304**

14.00 Share capital

14.01 Authorized capital

The authorized share capital of the Bank is Tk. 20,000,000,000 divided into 200,000,000 ordinary shares @ Tk. 100/- each.

14.02 Issued subscribed and fully paid-up capital

	Bank 2013	Bank 2012 (Restated)
Opening balance	11,000,000,000	11,000,000,000
New capital injected by Government	8,140,000,000	-
	19,140,000,000	**11,000,000,000**

The paid-up capital of the Bank is Tk. 19,140,000,000 divided into 191,400,000 ordinary shares of Tk. 100/- each. Among these Share Certificates 110,000,000 have been issued in the name of the Government including Chairman and 11 Directors of the Bank and rest 81,400,000 Share Certificate will be issued in the name of the Government which is under process. Details of share capital are as under:

14.03 Name of shareholders

Name of shareholders	As at 31 December 2013 No. of Shares	Taka
1. Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance	191,399,988	19,139,998,800
2. Dr. Abul Barkat	1	100
3. Dr. Jamaluddin Ahmed, FCA	1	100
4. Mr. Md. Emdadul Hoque	1	100
5. Dr. R M Debnath	1	100
6. Mr. Nagibul Islam Dipu	1	100
7. Syed Bazlul Karim.B.P.M.	1	100
8. Mr. Md. Abu Naser	1	100
9. Prof. Mohammed Moinuddin	1	100
10. Ms. Sangita Ahmed	1	100
11. Prof. Dr. Nitai Chandra Nag	1	100
12. Mr. A.K.M Kamrul Islam, FCA	1	100
13. Mr. Md. Mahabubur Rahman Hiron	1	100
Total	**191,400,000**	**19,140,000,000**

14.04 Break-up of shares of paid-up capital

Particulars	As at 31 December 2013 No. of Shares	Taka
i. Paid up capital	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
	191,400,000	**19,140,000,000**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)

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.

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
					Reported
Core capital (Tier-I)	14.06.01	26,122,848,917	5,734,141,699	26,225,676,314	5,890,183,972
Supplementary capital (Tier-II)	14.06.02	8,297,606,489	5,734,141,699	8,075,359,018	5,890,183,972
Regulatory capital		**34,420,455,406**	**11,468,283,398**	**34,301,035,333**	**11,780,367,944**
Required capital (10% of total risk weighted asset)	14.06.03	33,631,720,000	32,039,265,000	33,392,330,000	31,898,032,000
Capital surplus/(shortfall)		**788,735,406**	**(20,570,981,602)**	**908,705,333**	**(20,117,664,056)**
Capital Adequacy Ratio (CAR)					
Core capital (Tier-I)		7.77%	1.79%	7.85%	1.85%
Supplementary capital (Tier-II)		2.47%	1.79%	2.42%	1.85%
		10.24%	**3.58%**	**10.27%**	**3.70%**

14.06.01 Core capital (Tier-I)

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Paid-up capital	19,140,000,000	11,000,000,000	19,140,000,000	11,000,000,000
Statutory reserve	7,919,183,534	5,968,200,039	7,919,183,534	5,968,200,039
Legal reserve	99,903,232	89,851,660	99,903,232	89,813,933
Retained surplus/(shortfall)	(1,036,237,850)	(11,323,910,000)	(933,410,452)	(11,167,830,000)
	26,122,848,917	**5,734,141,699**	**26,225,676,314**	**5,890,183,972**

14.06.02 Supplementary capital (Tier-II)

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
General provision on unclassified loans including OBS	4,293,625,239	3,420,967,371	4,072,893,165	3,366,818,253
Asset revaluation reserve (up to 50%)	3,188,707,393	3,221,908,189	3,187,191,996	3,204,407,963
Revaluation reserve for securities 50% (HFT & HTM)	454,574,547	148,515,506	454,574,547	148,515,506
Revaluation reserve for equity instrument 10%	360,699,310	314,751,462	360,699,310	373,063,582
Others (if any item approved by Bangladesh Bank)		-	-	-
	8,297,606,489	**7,106,142,527**	**8,075,359,018**	**7,092,805,304**
Tier- II capital should be equal or less than Tier- I capital	**8,297,606,489**	**5,734,141,699**	**8,075,359,018**	**5,890,183,972**

14.06.03 Required capital

	Ref. Note	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Total assets (including Off-balance sheet amount)		686,700,228,017	623,955,378,363	685,809,418,888	623,688,367,091
Risk weighted assets	14.06.03.01	336,317,200,000	320,392,650,000	333,923,300,000	318,980,320,000
Required capital (10% of risk weighted assets)		33,631,720,000	32,039,265,000	33,392,330,000	31,898,032,000

14.06.03.01 Break up of Risk weighted assets

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Credit risk:				
On-balance sheet	243,367,000,000	243,304,400,000	245,405,400,000	245,064,440,000
Off-balance sheet	17,214,600,000	21,113,080,000	17,214,600,000	21,113,080,000
	260,581,600,000	**264,417,480,000**	**262,620,000,000**	**266,177,520,000**
Market risk	42,812,100,000	28,213,470,000	38,726,300,000	25,202,600,000
Operation risk	32,923,500,000	27,761,700,000	32,577,000,000	27,600,200,000
	336,317,200,000	**320,392,650,000**	**333,923,300,000**	**318,980,320,000**

15.00 Statutory reserve

	Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
Opening balance	5,968,200,039	5,965,140,846	5,968,200,039	5,965,140,846
Adjustment for exchange fluctuation held in UAE branches	(1,744,307)	3,059,193	(1,744,307)	3,059,193
Add: Transfer from current years profit	1,952,727,802	-	1,952,727,802	-
Closing balance	**7,919,183,534**	**5,968,200,039**	**7,919,183,534**	**5,968,200,039**

		Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012 (Restated)	Bank 2013	Bank 2012 (Restated)
16.00	**Legal reserve (overseas)**					
	Opening balance		89,851,660	75,301,079	89,813,933	75,301,079
	Adjustment for exchange fluctuation		(4,422,757)	6,933,089	(4,385,030)	6,933,089
	Add: Transferred during the year		14,474,329	7,617,492	14,474,329	7,579,765
	Closing balance		**99,903,232**	**89,851,660**	**99,903,232**	**89,813,933**
17.00	**Assets revaluation reserve**					
	Opening revaluation gain		6,175,333,102	7,150,898,779	6,175,333,102	7,150,898,779
	Less: Transferred to retained earnings		(59,881,625)	(30,061,751)	(59,881,625)	(30,061,751)
	Add: Additions during the year		-	-	-	-
	Add/(less): adjustment to deferred tax liability		25,449,691	204,496,074	25,449,691	204,496,074
	Adjustment with goodwill	9.04.02	-	(1,150,000,000)	-	(1,150,000,000)
	Closing balance		**6,140,901,167**	**6,175,333,102**	**6,140,901,167**	**6,175,333,102**
18.00	**Foreign currency translation reserve**					
	Opening balance		268,483,276	263,144,220	233,482,825	233,482,825
	Previous years adjustments		(35,000,451)	-	-	-
	Opening balance (restated)		**233,482,825**	**263,144,220**	**233,482,825**	**233,482,825**
	Addition during the year		3,030,794	5,339,056	-	-
	Closing balance		**236,513,619**	**268,483,276**	**233,482,825**	**233,482,825**
19.00	**Revaluation reserve for Held to Maturity (HTM)**					
	Opening balance		89,370,642	113,021,285	89,370,642	113,021,285
	Revaluation gain/(loss)		205,977,063	(41,131,552)	205,977,063	(41,131,552)
	Realized during the year		-	17,480,909	-	17,480,909
	Add/(less): adjustment to deferred tax liability		(59,466,213)	-	(59,466,213)	-
	Closing balance		**235,881,492**	**89,370,642**	**235,881,492**	**89,370,642**
20.00	**Revaluation reserve for Held for Trading (HFT)**					
	Opening balance		207,660,369	587,748,684	207,660,369	587,748,684
	Revaluation gain/(loss)		694,694,523	(660,097,717)	694,694,523	(660,097,717)
	Realized during the year		-	280,009,402	-	280,009,402
	Add/(less): adjustment to deferred tax liability		(229,087,290)	-	(229,087,290)	-
	Closing balance		**673,267,602**	**207,660,369**	**673,267,602**	**207,660,369**
21.00	**Retained earnings**					
	Opening balance		(10,177,646,044)	7,687,160,902	(10,017,832,362)	7,902,321,323
	Less: Issued bonus share in favor of the Government		-	(2,875,000,000)	-	(2,875,000,000)
	Add: Previous year adjustment of Goodwill	9.04.02	-	1,150,000,000	-	1,150,000,000
	Opening balance (Restated)		**(10,177,646,044)**	**5,962,160,902**	**(10,017,832,362)**	**6,177,321,323**
	Unrealized gain for HFT (gain for Revaluation reserve)		(861,682,640)	-	(861,682,640)	-
	Add: Increase of UAE retained surplus for rate fluctuation		(33,470,944)	51,872,660	(33,470,944)	51,872,660
	Profit after Tax during the year		9,608,380,745	(15,228,813,074)	9,551,394,462	(15,287,920,320)
	Excess provision transfer from specific provision	13.06.02	3,335,501,539	-	3,335,501,539	-
			1,871,082,656	**(9,214,779,513)**	**1,973,910,054**	**(9,058,726,337)**
	Dividend paid		-	(10,000,000)	-	(10,000,000)
	Goodwill adjustment		(1,000,000,000)	(1,000,000,000)	(1,000,000,000)	(1,000,000,000)
	Transfer to statutory reserve		(1,952,727,802)	-	(1,952,727,802)	-
	Transfer to Legal reserve		(14,474,329)	-	(14,474,329)	-
	Transferred from asset revaluation reserve		59,881,625	30,061,751	59,881,625	30,061,751
	Transferred from deferred tax		-	17,071,718	-	20,832,225
	Closing balance		**(1,036,237,850)**	**(10,177,646,044)**	**(933,410,452)**	**(10,017,832,362)**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012 (Restated)	2013	2012 (Restated)
22.00 Contingent liabilities					
i) Claims lodged with the bank company, which is not recognized as loan		-	-	-	-
ii) Money for which the bank is contingently liable in respect of guarantee issued favoring:		-	-	-	-
Director		-	-	-	-
Government		7,045,676,714	9,197,236,617	7,045,676,714	9,197,236,617
Bank & other financial institutions		2,013,050,490	2,558,364,540	2,013,050,490	2,558,364,540
Others		3,522,838,357	4,457,861,496	3,522,838,357	4,457,861,496
		12,581,565,561	**16,213,462,653**	**12,581,565,561**	**16,213,462,653**
iii) Commitments:					
Irrevocable letters of credit		82,031,203,368	89,938,759,817	82,031,203,368	89,938,759,817
Bills for collection		5,113,664,241	6,406,731,184	5,113,664,241	6,406,731,184
		87,144,867,609	**96,345,491,001**	**87,144,867,609**	**96,345,491,001**
Total Contingent Liabilities (i+ii+iii)		**99,726,433,170**	**112,558,953,654**	**99,726,433,170**	**112,558,953,654**

		Ref. Note	Consolidated 2013	Consolidated 2012	Bank 2013	Bank 2012
			Amount in Taka			
23.00	**Income statement**					
A.	**Income:**					
	Interest, discount and similar income		47,304,780,660	41,486,813,581	47,290,817,829	41,506,919,343
	Dividend income ordinary shares		1,387,780,906	487,695,635	1,366,988,019	466,306,310
	Dividend income preference share		-	-	-	-
	Fees, commission and brokerage		855,342,626	986,126,941	766,437,226	914,457,435
	Gain *less* losses aririsng from dealing securities		3,000,916,063	4,371,901,325	3,000,916,063	4,371,901,325
	Gain *less* losses arising from investment securities		1,406,050,435	253,172,128	1,268,378,677	77,327,241
	Income from non-banking assets		-	-	-	-
	Other operating income		1,378,834,048	2,180,097,144	1,378,321,453	2,178,718,333
	Profit *less* losses on interest rate changes		-	-	-	-
			55,333,704,738	**49,765,806,754**	**55,071,859,267**	**49,515,629,987**
B.	**Expenses**					
	Interest, fee and commission		34,215,363,219	27,501,476,249	34,212,835,629	27,499,159,069
	Administrative expenses		7,253,563,036	6,283,140,988	7,188,165,783	6,238,024,869
	Other operating expenses		1,106,340,401	850,539,812	1,037,800,702	812,746,838
	Depreciation on banking assets including amortization		511,622,109	439,199,781	505,958,839	431,899,554
			43,086,888,765	**35,074,356,830**	**42,944,760,954**	**34,981,830,330**
24.00	**Interest Income**					
	Interest on loans and advances	24.01	35,615,535,322	33,864,415,978	35,601,572,491	33,884,521,740
	Interest on call loans and balance with banks		588,112,080	354,600,947	588,112,080	354,600,947
			36,203,647,402	**34,219,016,925**	**36,189,684,571**	**34,239,122,687**
24.01	**Interest on loans and advances**					
	Loan including small loan		9,547,352,721	8,537,308,629	9,749,499,261	8,712,587,406
	Loan against import merchandise.		2,384,541,885	218,326,138	2,384,541,885	218,326,138
	Loan against trust receipts.		3,061,691,591	6,182,555,498	3,061,691,591	6,182,555,498
	Packing credit		879,804,253	301,646,758	879,804,253	301,646,758
	Overdrafts		649,293,323	512,801,065	649,293,323	512,801,065
	Cash credits		10,230,128,054	10,203,108,071	10,230,128,054	10,203,108,071
	Interest on micro savings deposits loan		43,391	26,988	43,391	26,988
	Penal interest on loans & advances		139,101,182	123,505,421	139,101,182	123,505,421
	Payment Against Document (PAD)		6,149,440,532	4,598,351,494	6,149,440,532	4,598,351,494
	Interest miscellaneous		1,236,787,801	973,588,123	1,236,787,801	973588123
	Interest on foreign currency		566,184	1,401,486	566,184	1401486
	Interest on credit card		2,435,789	1,942,424	2,435,789	1942424
	Special notice		583,123	378,247	583,123	378,247
	Inland Bills Purchased (IBP)		67,451,406	68,161,374	67,451,406	68,161,374
	Foreign Bills Purchased (FBP)		1,025,860,293	1,962,773,166	1,025,860,293	1,962,773,166
	Penal Interest on DPS/SPS		15,928,476	12,443,918	15,928,476	12,443,918
	Penal Interest on FDR		7,407,125	10,767,821	7,407,125	10,767,821
	Penal interest on JBMSS		1,008,823	156,342	1,008,823	156,342
	Interest income from margin loan		216,109,371	155,173,015	-	-
			35,615,535,322	**33,864,415,978**	**35,601,572,491**	**33,884,521,740**
25.00	**Interest paid on deposits and borrowings etc.**					
	Interest paid on deposit	25.01	33,844,564,830	25,794,398,487	33,842,037,240	25,792,081,307
	Interest paid on borrowings	25.02	363,342,019	1,700,510,187	363,342,019	1,700,510,187
	Discount paid		3,681,739	2,792,944	3,681,739	2,792,944
	Interest on IDA credit		3,774,631	3,774,631	3,774,631	3,774,631
			34,215,363,219	**27,501,476,249**	**34,212,835,629**	**27,499,159,069**

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2013	2012	2013	2012
25.01	**Interest paid on deposit**					
	Interest paid on savings bank deposit		3,348,025,622	3,223,183,683	3,348,025,622	3,223,183,683
	Interest paid on fixed deposit & O.D, F.D		22,680,076,238	17,873,349,688	22,677,548,649	17,871,032,508
	Interest paid on Short Notice Deposit (SND)		2,239,741,676	1,876,846,448	2,239,741,676	1,876,846,448
	Interest paid on G.P.F/C.P.F		636,842,363	547,725,827	636,842,363	547,725,827
	Interest paid to various deposit scheme	25.01.01	4,692,460,850	2,163,157,060	4,692,460,850	2,163,157,060
	Interest paid on other deposit	25.01.02	247,418,080	110,135,781	247,418,080	110,135,781
			33,844,564,830	**25,794,398,487**	**33,842,037,240**	**25,792,081,307**
25.01.01	**Interest paid to various deposit scheme**					
	Interest paid on Deposit Pension Scheme (DPS)		93,036,038	106,232,791	93,036,038	106,232,791
	Interest paid on JBSPS		27,928,854	58,056,007	27,928,854	58,056,007
	Interest paid on JBDS		416,258,226	315,538,301	416,258,226	315,538,301
	Interest paid on MDS		29,945,047	20,667,647	29,945,047	20,667,647
	Interest paid on EDS		22,757,473	14,633,355	22,757,473	14,633,355
	Interest paid on JBMSS		32,441,413	17,487,285	32,441,413	17,487,285
	Interest paid on JBSDS		104,093,105	52,595,361	104,093,105	52,595,361
	Interest paid on RSS		11,322,868	12,185,902	11,322,868	12,185,902
	Interest paid on JBLRSS		85,841,243	64,690,082	85,841,243	64,690,082
	Interest paid on JBMAPro.		363,918,957	124,857,545	363,918,957	124,857,545
	Interest paid on JBDBS		1,969,505,218	1,016,347,301	1,969,505,218	1,016,347,301
	Interest paid on JBMBS		1,535,412,407	359,865,483	1,535,412,407	359,865,483
			4,692,460,850	**2,163,157,060**	**4,692,460,850**	**2,163,157,060**
25.01.02	**Interest paid to other deposits**					
	Interest paid on cash security		222,996	302,957	222,996	302,957
	Interest paid on block time deposit		-	781,983	-	781,983
	Interest paid on N.R.F.C.D		63,409,693	54,957,852	63,409,693	54,957,852
	Interest paid on gift cheque		35,788	1,471,779	35,788	1,471,779
	Interest paid on Q-cash		22,270,970	4,235,055	22,270,970	4,235,055
	Interest paid on L/C and L/G margin		956	23,671	956	23,671
	Cost of Micro Savings Deposits		196,152	334,303	196,152	334,303
	Cost of collectors cash security		-	2,607,761	-	2,607,761
	Interest paid on school banking		49,020,359	23,964,216	49,020,359	23,964,216
	Interest paid on others		112,261,166	21,456,204	112,261,166	21,456,204
			247,418,080	**110,135,781**	**247,418,080**	**110,135,781**
25.02	**Interest paid on borrowings**					
	Bangladesh bank borrowings		118,924,795	153,683,138	118,924,795	153,683,138
	Other banks borrowings		125,403,666	441,987,028	125,403,666	441,987,028
	Sonali Bank Limited borrowings		1,495	3,420	1,495	3,420
	Interest on reverse REPO		-	1,075,538,309	-	1,075,538,309
	Interest on REPO		119,012,063	-	119,012,063	-
	Penal interest paid to Bangladesh Bank		-	29,298,292	-	29,298,292
			363,342,019	**1,700,510,187**	**363,342,019**	**1,700,510,187**
26.00	**Investment income**					
	Interest on government securities		10,641,698,024	7,161,072,856	10,641,698,024	7,161,072,856
	Interest on debenture		4,145,343	7,513,666	4,145,343	7,513,666
	Dividend on shares		1,387,780,906	487,695,635	1,366,988,019	466,306,310
	Other investment income		1,406,050,435	253,172,128	1,268,378,677	77,327,241
	Interest on bond		150,251,861	99,100,000	150,251,861	99,100,000
	Interest on reverse REPO		305,038,030	110,134	305,038,030	110,134
			13,894,964,599	**8,008,664,419**	**13,736,499,954**	**7,811,430,207**
27.00	**Commission, exchange and brokerage**					
	Commission		768,938,688	932,940,932	734,903,628	896,402,825
	Exchange gain		3,000,916,063	4,371,901,325	3,000,916,063	4,371,901,325
	Brokerage		86,403,937	53,186,009	31,533,598	18,054,610
			3,856,258,688	**5,358,028,266**	**3,767,353,289**	**5,286,358,760**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012	Bank 2013	Bank 2012
28.00 Other operating income					
Rent		4,635,606	5,325,666	4,635,606	5,325,666
Computer		20	16,994	20	16,994
Incidental charge recoveries		17,061,347	14,751,986	17,061,347	14,751,986
Miscellaneous earnings		564,621,958	523,784,047	564,381,558	522,405,236
Postage recoveries		14,357,383	27,687,331	14,357,383	27,687,331
BACH charge		657,303	-	657,303	-
Trunk call & SWIFT charges		34,105,377	12,376,028	34,105,377	12,376,028
Write off loan recovery		42,622,742	883,100,934	42,622,742	883,100,934
Service charge on rural credit		5,932,368	1,314,828	5,932,368	1,314,828
Legal charges recoveries		51,746	321,462	51,746	321,462
Account maintenance fee		681,808,724	683,755,320	681,808,724	683,755,320
Rebate		12,676,016	27,494,899	12,676,016	27,494,899
Discount		31,263	-	31,263	-
Revaluation of investment, gold, silver etc.		272,195	167,649	-	167,649
		1,378,834,048	**2,180,097,144**	**1,378,321,453**	**2,178,718,333**
29.00 Salary & allowances					
Basic salary		2,578,961,947	2,450,632,788	2,533,756,132	2,436,319,246
Allowances		1,575,723,019	1,295,659,625	1,575,071,578	1,283,775,725
Festival bonus		415,599,207	399,820,850	413,157,047	397,142,520
Leave salary encashment		21,649,884	58,006,135	21,649,884	58,006,135
Pension & gratuity		724,141,245	529,783,619	722,884,406	528,848,880
Lunch subsidy		711,971,866	513,105,047	710,954,966	512,181,797
Employees Income Tax		65,021,450	40,543,836	65,021,450	40,543,836
Provident Fund		31,644,252	18,590,679	31,481,702	18,581,193
Welfare & recreation		28,551,316	43,884,543	28,496,223	43,846,043
Medical expenses		881,510	696,642	575,938	696,642
		6,154,145,696	**5,350,723,764**	**6,103,049,326**	**5,319,942,017**
30.00 Rent, taxes, insurances and electricity etc.					
Rent, rates & taxes		419,327,144	378,434,792	415,153,144	374,503,960
Insurance		243,594,174	216,516,303	243,386,708	215,816,470
Lighting		130,465,163	104,190,384	130,165,163	103,861,400
		793,386,481	**699,141,479**	**788,705,015**	**694,181,830**
31.00 Legal expenses					
Legal charges		16,867,859	2,874,120	16,778,859	2,845,870
Stamps, power of attorney & N.P expenses		5,660,059	2,375,394	5,660,059	2,375,394
		22,527,918	**5,249,514**	**22,438,918**	**5,221,264**
32.00 Postage, stamp, telecommunication etc.					
Postage		2,220,346	2,884,736	2,209,524	2,862,370
Telegram/Telex/TP		2,112,207	869,573	2,112,207	869,573
Telephone/Trunk Call (Office)		7,929,996	6,092,971	7,929,996	6,092,971
Telephone/Trunk Call (Residence)		2,025,362	921,698	2,025,362	921,698
Internet/E-mail/Internet Fax/SWIFT		726,201	6,023,742	351,144	5,802,818
Others		11,494,465	4,057,295	11,208,752	3,906,781
		26,508,577	**20,850,015**	**25,836,985**	**20,456,211**
33.00 Stationery, printings and advertisements etc.					
Office stationery		42,640,241	41,518,278	42,129,100	40,658,895
Security stationery		31,746,391	30,928,256	31,746,391	30,928,256
Computer stationery		65,523,976	49,778,399	65,408,822	49,628,804
Petty stationery		19,258,801	16,947,901	19,258,801	16,947,901
Advertisement		79,040,447	50,124,647	78,650,856	49,947,196
		238,209,856	**189,297,481**	**237,193,970**	**188,111,052**
34.00 Chief executives salary and fees					
Basic salary		5,181,000	5,181,000	3,000,000	3,000,000
Allowances		6,161,172	6,244,340	1,200,000	1,200,000
		11,342,172	**11,425,340**	**4,200,000**	**4,200,000**

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2013	2012	2013	2012

35.00 Directors' fees

Total fees paid for attending board meeting	2,922,267	1,965,900	2,325,000	1,505,000
Total fees paid for executive committee meeting	100,000	90,000	100,000	90,000
Total fees for attending audit committee meeting	420,000	160,000	420,000	160,000
Total fees paid for attending risk management committee n	15,000		15,000	
	3,457,267	**2,215,900**	**2,860,000**	**1,755,000**

Note: Fee of the Chairman & Directors is Taka 5,000 per meeting.

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.

36.00 Auditors' fees

Statutory audit (Bangladesh)	3,183,500	3,120,000	3,080,000	3,040,000
Statutory audit (UAE)	801,570	1,117,495	801,570	1,117,495
	3,985,070	**4,237,495**	**3,881,570**	**4,157,495**

37.00 Depreciation, repairs and maintenance

i) Depreciation:

Furniture & Fixtures	62,392,952	59,182,881	59,837,444	55,604,486
Vehicles	28,532,229	42,682,541	26,713,392	40,434,495
Machinery & Equipment's	16,675,988	15,934,481	16,380,040	15,368,553
Computers	242,663,487	176,071,323	242,140,412	175,504,795
Property	40,996,075	40,824,125	40,996,075	40,824,125
	391,260,731	**334,695,351**	**386,067,363**	**327,736,454**

ii) Repairs and maintenance

Furniture & fixtures	12,020,616	11,808,097	12,020,616	11,808,097
Vehicles	9,747,168	11,129,173	9,571,981	10,964,569
Machinery & equipment's	9,855,996	7,332,189	9,668,946	7,332,189
Premises	33,360,801	30,753,041	33,262,136	30,601,899
Computers	52,198,819	40,456,346	52,198,819	40,456,346
ATM maintenance & software support	3,177,978	3,025,584	3,168,978	3,000,000
	120,361,378	**104,504,430**	**119,891,476**	**104,163,100**
Total depreciation, repairs & maintenance (i+ii)	**511,622,109**	**439,199,781**	**505,958,839**	**431,899,554**

38.00 Other operating expenses

Entertainment	102,716,999	89,305,540	102,131,301	88,781,998
Car expenses	188,111,177	172,984,559	187,732,790	172,984,559
Subscription	35,469,497	22,740,979	35,361,631	22,740,979
Donation	29,800	8,541,105	29,800	8,537,800
Travelling	83,926,364	70,009,977	83,800,479	69,893,330
Cartage & Freight	89,802,559	84,243,705	89,802,559	84,243,705
Miscellaneous	163,539,752	172,297,795	102,099,485	138,826,879
Business development	56,181,621	77,644,659	55,774,806	77,173,514
Cash carrying charges	15,407,733	14,728,873	15,407,733	14,728,873
Outsourcing security expenses	90,730,564	78,184,308	90,730,564	78,184,308
Training expenses	71,486,842	34,575,657	71,481,842	34,560,657
Head office expenses (UAE branches)	18,778,762	16,399,185	18,778,762	16,399,185
Computer	3,184,718	3,997,079	3,184,718	3,997,079
Loss on sale asset	2,357,645	-	1,616	
Loss on revaluation of investment	181,482,616	1,693,972	181,482,616	1,693,972
CDBL charges	3,133,752	3,192,419	-	-
	1,106,340,401	**850,539,812**	**1,037,800,702**	**812,746,838**

		Amount in Taka			
	Ref.	Consolidated		Bank	
	Note	2013	2012	2013	2012
39.00 Provision for loans and advances					
For unclassified loans	13.06.01	41,090,554	36,221,325	12,035,173	11,843,503
For classified loans and advances	13.06.02	12,828,801	25,203,490,852	12,828,801	25,203,490,852
		53,919,355	**25,239,712,177**	**24,863,974**	**25,215,334,355**
40.00 Provision for off balance sheet exposures					
Provision make /(released) during the year			(390,000,000)		(390,000,000)
		-	**(390,000,000)**	**-**	**(390,000,000)**
41.00 Provision for other assets					
Provision for Nostro account	13.12.01	13,908,114	9,400,000	13,908,114	9,400,000
		13,908,114	**9,400,000**	**13,908,114**	**9,400,000**

No provision has not been made during the year as required provision is less than provision has already been maintained.

42.00 Provision for employees benefit					
Provision for Leave encashment	13.03.01	39,137,905	300,000,000	39,137,905	300,000,000
Provision for benevolent fund	13.03.02	100,000,000	100,000,000	100,000,000	100,000,000
Provision for incentive bonus	13.03.06	1,000,000,000	250,000,000	1,000,000,000	250,000,000
Provision for SF & gratuity	13.03.05	-	1,728,972,167	-	1,728,972,167
		1,139,137,905	**2,378,972,167**	**1,139,137,905**	**2,378,972,167**
43.00 Other provisions					
Provision for insurance fund	13.02.02	5,000,000	5,000,000	5,000,000	5,000,000
Provision for CSR	13.08	313,004,575	150,000,000	313,004,575	150,000,000
Provision for risk coverage fund for Computer	13.12	5,862,095	-	5,862,095	-
		323,866,670	**155,000,000**	**323,866,670**	**155,000,000**
44.00 Provision for taxation					
Provision for current tax (Note 44.01)					
In Bangladesh	13.04.01	784,338,290	2,951,373,695	750,000,000	2,928,812,484
Outside Bangladesh	13.04.02	38,677,968	23,700,000	38,604,009	23,700,000
		823,016,258	**2,975,073,695**	**788,604,009**	**2,952,512,484**
Deferred tax liabilities/(assets)	44.02	284,586,924	(507,717,067)	285,323,178	(507,078,794)
		1,107,603,183	**2,467,356,629**	**1,073,927,187**	**2,445,433,691**
44.01 Provision for current tax					
Required provision for current tax		784,338,290	2,951,373,695	750,000,000	2,928,812,484
		784,338,290	**2,951,373,695**	**750,000,000**	**2,928,812,484**

44.02 Deferred tax liabilities/(assets)

Deferred tax assets have been recognized and measured as per BAS-12: *Income Taxes*.

Deferred tax liabilities recognized during the period				-	-
Deferred tax assets recognized during the period	44.02.02			285,323,178	(507,078,794)
				285,323,178	**(507,078,794)**

	Ref. Note	Amount in Taka Consolidated 2013	Consolidated 2012	Bank 2013	Bank 2012
44.02.01 Deferred tax liabilities recognized during the period					
Taxable temporary differences					
Rev. Reserve for land				5,911,903,000	5,911,903,000
Rev. Reserve for fixed asset except land				754,130,375	814,012,000
Rev. Reserve for HTM				295,347,705	155,427,204
Rev. Reserve for HFT				902,354,892	363,325,974
Rev. Reserve for shares				4,007,508,461	4,145,150,909
				11,871,244,433	**11,389,819,087**
Tax Rate				**Applicable rate applied**	
Deferred tax liabilities at the end of the period				1,407,636,949	1,158,297,382
Deferred tax liabilities beginning of the period				1,158,297,382	1,701,744,125
Deferred tax liabilities recognized during the period	13.05			**249,339,568**	**(543,446,743)**
44.02.02 Deferred tax assets recognized during the period					
Deductible temporary differences					
Fixed assets					
Property and equipment				232,846,890	178,170,488
Provision for superannuation fund				2,602,307,068	3,943,907,065
Provision for gratuity fund				202,657,808	39,880,264
Provision for leave encashment				652,143,905	613,006,000
Provision for incentive bonus				1,667,544,654	1,253,885,163
				5,357,500,325	**6,028,848,980**
Corporate tax rate				42.50%	42.50%
Deferred tax assets at the end of the period				**2,276,937,638**	**2,562,260,817**
Deferred tax assets beginning of the period				2,562,260,817	2,055,182,023
Deferred tax assets recognized during the period	9.04.03			**(285,323,178)**	**507,078,794**
45.00 Assets pledged as security for liability of the bank					
Treasury bills and bond to Bangladesh bank for Repo		-	-	-	-
		-	**-**	**-**	**-**
No assets in pledged as security for liability of the bank					
46.00 Earnings per share					
Net profit after tax		9,608,380,745	(15,221,195,583)	9,551,394,462	(15,280,340,556)
Weighted average number of ordinary shares outstanding		110,669,041	110,000,000	110,669,041	110,000,000
Earnings per share		**86.82**	**(138.37)**	**86.31**	**(138.91)**

			Number of shares 2013	Number of shares 2012
46.01 Weighted average number of shares				
110,000,000 Ordinary shares outstanding for 365 days	110,000,000	110,000,000	110,000,000	110,000,000
81,400,000 Ordinary shares outstanding for 3 days	669,041	-	669,041	-
	110,669,041	110,000,000	110,669,041	110,000,000

Janata Bank Limited issued 81,400,000 as right share in favor of Government against receiving Taka 8,140,000,000 from Government on 29 December 2013.

47.00 Closing cash and cash equivalent

	Consolidated 2013	Consolidated 2012	Bank 2013	Bank 2012
Cash in hand	6,177,058,034	5,845,317,572	6,171,511,170	5,840,109,288
Balance with Bangladesh Bank and Sonali Bank	27,346,375,887	25,974,236,557	27,346,375,887	25,974,236,557
Balance with other bank	33,523,433,921	31,819,554,129	33,517,887,057	12,776,743,294
Money at call and short notice	-	-	-	6,581,960,445
Prize bond	-	-	-	33,347,040
Closing cash and cash equivalent	**67,046,867,842**	**63,639,108,257**	**67,035,774,114**	**51,206,396,623**

48.00 Events after reporting period

The Board of Directors in its 308th meeting dated 27 February 2014 decided to recommend a payment of Taka 1,00,00,000 as cash dividend for the year 2013.

Except the fact stated above, there is no material events after the reporting date that are not adjustting events came to management attention which may be needful for the stakeholders.

49.00 Schedule of debenture (Govt. and Non-Govt.) as at 31 December 2013

49(a) Government Debentures

Sl.No	Name of the institutions/Company	Amount in BDT.
1	Bangladesh House Building Finance Corporation	70,000,000.00
2	Bangladesh Steel & Engineering Corporation	20,000,000.00
3	Debenture Before Liberation	20,473,601.00
	Total	**110,473,601.00**

49(b) Debentures of other corporation and companies

Sl.No	Name of the institutions/Company	Amount in BDT.
1	Rupon Oil & Feeds Limited	50,000.00
2	Monir Chemicals Company Limited	145,000.00
3	Bay-sodium Chemicals Company Limited	25,000.00
4	Bengal Carpet Industries Limited	29,000.00
5	Ismaill Carpet Industries Limited	48,000.00
6	Mirjabo Steel Limited	150,000.00
7	Allied Jute Mills Limited	4,565,187.00
8	Beximco Synthetics Limited	7,645,720.00
9	Beximco Texlites Limited	77,520,240.00
10	Beximco Denims Limited	48,450,150.00
	Total	**138,628,297.00**

50.00 Schedule of shares purchased from primary and secondary market as at 31 December 2013

50(a) Quoted shares - Janata Bank Limited

SL	Name of Company / Institution	No of share	Cost per unit	Total Cost Price	Market Price as on Dec,30	Total Market Price
	Bank					
1	AB Bank	838,804	77.94	65,377,831	25.99	21,800,516
2	AL Arafah Bank Ltd	93,736	6.02	564,342	19.25	1,804,418
3	Bank Asia	1,525,748	35.78	54,583,681	22.69	34,619,222
4	BRAC Bank	3,404,294	38.00	129,365,978	32.56	110,843,813
5	Dhaka Bank Ltd.	359,461	25.38	9,122,389	18.87	6,783,029
6	Dutch Bangla Bank	78,000	98.50	7,683,085	104.19	8,126,820
7	Eastern Bank Ltd	7,379,683	3.61	26,643,897	29.01	214,084,604
8	Exim Bank Ltd	288,656	8.44	2,436,888	12.70	3,665,931
9	ICB Islamic Bank	5,541,800	10.05	55,689,671	6.13	33,971,234
10	IFIC	228,758	70.99	16,239,608	34.75	7,949,341
11	Islamic Bank	276,412	33.35	9,219,529	34.26	9,469,875
12	Jamuna Bank	344,850	18.99	6,549,483	16.20	5,586,570
13	Mercantile Bank	396,477	18.52	7,342,385	16.69	6,617,201
14	MTBL	249,260	45.36	11,306,368	16.40	4,087,864
15	NBL	367,297	19.92	7,314,800	12.00	4,407,564
16	NCC	342,199	32.70	11,188,952	13.14	4,496,495
17	One Bank Ltd	400,000	14.43	5,771,643	15.92	6,368,000
18	Prime Bank	410,401	38.20	15,676,954	25.43	10,436,497
19	Pubali Bank	339,876	37.77	12,838,326	32.22	10,950,805
20	Shajalal Islami Bank Ltd.	255,500	26.77	6,840,736	16.86	4,307,730
21	Social Islamic Bank	145,770	12.48	1,818,570	13.25	1,931,453
22	South East Bank	2,203,896	36.96	81,445,700	17.94	39,537,894
23	Standard Bank	527,454	30.20	15,928,698	14.87	7,843,241
24	The City Bank	956,435	36.92	35,312,799	20.13	19,253,037
25	Trust Bank	1,293,282	36.83	47,632,355	20.07	25,956,170
26	UCBL	557,088	45.19	25,174,480	25.30	14,094,326
27	Uttara Bank Ltd	663,404	38.28	25,394,410	31.14	20,658,401
28	IBBL Bond	116,010	954.55	110,737,574	970.80	112,622,508
	Total			**805,201,131**		**752,274,558**

NBFI

1	DBH	670,638	85.30	57,206,707	55.16	36,992,392
2	ICB	2,819,007	99.99	281,860,700	1,458.00	4,110,112,206
3	IDLC	100,628	76.00	7,647,591	63.29	6,368,746
4	PLFS	285,429	129.48	36,957,162	25.75	7,349,797
5	Phoenix Finance	127,027	76.00	9,654,385	36.05	4,579,323
6	Premier Leasing	303,660	35.01	10,629,944	10.06	3,054,820
7	Prime Finance	304,214	139.24	42,358,763	26.70	8,122,514
8	United Leasing	99,056	5.69	563,934	33.39	3,307,480
9	ILFSL	229,920	63.36	14,568,334	15.96	3,669,523
	Total			**461,447,520**		**4,183,556,801**

Mutual Funds

1	Bangladesh Fund	21,300,000	100.00	2,130,000,000	102.00	2,172,600,000
2	1st Janata Bank M.F	50,000,000	10.00	500,000,000	5.97	298,500,000
3	8th Mutual Fund Ltd	9,240	10.00	92,400	52.20	482,328
4	1st Bangladesh Fixed Income Fund	137,842,465	10.16	1,400,000,000	9.48	1,306,746,568
5	EBL 1st MF	57,307	17.45	1,000,123	7.03	402,868
6	Eastern Bank Ltd NRB M F	10,830,453	9.22	99,830,000	7.78	84,260,924
7	ICB 2nd NRB	1,067,500	12.78	13,640,617	9.64	10,290,700
8	ICB Sonali Mf	350,000	6.37	2,228,708	7.99	2,796,500
9	IFIC MF	163,111	9.20	1,500,000	6.59	1,074,901
10	L R Global M F	5,184,672	9.64	50,000,000	7.08	36,707,478
11	PHP 1st MF	500,000	10.00	5,000,000	5.52	2,760,000
12	Popular Life 1st M.F	511,803	9.77	5,000,000	6.01	3,075,936
13	Trust Bank MF	543,630	9.20	5,000,000	7.30	3,968,499
	Total			**4,213,291,848**		**3,923,666,703**

Pharmaceuticals

1	Active Fine Chemical Ltd	664,287	18.75	12,452,565	82.51	54,810,320
2	Beximco Pharmaceuticals Ltd	3,254,770	67.48	219,616,779	46.81	152,355,784
3	Pharmaaid	2,600	162.52	422,563	156.24	406,224
4	Renata	86,171	529.90	45,661,632	727.15	62,659,243
5	Reckit Benkiser Bd Ltd	250	76.76	19,190	870.00	217,500
6	Square Pharma	804,089	96.81	77,844,708	190.27	152,994,014
	Total			**356,017,437**		**423,443,085**

Engineering

1	Atlas Bangladesh Ltd	15,442	20.45	315,735	150.68	2,326,801
2	Aftab automobiles Ltd	1,173,741	81.48	95,641,144	90.74	106,505,258
3	Bd lamps	82,385	194.58	16,030,877	126.66	10,434,884
4	BSRM Steel	145,762	94.96	13,841,893	69.16	10,080,900
5	Eastern Cable Ltd	8,240	9.94	81,900	84.50	696,280
6	National Polymer	23,269	68.18	1,586,503	56.74	1,320,283
7	National Tubes	157,520	96.07	15,133,406	71.90	11,325,688
8	S Alam Cr Steels	138,080	68.28	9,428,792	47.88	6,611,270
9	Singer Bangladesh Ltd	3,812	74.25	283,035	187.87	716,160
	Total			**152,343,286**		**150,017,525**

Cement

1	Confidence Cement Mills Ltd	10,764	43.98	473,400	123.43	1,328,601
2	Heidelberg	70,970	189.22	13,429,037	380.43	26,999,117
3	Lafarge Surma Cement	1,045,000	33.80	35,322,530	33.43	34,934,350
4	Meghna Cement Mills Ltd	11,810	10.00	118,100	140.98	1,664,974
5	M I Cement	22,525	83.16	1,873,200	78.26	1,762,807
	Total			**51,216,266**		**66,689,848**

Fuel & Power

1	DESCO	763,875	84.44	64,499,331	58.08	44,365,860
2	BEDL	614,310	28.80	17,692,541	33.93	20,843,538
3	Jamuna Oil	263,264	166.46	43,824,230	191.50	50,415,056
4	KPCL	89,031	47.68	4,245,007	49.19	4,379,435
5	Linde (BD) Ltd	4,800	141.08	677,190	625.19	3,000,912
6	Meghna Petroleum	467,240	108.35	50,627,220	209.56	97,914,814
7	Padma Oil Co Ltd	2,392,506	0.83	1,986,420	252.50	604,107,765
8	Powergrid	968,557	62.79	60,816,992	52.50	50,849,243
9	Summit Power	3,318,771	63.07	209,325,199	38.57	128,004,997
10	Titas Gas	1,248,425	83.27	103,959,458	73.13	91,297,320
	Total			**557,653,588**		**1,095,178,941**

Food & Allied

1	BATBC	3,950	84.83	335,075	1,605.84	6,343,068
2	National Tea Co Ltd	44,220	9.89	437,175	815.00	36,039,300
	Total			**772,250**		**42,382,368**

Textiles

1	Anlima yarn	352,000	18.11	6,376,091	26.84	9,447,680
2	Apex Spinning and Finishing Mills Ltd	4,800	21.42	102,800	70.10	336,480
3	Apex Weaving and Spinning Ltd	44,890	8.91	400,000	5.00	224,450
4	Al Haj Textile	242,900	86.89	21,104,443	73.21	17,782,709
5	Envoy Textile	326,716	48.09	15,711,681	53.91	17,613,260
6	Malek Spinning Mills	484,000	20.66	10,000,000	27.10	13,116,400
7	Monno Fabrics Ltd	16,150	150.00	2,422,500	3.20	51,680
8	Safco Spinning Mills Ltd	3,775	1.32	5,000	30.42	114,836
9	Square Textiles Mills Ltd	3,366	5.68	19,110	90.47	304,522
	Total			**56,141,625**		**58,992,016**

Tannery

1	Apex Adelchi	106,100	348.32	36,956,853	416.35	44,174,735
2	Apex Tannery Ltd	12,000	8.92	106,995	123.99	1,487,880
3	Bata Shoe Company Ltd	4,000	109.51	438,020	688.57	2,754,280
	Total			**37,501,868**		**48,416,895**

Insurance

1	Delta Life	36,630	38.81	1,421,511	260.68	9,548,708
2	Fareast life	139,935	137.05	19,177,479	95.59	13,376,387
3	BGIC	16,392	14.98	245,490	28.99	475,204
4	Green Delta	227,318	130.41	29,644,186	94.82	21,554,293
5	National Life Insurance	180,388	104.73	18,891,804	321.73	58,036,231
6	Nitol Ins	79,070	71.33	5,639,968	33.22	2,626,705
7	Progati Life	69,668	158.13	11,016,890	168.80	11,759,958
8	Progressive Life	87,974	152.58	13,422,808	113.80	10,011,441
9	Standard Insurance	27,600	38.67	1,067,412	39.44	1,088,544
	Total			**100,527,548**		**128,477,472**

Tele communication

1	GP	368,800	226.18	83,415,682	201.19	74,198,872
2	BD Submarine ltd	66,805	203.79	13,614,171	166.49	11,122,364
				97,029,852		**85,321,236**

Others

1	Azadi Printers Ltd	756	100.00	75,600	60.00	45,360
2	Bangladesh Shipping Co Ltd	1,077	89.61	96,508	414.48	446,395
3	Beximco	145,932	144.59	21,099,949	32.44	4,734,034
4	Jute Spinners Ltd	8,500	10.00	85,000	74.00	629,000
5	Summit Alliance Port Ltd	486,570	124.20	60,433,269	30.28	14,733,340
6	Monno Ceramic Industries Ltd	7,700	76.50	589,041	34.02	261,954
	Total			**82,379,367**		**20,850,083**
	Grand Total			**6,971,523,586**		**10,979,267,530**

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

SL	Name of Company / Institute	No of share	Cost per unit	Total Cost Price	Market Price	Total Market Price
1	Bangladesh Commerce Bank Ltd	1,349,964	100.00	134,996,400	100.00	134,996,400
2	IIDFC	577,012	65.60	37,852,458	65.60	37,852,458
3	Summit purbanchal Power	902,466	100.00	90,246,600	100.00	90,246,600
4	Summit uttanchal Power	613,584	100.00	61,358,400	100.00	61,358,400
5	Specialised Jute yarn and towain Co Ltd	33,790	9.75	329,453	9.75	329,453
6	Paper Converting and Packeging Ltd	2,956	98.75	291,905	98.75	291,905
7	IFIC	73,500	106.19	7,804,699	106.19	7,804,699
8	Central Depository Bangladesh Ltd	3,854,164	6.11	23,541,640	6.11	23,541,640
9	Swan Textile Mills Ltd	1,000	97.50	97,500	97.50	97,500
10	Fiber shine	2,000,000	10.00	20,000,000	10.00	20,000,000
11	Rupsa fish & allied company ltd	1,111,000	18.00	19,998,000	18.00	19,998,000
	Total			**396,517,054**		**396,517,054**

50(c) **Preference Share - Janata Bank Limited**

SL	Name of Company / Institute	No of share	Cost per unit	Total Cost Price	Market Price	Total Market Price
1	Belhasha Accom & Assosiates Ltd	400,000,000	10.00	4,000,000,000	10.00	4,000,000,000
	Total Share price			**7,368,040,641**		**15,375,784,584**

51.00 Consolidated Schedule of fixed assets of Janata Bank Limited as at 31 December 2013

A. Cost

(Amount in Taka '000)

Sl. No.	Name of Assets	COST				DEPRECIATION					Written down Value as on 31.12.13	Written down Value as on 31.12.12
		Opening Balance as on 1.01.13	Addition during the year	Sales / Transfer / Adjustment	Balance as on 31.12.13	Rate (%)	Opening Balance as on 1.01.13	Charged during the year	Adjustment during the year	Balance as on 31.12.13		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	67,266	52,114	-	119,380	-	-	-	-	-	119,380	67,266
2	Building	299,672	121,887	1,706	419,853	2.5	59,047	6,400	-	65,447	354,406	240,625
	Sub-total	**366,938**	**174,001**	**1,706**	**539,233**		**59,047**	**6,400**	**-**	**65,447**	**473,786**	**307,891**
3	**Machinery and Equipment:**	**144,028**	**16,945**	**91**	**160,882**	**20**	**83,329**	**195**	**-**	**83,524**	**77,358**	**60,699**
4	**Furniture and Fixture:**											
	a) Office Equipment	203,482	17,620	80	221,022	20	136,671	16,676	-	153,347	67,675	66,811
	b) Fire Extinguisher & Arms	8,991	903	-	9,894	20	7,286	365	-	7,651	2,243	1,705
	c) Weighting Machine	610	11	-	621	20	312	72	-	384	237	298
	d) Other furniture	669,929	70,424	112,161	628,192	10	260,532	39,015	-	299,547	328,645	409,397
	Sub-total	**883,012**	**88,958**	**114,038**	**859,729**		**404,801**	**56,128**	**-**	**460,929**	**398,800**	**478,211**
5	**Vehicle**											
	a) Car	334,980	-	-	334,980	20	169,972	25,631	-	195,603	139,377	165,008
	b) Cycle and Scoter	8,955	274	-	9,229	20	5,643	563	-	6,206	3,023	3,312
	Sub-total	**343,935**	**274**	**-**	**344,209**		**175,615**	**26,194**	-	201,809	142,400	168,320
6	**Computer**											
	a) Computer Hardware	1,363,816	375,584	4,572	1,734,828	20	649,561	242,169	-	891,730	843,098	715,717
	b) Computer Software	2,379	46,520	1,249	47,650	10	917	293	-	1,210	46,440	-
	Sub total	**1,366,195**	**422,104**	-	-	-	**650,478**	**242,462**	-	892,940	889,538	715,717
7	Capital work in progress	**47,702**	**-**	47,702	-	-	**-**	**-**		-	-	47,702
A. Grand total (1+2+3+4+5+6+7)		**3,151,810**	**702,282**	**167,561**	**3,686,531**		**1,373,270**	**331,379**	**-**	**1,704,649**	**1,981,882**	**1,778,540**

B. Revaluation

Sl. No.	Name of Assets	VALUATION				DEPRECIATION					Written down Value as on 31.12.13	Written down Value as on 31.12.12
		Opening Balance as on 1.01.13	Revaluation during the year	Sales / Transfer / Adjustment	Balance as on 31.12.13	Rate (%)	Opening Balance as on 1.01.13	Charged during the year	Adjustment during the year	Balance as on 31.12.13		
	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	200,906	34,596		235,502	1,349,229	1,383,825
	Sub-total	**8,031,535**	**-**	**-**	**8,031,535**		**200,906**	**34,596**	**-**	**235,502**	**7,830,629**	**7,830,629**
3	**Machinery and Equipment**	**127,351**	**-**	**-**	**127,351**	**20**	**108,245**	**19,106**	**-**	**127,351**	-	19,106
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	10					-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20	-	-	-	-	-	-
	c) Weighting Machine	-	-	-	-	20	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548		1,908	3,640		5,548	-	3,640
	Sub-total	**5,548**	**-**	**-**	**5,548**		**1,908**	**3,640**	**-**	**5,548**	**-**	**3,640**
5	**Vehicle**	-	-	-	-		-	-	-	-	-	-
	a) Car	41,204	-	-	41,204	20	38,866	2,338		41,204	-	2,338
	b) Cycle and Scoter	-	-	-	-	20	-	-	-	-	-	-
	Sub-total	**41,204**	**-**	**-**	**41,204**		**38,866**	**2,338**	-	**41,204**	**-**	**2,338**
6	**Computer**											
	a) Computer Hardware	**2,104**	-	-	2,104	20	1,902	202	-	2,104	-	**202**
	Sub- total	**2,104**	-	-	**2,104**		**-**	**-**	**-**	**2,104**	-	**-**
B. Grand total (1+2+3+4+5+6)		**8,207,742**	**-**	**-**	**8,207,742**	**-**	**351,827**	**59,882**	**-**	**411,709**	**7,796,033**	**7,855,915**
Total (A+B)		**11,359,552**	**702,282**	**167,561**	**11,894,273**	**-**	**1,725,097**	**391,261**	**-**	**2,116,358**	**9,777,915**	**9,634,455**

51(i) Schedule of fixed assets of Janata Bank Limited as at 31 December 2013

A. Cost

(Amount in Taka '000)

Sl. No.	Name of Assets	COST				DEPRECIATION					Written down Value as on 31.12.13	Written down Value as on 31.12.12
		Opening Balance as on 1.01.13	Addition during the year	Sales / Transfer / Adjustment	Balance as on 31.12.13	Rate (%)	Opening Balance as on 1.01.13	Charged during the year	Adjustment during the year	Balance as on 31.12.13		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	67,266	52,114	-	119,380	-	-	-	-	-	119,380	67,266
2	Building	267,362	121,887	-	389,249	2.5	59,047	6,400	-	65,447	323,802	208,315
	Sub-total	**334,628**	**174,001**	**-**	**508,629**		**59,047**	**6,400**	**-**	**65,447**	**443,182**	**275,581**
3	**Machinery and Equipment:**	**142,535**	**15,481**	**91**	**157,925**	**20**	**82,600**	**195**	**-**	**82,795**	**75,130**	**59,935**
4	**Furniture and Fixture:**											
	a) Office Equipment	201,369	17,583	80	218,872	20	136,195	16,380	-	152,575	66,297	65,174
	b) Fire Extinguisher & Arms	8,991	903	-	9,894	20	7,286	365	-	7,651	2,243	1,705
	c) Weighting Machine	610	11	-	621	20	312	72	-	384	237	298
	d) Other furniture	541,569	70,189	949	610,809	10	254,359	36,460	-	290,819	319,990	287,210
	Sub-total	**752,539**	**88,686**	**1,120**	**840,196**		**398,152**	**53,277**	**-**	**451,429**	**388,767**	**354,387**
5	**Vehicle**											
	a) Car	323,639	-	-	323,639	20	167,724	23,812	-	191,536	132,103	155,915
	b) Cycle and Scoter	8,955	274	-	9,229	20	5,643	563	-	6,206	3,023	3,312
	Sub-total	**332,594**	**274**	**-**	**332,868**		**173,367**	**24,375**	-	**197,742**	**135,126**	**159,227**
6	**Computer**											
	a) Computer Hardware	1,359,132	374,819	2,666	1,731,285	20	649,188	241,938	-	891,126	840,159	709,944
	b) Computer Software	-	46,440	-	46,440	-	-	-	-	-	46,440	47,702
	Sub total	**1,359,132**	**421,259**	-	1,777,725	-	-	-	-	-	-	-
7	Capital work in progress	**47,702**	**-**	47,702	-	-	-	-	-	-	-	47,702
A. Grand total (1+2+3+4+5+6+7)		**2,969,130**	**699,701**	**51,488**	**3,617,343**	**-**	**1,362,354**	**326,185**	**-**	**1,688,539**	**1,928,804**	**1,606,776**

B. Revaluation

Sl. No.	Name of Assets	VALUATION				DEPRECIATION					Written down Value as on 31.12.13	Written down Value as on 31.12.12
		Opening Balance as on 1.01.13	Revaluation during the year	Sales / Transfer / Adjustment	Balance as on 31.12.13	Rate (%)	Opening Balance as on 1.01.13	Charged during the year	Adjustment during the year	Balance as on 31.12.13		
	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	200,906	34,596		235,502	1,349,229	1,383,825
	Sub-total	**8,031,535**	-	-	**8,031,535**		**200,906**	**34,596**	-	**235,502**	**7,830,629**	**7,830,629**
3	**Machinery and Equipment**	**127,351**	-	-	**127,351**	**20**	**108,245**	**19,106**	-	**127,351**	-	19,106
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	10					-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20	-	-	-	-	-	-
	c) Weighting Machine	-	-	-	-	20	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548		1,908	3,640		5,548	-	3,640
	Sub-total	**5,548**	-	-	**5,548**		**1,908**	**3,640**	-	**5,548**	-	**3,640**
5	**Vehicle**	-	-	-	-		-	-	-	-	-	-
	a) Car	41,204	-	-	41,204	20	38,866	2,338		41,204	-	2,338
	b) Cycle and Scoter	-	-	-	-	20	-	-	-	-	-	-
	Sub-total	**41,204**	-	-	**41,204**		**38,866**	**2,338**	-	**41,204**	-	**2,338**
6	**Computer**											
	a) Computer Hardware	**2,104**	-	-	2,104	20	1,902	202	-	2,104	-	**202**
	b) Computer Software					10	-	-	-	-	-	-
	Sub- total	**2,104**	-	-	**2,104**		-	-	-	**2,104**	-	-
B. Grand total (1+2+3+4+5+6)		**8,207,742**	-	-	**8,207,742**	-	**351,827**	**59,882**	-	**411,709**	**7,796,033**	**7,855,915**
Total (A+B)		**11,176,872**	**699,701**	**51,488**	**11,825,085**	-	**1,714,181**	**386,067**	-	**2,100,248**	**9,724,837**	**9,462,691**

52.00 Schedule of classified other assets of Janata Bank Limited as at 31 December 2013

(Figure in Thousand unless stated otherwise)

Serial	Particulars	Outstanding Balance	Classification Status			Rate of Provision	Amount of Provision
			Unclassified	Doubtful	Bad / Loss		
1	**Suspense**						
	Head Office	386,956	297,164	50,016	39,776	50/100%	64,784
	Branches (In Bangladesh)	5,408,832	5,392,836	351	15,645	50/100%	15,821
	Overseas Branches, UAE (Suspense)	8,125	493	632	7,000	50/100%	7,316
	Legal Expenses	424	105	228	91	50/100%	205
	Protested Bills (Bangladesh)	211,485	-	-	211,485	50/100%	211,485
	Protested Bills (UAE)	3,287	-	-	3,287	50/100%	3,287
	Sub-total	**6,019,109**	**5,690,598**	**51,227**	**277,284**		**302,898**
2	**Sundry Assets**						
	Head office	3,259,684	3,231,411	-	28,273	50/100%	28,273
	Branches	6,746,323	6,543,842	66,277	136,204	50/100%	169,343
	Sub-total	**10,006,007**	**9,775,253**	**66,277**	**164,477**		**197,616**
3	**Others**						
	Head Office	24,824,009	24,759,036	-	64,973	50/100%	64,973
	Branches (In Bangladesh)	8,370,472	8,370,472	-	-	50/100%	-
	Overseas Branches (UAE)	63,614	63,614	-	-	50/100%	-
	Sub-total	**33,258,095**	**33,193,122**	**-**	**64,973**		**64,973**
	Total	**49,283,211**	**48,658,973**	**117,504**	**506,734**		**565,486**
4	Unreconciled Inter-branch Transaction	17,945,766	17,836,116	109,650	-	50/100%	54,825
	Grand Total	**67,228,977**	**66,495,089**	**227,154**	**506,734**		**620,311**

53.00 Segment reporting

For the purpose of segment reporting as per Bangladesh Financial Reporting Standards 8 *'Operating Segments'*, the following segment relating to revenue, expenses, assets and liabilities have been identified and shown as follows:

* Loans & Advances
* Treasury
* Overseas
* JEC, Italy
* JCIL, Dhaka

Operating segments **Amount in million taka**

Particulars	Loans & advances	Treasury	Overseas	JEC, Italy	JCIL, Dhaka	Other	Total
Interest income	35,742.31	-	244.18	0.31	216.84	-	36,203.64
Interest expenses	(20,153.91)	(14,046.44)	(12.33)	(2.68)	-	-	(34,215.36)
Net interest income	**15,588.40**	**(14,046.44)**	**231.85**	**(2.37)**	**216.84**	**-**	**1,988.28**
Investment income	-	13,736.50	-	-	158.46	-	13,894.96
Commission & brokerage	2,210.59	-	78.70	33.70	55.20	-	2,378.19
Foreign exchange income	-	1,478.06	-	-	-	-	1,478.06
Other operating income	-	-	123.36	0.27	0.24	1,254.96	1,378.83
Total operating income	**17,798.99**	**1,168.12**	**433.91**	**31.60**	**430.74**	**1,254.96**	**21,118.32**
Total operating expenses	(8,506.38)	-	(225.54)	(102.88)	(36.73)	-	(8,871.53)
Profit before provision	**9,292.61**	**1,168.12**	**208.37**	**(71.28)**	**394.01**	**1,254.96**	**12,246.79**
Rate of operating income	**75.88%**	**9.54%**	**1.70%**	**-0.58%**	**3.22%**	**10.25%**	**100.00%**
Loans & advances	283,637.56	-		-	2,905.54	-	286,543.10
Investment	-	193,269.43	-	32.54	2,010.63	-	195,312.60

54.00 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 15484 at the end of 2013 as against 15,071 in 2012.

55.00 Related parties

The bank provides banking service to the different ministries and corporation in the form of advances, letter of credit, bank guarantee etc. but the bank had no transactions with the directors of the Bank as a related party.

(i) Directors of Janata Bank Limited and interest in the bank (as at 31 December 2013)

Name	Present Address	Date of Appointment / Reappointment	Number of shares
Dr. Abul Barkat	37/G (3rd Floor), University Quarter, Fullar Road,Dhaka	09/09/2009 09/09/2012	01
Dr. Jamaluddin Ahmed, FCA	House#51(5th Floor), Park Road, Baridhara, Dhaka	20/02/2008 19/02/2011 26/10/2012	01
Mr. Md. Emdadul Hoque	Building#22 Flat#2/4, Road#6 Dhanmondi, Dhaka	21/12/2010 20/12/2013	01
Mr. Nagibul Islam Dipu	Road#8, House#155, Block#F, Basundhara R/A, Dhaka	20/12/2012	01
Dr. R M Debnath	Eastern Peace, Flat#1/302, 30, Shantinagar, Dhaka-1217	29/10/2009 20/12/2012	01
Syed Bazlul Karim, B.P.M.	Flat#1/301, Eastern Rokeya Tower, 98 Boro Mogbazar, Dhaka	20/12/2012	01
Prof. Mohammed Moinuddin	Nazmul Hossain Bhaban (3rd Floor) 36 Solakbahar, Panchlaish, Chittagong	20/12/2012	01
Mr. Md. Abu Naser	House#10C/4, Flat#C4 Aziz Mohalla, Mohammedpur, Dhaka	20/12/2012	01
Ms. Sangita Ahmed	Appartment#A-1, House#44, Road#41, Gulshan-2, Dhaka	09/01/2013	01
Prof. Dr. Nitai Chandra Nag	Niketon Housing Society House # 50, Block # D Road # 8, Gulshan-1, Dhaka	09/01/2013	01
Mr. A.K.M Kamrul Islam, FCA	Orin Tower (10th Floor), House#23, Road# 113/A, Gulshan-2, Dhaka-1212	25/11/2013	01
Mr. Md. Mahabubur Rahman Hiron	Flat#A-13, Century Estate Apartment Complex, 119, Boro Mogbazar, Ramna, Dhaka-1217	01/12/2013	01
Mr. S M Aminur Rahman	Flat # A/6, Century Estate Apartment, Boro Moghbazar, Ramna, Dhaka	28/01/2008 28/01/2010 28/01/2012	N/A

(ii) Particulars of Directors and their interest in other entities (as at 31 December 2013)

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	Dr. Abul Barkat	Chairman	1	Department of Economics, Dhaka University	Professor
			2	Human Development Research Centre	Chief Advisor (Hon.)
02	Dr. Jamaluddin Ahmed, FCA	Director	1	Janata Capital Investment Ltd	Director
03	Mr. Md. Emdadul Hoque	Director	1	Ministry of Finance, The People's Republic of Bangladesh	Additional Secretary
			2	Eastern Refinery	Director
			3	HYSWA Board	Director
			4	TSS Board	Director
04	Mr. Nagibul Islam Dipu	Director	1	Janata Capital and Investment Ltd.	Director
			2	Polac Real Estate Ltd.	Managing Director
			3	Khan Brothers	Proprietor
05	Dr. R M Debnath	Director		Janata Capital and Investment Ltd.	Chairman
06	Syed Bazlul Karim B.P.M.	Director		Janata Capital and Investment Ltd.	Director
07	Prof. Mohammed Moinuddin	Director	1	M & J Corporation	Chairman
			2	Prochesta Prokawsholy Ltd.	Director
			3	Seven Properties	Chairman
08	Mr. Md. Abu Naser	Director	1	Janata Capital Investment Ltd	Director
			2	Fame & Faith	Proprietor & CEO
			3	Trade Express Service	Proprietor & CEO
09	Ms. Sangita Ahmed	Director	1	The Sky Room Dining Ltd	Managing Director
			2	Bangladesh Women Chamber of Commerce & Industry	President
			3	Time Out Restaurant	Managing Partner
			4	Green Bee Communication Ltd	Consultant
			5	Bangladesh Television (BTV)	Newscaster
10	Prof. Dr. Nitai Chandra Nag	Director	1	Dhaka School of Economics	Professor
			2	Chittagong University	Professor (Lien)
11	Mr. A.K.M Kamrul Islam, FCA	Director	1	Islam Aftab Kamrul & Co. Chartered Accountants	Partner
			2	Mashnoons Limited	Chairman
			3	CANTIB Limited	Director
			4	YAGI Bangladesh Garments Ltd.	Chairman
12	Mr. Md. Mahabubur Rahman	Director	1	M/S Kashem Associates	Proprietor
			2	M/S Kashem Electro JV.	Proprietor
			3	M/S Hiron Optics	Proprietor
13	Mr. S M Aminur Rahman	CEO and MD	1	Industrial and Infrastructure Development Finance Company Ltd.	Director
			2	Investment Corporation Bangladesh	Director
			3	Janata Capital Investment Ltd	Director

(iii) Related party relationship disclosure during the year 2013 (in compliance of BAS-24)

Name of Related Party	Relationship	Nature of Transaction	Balance as at 01 January 2013	Transaction During the year	Balance as at 31 December 2013
Janata Exchange Company Srl, Italy	Subsidiary Company	Investment in Subsidiary Company	41,253,498	-	41,253,498
Janata Capital and Investment Limited Dhaka.	Subsidiary Company	Investment in Subsidiary Company	2,000,000,000	-	2,000,000,000

Janata Bank Ltd. has a proposed subsidiary company named Janata Exchange Company Inc. in Newyork, USA which is going through the process of incorporation. It has obtained the certificate of incorporation in USA and will start its operation after getting the license from the New York State Department of Financial Services.

(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

56.00 Highlights on the overall activities of the bank

Figure in million
(unless stated otherwise)

SL.	Particular	2013 Taka	2012 Taka
1	Authorized capital	20,000.00	20,000.00
2	Paid up capital	19,140.00	11,000.00
3	Total capital (core + supplementary)	34,301.04	11,780.37
4	Required capital (Under BASEL-II)	33,392.33	31,898.03
5	Surplus/(shortage) of capital	908.71	(20,117.66)
6	Capital adequacy ratio (CAR)	10.27%	3.70%
7	Total assets	586,082.99	511,129.41
8	Total deposits	478,535.57	409,767.01
9	Total loans and advances	285,747.65	305,339.58
10	Total contingent liabilities and commitments	99,726.43	112,558.95
11	Credit deposit ratio	59.71%	74.52%
12	Total classified loans	31,766.86	53,201.69
13	Percentage of classified loans against total loans and advances	11.12%	17.42%
14	Import	176,671.00	188,284.00
15	Export	153,252.00	156,525.00
16	Foreign remittance	103,982.00	100,089.00
17	Income from investment	13,736.50	7,811.43
18	Operating profit	12,127.10	14,533.80
19	Profit after tax and provision	9,551.39	(15,280.34)
20	Provision kept against loans and advances (G+S) including OBS exposures	23,418.22	35,138.50
21	Provision kept against classified loans and advances	19,345.33	31,771.68
22	Provision surplus/(deficit) against loans and advances	330.00	-
23	Cost of fund	9.23%	8.76%
24	Cost of deposit (%)	7.75%	7.02%
25	Average return on loans and advances	12.39%	12.12%
26	Interest spread	4.64%	5.09%
27	Net spread	2.45%	3.44%
28	Earning assets	461,290.06	379,867.18
29	Non earning assets	124,792.92	131,262.23
30	Return on investment (ROI)	9.39%	8.01%
31	Return on assets (ROA) after tax	1.42%	-3.5%
32	Return on equity (ROE)	30.09%	-49.74%
33	Earning per share (EPS)	86.31	(138.91)
34	Net operating income per share	63.36	132.13
35	Net assets value per share (NAVPS)	193.92	158.88