

JANATA BANK LIMITED
BALANCE SHEET AS AT 31 DECEMBER, 2011

PROPERTY AND ASSETS	Note	2011 Taka	2010 Taka
Cash	3	24,115,279,336	17,597,592,643
Cash in hand (including foreign currencies)		5,749,526,323	4,126,838,534
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		18,365,753,013	13,470,754,109
Balance with other banks and financial institutions	4	8,888,361,333	6,167,291,516
In Bangladesh		933,742,707	1,955,393,176
Outside Bangladesh		7,954,618,626	4,211,898,340
Money at call on short notice	5	18,475,731,365	3,607,144,341
Investments	6	90,905,865,599	57,514,002,747
Government		81,082,828,429	52,365,407,137
Others		9,823,037,170	5,148,595,610
Loans and advances	7	257,801,035,388	225,732,208,529
Loans, cash credit, overdrafts etc.		229,836,793,635	201,992,193,398
Bills purchased and discounted		27,964,241,753	23,740,015,131
Fixed assets including land, building, furniture and fixtures	8	9,634,633,898	6,299,906,482
Other assets	9	30,568,462,213	28,315,781,897
Non-banking assets		-	-
Total property and assets		440,389,369,132	345,233,928,155
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	63,498,144	50,488,931
Deposits and other accounts	11	361,676,694,608	286,566,890,434
Current accounts and other accounts etc.		60,329,837,671	51,538,944,043
Bills payable		3,069,468,094	3,238,018,927
Savings bank deposits		87,528,373,490	82,657,203,480
Fixed deposits		210,749,015,353	149,132,723,984
Bearer certificates of deposit		-	-
Other deposits		-	-
Other liabilities	12	48,496,261,560	38,226,221,808
Total liabilities		410,236,454,312	324,843,601,173
Shareholders' equity		30,152,914,820	20,390,326,982
Share capital-paid-up	13.2	8,125,000,000	5,000,000,000
Statutory reserve	14	5,965,140,845	4,187,614,332
Legal reserve	15	75,301,079	62,678,337
Assets revaluation reserve	16	7,150,898,779	4,251,013,927
Foreign currency translation reserve	17	233,482,825	115,800,000
Revaluation reserve for HTM	18	113,021,285	367,649,079
Revaluation reserve for HFT	19	587,748,684	1,238,393,681
Surplus in profit/ (loss) account	20	7,902,321,323	5,167,177,626
Total liabilities and shareholders' equity		440,389,369,132	345,233,928,155

JANATA BANK LIMITED

OFF BALANCE SHEET ITEMS AS AT 31 DECEMBER, 2011

OFF-BALANCE SHEET ITEMS	Note	2011 Taka	2010 Taka
Contingent liabilities	21	151,206,834,709	106,227,864,323
Acceptances and endorsements		-	-
Letters of guarantee		13,613,342,757	6,870,546,666
Irrevocable letters of credit		128,787,104,408	92,790,973,849
Bills for collection		8,806,387,544	6,566,343,808
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		151,206,834,709	106,227,864,323

These financial statements should be read in conjunction with the annexed notes.



Md. Abdus Salam
Deputy Managing Director



S.M. Aminur Rahman
CEO & Managing Director



Dr. R. M. Debnath
Director



Dabir Uddin Ahmed
Director



Dr. Jamaluddin Ahmed, FCA
Director



Dr. Abul Barkat
Chairman



Rahman Rahman Huq
Chartered Accountants



Aziz Halim Khair Choudhury
Chartered Accountants

19 April 2012
Dhaka

JANATA BANK LIMITED

PROFIT AND LOSS ACCOUNT

For the year ended 31 December, 2011

Particulars	Note	2011 Taka	2010 Taka
Operating Income			
Interest income	22	26,266,118,212	19,027,541,063
Interest paid on deposits and borrowings etc.	23	(17,785,817,554)	(11,960,330,916)
Net Interest Income		8,480,300,658	7,067,210,147
Investment income	24	6,109,833,606	6,956,055,481
Commission, exchange and brokerage	25	6,171,726,091	3,459,612,651
Other operating income	26	2,087,859,101	1,170,721,669
Total Operating Income (A)		22,849,719,456	18,653,599,948
Operating Expenses			
Salary and allowances	27	5,273,572,424	5,162,418,734
Rent, taxes, insurance and electricity etc.	28	538,696,612	471,334,402
Legal expenses	29	6,934,551	5,720,999
Postage, stamp, telecommunication etc.	30	15,869,189	12,513,364
Stationery, printings, advertisements etc.	31	149,132,895	131,712,692
Chief Executive's salary and fees	32	4,200,000	4,200,000
Directors' fees	33	2,440,000	2,517,000
Auditor's fees	34	3,470,952	4,369,636
Depreciation, repairs and maintenance	35	295,551,321	215,336,259
Other operating expenses	36	837,530,026	607,071,521
Total Operating Expenses (B)		7,127,397,970	6,617,194,607
Profit/(Loss) before amortisation, provision & tax (C)=(A-B)		15,722,321,486	12,036,405,341
Amortisation of valuation adjustment (D)	9.5	1,000,000,000	998,571,947
Profit/(Loss) before provision & tax (E) =(C-D)		14,722,321,486	11,037,833,394
Provision for loans and advances	37	2,933,645,869	812,401,521
Provision for off balance sheet items	38	450,000,000	330,000,000
Provision for other assets	39	100,000,000	-
Provision for SF & Gratuity	40	1,000,000,000	1,000,000,000
Other provisions	42	1,363,006,000	1,075,000,000
Total provision (F)		5,846,651,869	3,217,401,521
Total profit/(loss) before income tax G = (E-F)		8,875,669,617	7,820,431,873
Provision for taxation (Including Ruler Tax) (H)		4,430,760,816	2,912,457,040
Current year	43	4,029,197,509	2,064,623,940
Deferred tax	9.6(iv)	401,563,307	847,833,100
Net profit/(loss) after taxation I = (G-H)		4,444,908,801	4,907,974,833

JANATA BANK LIMITED

PROFIT AND LOSS ACCOUNT

For the year ended 31 December, 2011

Particulars	Note	2011	2010
		Taka	Taka
Appropriations			
Statutory Reserve		1,775,133,923	1,564,086,375
General Reserve		-	-
Legal Reserve		7,759,140	9,277,294
		1,782,893,063	1,573,363,669
Retained Surplus carried forward		2,662,015,738	3,334,611,164
Earnings per share	13.4	60.45	69.66

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