

JANATA BANK LIMITED

BALANCE SHEET AS AT 31 DECEMBER, 2010

PROPERTY AND ASSETS	Note	2010 Taka	Dec' 31.2009 Taka (Re-Styled)	Jan' 01.2009 Taka
Cash	3			
Cash in hand (including foreign currencies)		4,126,838,534	3,611,730,895	4,036,224,616
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		13,470,754,109	12,920,117,768	12,490,948,085
		17,597,592,643	16,531,848,663	16,527,172,701
Balance with other banks and financial institutions	4			
In Bangladesh		1,955,393,176	2,215,123,115	3,523,399,750
Outside Bangladesh		4,211,898,340	1,908,304,371	2,456,393,565
		6,167,291,516	4,123,427,486	5,979,793,315
Money at call on short notice	5	3,607,144,341	5,533,529,807	7,088,744,458
Investments	6			
Government		52,365,407,137	70,617,630,895	57,255,466,440
Others		5,148,595,610	1,915,572,787	568,059,547
		57,514,002,747	72,533,203,682	57,823,525,987
Loans and advances	7			
Loans, cash credit, overdrafts, etc.		201,992,193,398	157,540,717,889	137,184,639,985
Bills purchased and discounted		23,740,015,131	8,818,767,730	7,493,543,403
		225,732,208,529	166,359,485,619	144,678,183,388
Fixed assets including premises, furniture and fixture	8	6,299,906,482	2,685,195,290	2,446,425,915
Other assets	9	28,315,781,897	26,960,467,708	30,682,473,480
Non-banking assets		-	-	-
TOTAL PROPERTY AND ASSETS		345,233,928,155	294,727,158,255	265,226,319,244
LIABILITIES AND CAPITAL				
Liabilities				
Borrowings from other banks, financial institutions and agents	10	50,488,931	31,565,952	587,633
Deposits and other accounts	11			
Current accounts and other accounts		51,538,944,043	49,424,716,702	42,563,114,833
Bills payable		3,238,018,927	2,604,256,004	2,433,587,338
Savings bank deposits		82,657,203,480	72,351,530,297	68,045,122,155
Fixed deposits		149,132,723,984	121,794,543,476	108,293,926,408
Bearer certificates of deposits		-	-	-
Other deposits		-	-	-
		286,566,890,434	246,175,046,479	221,335,750,734
Other liabilities	12	38,226,221,808	33,595,800,525	36,758,590,982
Total liabilities		324,843,601,173	279,802,412,956	258,094,929,349
Capital/shareholder's equity				
Paid-up capital	13.2	5,000,000,000	5,000,000,000	2,593,900,000
Statutory reserve	14	4,187,614,332	2,623,234,587	1,491,956,374
Legal reserve	15	62,678,337	52,892,954	44,946,031
Assets revaluation reserves	16 (i)	4,251,013,927	1,476,203,820	1,497,793,563
Foreign investment revaluation reserves	16(ii)	115,800,000	115,800,000	115,800,000
Revaluation reserve for HTM	16 (iii)	367,649,079	269,376,532	168,726,898
Revaluation reserve for HFT	16(iv)	1,238,393,681	3,668,437,453	310,084,893
Surplus in profit/(loss) account	17	5,167,177,626	1,718,799,953	908,182,136
Total shareholders' equity		20,390,326,982	14,924,745,299	7,131,389,895
TOTAL LIABILITIES & SHARE HOLDERS' EQUITY		345,233,928,155	294,727,158,255	265,226,319,244

JANATA BANK LIMITED

	2010 Taka	Dec' 31.2009 Taka	Jan' 01.2009 Taka
OFF-BALANCE SHEET ITEMS	18		
Contingent Liabilities			
Acceptances and endorsements	-	-	-
Letters of guarantee	6,870,546,666	3,773,949,984	3,205,771,280
Irrevocable letters of credit	92,790,973,849	64,128,270,545	59,491,466,114
Bills for collection	6,566,343,808	5,616,051,672	7,427,076,266
Other contingent liabilities	-	-	-
Total	106,227,864,323	73,518,272,201	70,124,313,660
Other commitments			
Documentary credits and other 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	106,227,864,323	73,518,272,201	70,124,313,660

* Please see the note no. 9.5 and 9.6

The annexed notes 1 to 42 form an integral part of these financial statements.



S.M. Aminur Rahman
CEO & Managing Director



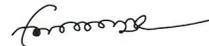
Dr. R. M. Debnath
Director



Dabir Uddin Ahmed
Director



Dr. Jamaluddin Ahmed, FCA
Director



Dr. Abul Barkat
Chairman

See annexed auditors' report to the shareholders of date.



Rahman Rahman Huq
Chartered Accountants



Aziz Halim Khair Choudhury
Chartered Accountants

Dhaka, 21 April 2011

JANATA BANK LIMITED

PROFIT AND LOSS ACCOUNT

For the year ended 31 December, 2010

Particulars	Note	2010	2009
		Taka	Taka (Re-stated)
Interest income	19	19,027,541,063	14,867,965,209
Interest paid on deposits and borrowings etc.	20	(11,960,330,916)	(10,376,982,626)
Net Interest Income		7,067,210,147	4,490,982,583
Investment income	21	6,956,055,481	5,602,314,548
Commission, exchange and brokerage	22	3,459,612,651	2,870,042,705
Other operating income	23	1,170,721,669	733,788,146
Total Operating Income (A)		18,653,599,948	13,697,127,982
Salary and allowances	24	5,162,418,734	3,996,581,522
Rent, taxes, insurance and electricity, etc.	25	471,334,402	415,175,831
Legal expenses	26	5,720,999	5,370,963
Postage, stamp, telecommunication etc.	27	12,513,364	1,865,896
Stationery, printings, advertisements etc.	28	131,712,692	106,649,043
Chief Executive's salary and fees	29	4,200,000	8,400,000
Directors' fees	30	2,517,000	1,062,000
Auditor's fees	31	4,369,636	2,166,608
Depreciation, repairs and maintenance	32	215,336,259	183,171,745
Other expenses	33	607,071,521	398,560,520
Total Operating Expenses (B)		6,617,194,607	5,119,004,128
Profit/(Loss) before amortization, provision & tax (C) = (A-B)		12,036,405,341	8,578,123,854
Amortization of valuation adjustment (D)*	9.5	998,571,947	998,571,947
Profit/(Loss) before provision & tax (E) = (C-D)		11,037,833,394	7,579,551,907
Provision for loans and advances	34	812,401,521	688,063,124
Provision for off balance sheet items	35	330,000,000	35,200,000
Provision for other Assets	36	-	100,000,000
Provision for SAF & Gratuity	37	1,000,000,000	650,000,000
Other provisions	39	1,075,000,000	450,000,000
Total provision (F)		3,217,401,521	1,923,263,124
Total profit/(loss) before income tax (G) = (E-F)		7,820,431,873	5,656,288,783
Provision for taxation (Including Ruler Tax) (H)			
Prior year		-	793,305,697
Current year	40	2,064,623,940	1,006,603,730
		2,064,623,940	1,799,909,427
Deferred tax*	9.6 (i)	847,833,100	1,052,128,515
Net profit/(loss) after taxation (I) = (G-H)		4,907,974,833	2,804,250,841

JANATA BANK LIMITED

PROFIT AND LOSS ACCOUNT

For the year ended 31 December, 2010

Particulars	Note	2010	2009
		Taka	Taka (Re-stated)
Appropriations			
Statutory Reserve		1,564,086,375	1,131,257,757
General Reserve		-	-
Legal Reserve		9,277,294	7,916,798
		1,573,363,669	1,139,174,555
Surplus transferred to retained earnings	17	3,334,611,164	1,665,076,286
Earnings per share	13.4	98.16	73.37

* Please see the note no. 9.5 and 9.6

The annexed notes 1 to 42 form an integral part of these financial statements.



S.M. Aminur Rahman
CEO & Managing Director



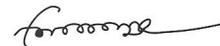
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Dhaka, 21 April 2011