

Janata Bank Limited

Auditors' Report and Financial Statements as at and for the year ended 31 December 2014

March 2015

S. F. Ahmed & Co.
Chartered Accountants
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Independent Auditors' Report

to the Shareholders of Janata Bank Limited.

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 2014 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 2014, 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) adequate capital of the Bank, as required by law, has been maintained during the period under audit;
- (xiii) we are not aware of any other matters, which are required to be brought to the notice of the shareholders of the Bank;
- (xiv) 90% of the risk-weighted assets of the Bank have been audited by us and we have spent around 9,720 man hours.

S. F. Ahmed & Co.
Chartered Accountants

G. Kibria & Co.
Chartered Accountants

Dated; Dhaka
25 March 2015

Janata Bank Limited and its subsidiaries
Consolidated Statement of Financial Position (Balance Sheet)
as at 31 December 2014

	Note	2014 Taka	2013 Taka
PROPERTY AND ASSETS			
Cash	3.00	39,886,333,477	33,523,433,921
Cash in hand (including foreign currencies)		5,015,888,747	6,177,058,034
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		34,870,444,730	27,346,375,887
Balance with other banks and financial institutions	4.00	15,424,152,949	13,022,788,855
In Bangladesh		3,869,025,985	798,666,469
Outside Bangladesh		11,555,126,964	12,224,122,386
Money at call and short notice	5.00	2,049,955,555	1,528,573,549
Investments	6.00	198,861,474,358	195,312,603,088
Government		178,826,733,257	175,955,254,025
Others		20,034,741,101	19,357,349,063
Loans and advances	7.00	320,853,267,621	286,543,099,163
Loans, cash credit, overdrafts etc.		304,169,123,460	267,266,667,941
Bills purchased and discounted		16,684,144,161	19,276,431,222
Fixed assets including land, building furniture and fixtures	8.00	9,783,079,977	9,777,915,295
Other assets	9.00	43,917,665,356	47,265,380,976
Non-banking assets	10.00	-	-
TOTAL PROPERTY AND ASSETS		630,775,929,293	586,973,794,847
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from other banks, financial institutions and agents	11.00	4,895,987,417	8,659,231,673
Deposits and other accounts	12.00	515,980,415,156	478,559,884,853
Current accounts and other accounts etc.		59,677,777,172	61,241,348,330
Bills payable		4,056,750,490	3,447,652,430
Savings bank deposits		102,636,047,312	93,526,875,315
Fixed deposits		349,609,840,182	320,344,008,778
Other deposits		-	-
Other liabilities	13.00	70,433,085,875	62,738,272,426
Total liabilities		591,309,488,448	549,957,388,952
Shareholders' equity		39,466,440,845	37,016,405,895
Share capital-paid-up	14.00	19,140,000,000	19,140,000,000
Statutory reserve	15.00	8,969,194,381	7,919,183,534
Legal reserve	16.00	116,977,583	99,903,232
Assets revaluation reserve	17.00	6,121,506,000	6,140,901,167
Foreign currency translation reserve	18.00	255,521,467	236,513,619
Revaluation reserve for HTM	19.00	261,113,482	235,881,492
Revaluation reserve for HFT	20.00	950,990,213	673,267,602
Revaluation reserve on shares		3,294,394,493	3,606,993,099
Retained earnings	21.00	356,743,226	(1,036,237,850)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		630,775,929,293	586,973,794,847

Janata Bank Limited and its subsidiaries
Consolidated Statement of Financial Position (Balance Sheet)
as at 31 December 2014

	Note	2014 Taka	2013 Taka
Off -Balance sheet items			
Contingent liabilities	22.00	72,495,156,792	99,726,433,170
Acceptances and endorsements			-
Letters of guarantee		10,809,880,961	12,581,565,561
Irrevocable letters of credit		56,413,554,043	82,031,203,368
Bills for collection		5,271,721,788	5,113,664,241
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		72,495,156,792	99,726,433,170
Net Asset Value Per Share (NAVPS)		206.20	193.40

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

Md. Nurul Alam FCA, FCMA
General Manager & CFO

Hasan Iqbal
Deputy Managing Director

Md. Abdus Salam
CEO & Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

Shaikh Md. Wahid-uz-Zaman
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
25 March 2015

Janata Bank Limited and its subsidiaries
Consolidated Statement of Comprehensive Income (Profit and Loss Account)
for the year ended 31 December 2014

	Note	2014 Taka	2013 Taka
Operating income			
Interest income	24.00	33,642,548,911	36,203,647,402
Interest paid on deposits and borrowings etc.	25.00	35,986,817,134	34,215,363,219
Net interest income		(2,344,268,223)	1,988,284,183
Investment income	26.00	16,949,536,937	13,894,964,599
Commission, exchange and brokerage	27.00	4,190,705,336	3,856,258,688
Other operating income	28.00	1,796,629,300	1,378,834,048
Total operating income (A)		20,592,603,350	21,118,341,518
Operating expenses			
Salary and allowances	29.00	6,747,515,569	6,154,145,696
Rent, taxes, insurance and electricity etc.	30.00	911,436,051	793,386,480
Legal expenses	31.00	25,750,899	22,527,918
Postage, stamp, telecommunication etc.	32.00	45,901,136	26,508,577
Stationery, printings, advertisements etc.	33.00	228,159,319	238,209,856
Chief Executive's salary and fees	34.00	4,551,612	11,342,172
Directors' fees	35.00	3,916,500	3,457,267
Auditors' fees	36.00	6,695,204	3,985,070
Depreciation, repairs and maintenance	37.00	591,217,372	511,622,109
Other operating expenses	38.00	1,272,187,353	1,106,340,401
Total operating expenses (B)		9,837,331,015	8,871,525,546
Profit/(loss) before provision & tax (C) = (A-B)		10,755,272,335	12,246,815,972
Provision for loans and advances	39.00	3,119,694,903	53,919,355
Provision for off balance sheet exposures	40.00	-	-
Provision for other assets	41.00	-	13,908,114
Provision for employees benefit	42.00	1,740,000,000	1,139,137,905
Provision for diminution value of investment		-	-
Other provisions	43.00	121,084,492	323,866,670
Total provision (D)		4,980,779,395	1,530,832,044
Total profit/(loss) before tax (E) = (C-D)		5,774,492,940	10,715,983,928
Provision for taxation (F)	44.00	1,943,397,140	1,107,603,183
Current tax		2,090,433,173	823,016,258
Deferred tax		(147,036,033)	284,586,925
Net profit/(loss) after tax (G) = (E-F)		3,831,095,800	9,608,380,745
Net profit attributable to:			
Equity holders of the Bank		3,831,095,800	9,608,380,745
Non-controlling interest		-	-
Net profit for the year		3,831,095,800	9,608,380,745

Appropriations

Statutory reserve	1,050,010,847	1,952,727,802
General reserve	-	-
Legal reserve	17,074,351	14,474,329
	1,067,085,198	1,967,202,131

Retained surplus

2,764,010,602	7,641,178,614
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Earnings Per Share (EPS)	46.00	20.02	86.82
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The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Nurul Alam FCA, FCMA
General Manager & CFO

Hasan Iqbal
Deputy Managing Director

Md. Abdus Salam
CEO & Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

Shaikh Md. Wahid-uz-Zaman
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
25 March 2015

Janata Bank Limited and its subsidiaries

Consolidated Statement of Cash Flows for the year ended 31 December 2014

	2014 Taka	2013 Taka
A. Cash flows from operating activities		
Interest received	32,571,900,529	35,487,533,378
Interest paid	(35,261,292,343)	(33,435,595,212)
Dividend received	1,286,758,746	1,387,780,906
Fees and commission receipt in cash	2,648,888,700	2,459,177,870
Cash paid to employees	(6,752,067,181)	(6,165,487,868)
Cash paid to suppliers	(228,159,319)	(238,209,856)
Income from investment	14,701,697,555	10,488,665,971
Receipt from other operating activities	1,796,629,300	1,336,211,306
Paid for other operating activities	(2,823,342,121)	(1,719,801,198)
Recoveries of previously written-off loans & advances	1,374,663,600	927,200,000
Income tax paid	(2,590,610,295)	(3,507,537,195)
Cash generated from operating activities	6,725,067,171	7,019,938,101
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers	(34,310,168,458)	19,264,390,197
Other assets	6,970,054,933	(7,130,394,105)
Other liabilities	(786,806,272)	(11,767,791,357)
Deposits from other banks	27,360,914	(3,459,189)
Deposits from customers	37,393,169,389	68,382,027,275
	9,293,610,506	68,744,772,822
Net cash flow from operating activities (A)	16,018,677,677	75,764,710,923
B. Cash flows from investing activities		
(Purchase)/sales of securities and bond (others)	(989,990,644)	(1,638,360,298)
(Purchase)/sale of securities (Government)	(3,051,520,477)	(83,616,848,575)
(Purchase)/sale of property, plant and equipments	(460,093,280)	(534,721,015)
Net cash flow from investing activities (B)	(4,501,604,401)	(85,789,929,888)
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	(3,763,244,256)	(2,651,247,642)
Net cash flow from financing activities (C)	(3,773,244,256)	5,488,752,358
D. Net increase/(decrease) in cash (A+B+C)	7,743,829,020	(4,536,466,607)
E. Net foreign exchange difference	1,541,816,636	1,397,080,818
F. Cash and cash equivalents at the beginning of the year	48,074,796,325	51,214,182,114
G. Cash and cash equivalents at the end of the year	57,360,441,981	48,074,796,325
Cash and cash equivalents at end of the year represents		
Cash in hand (including foreign currencies)	5,015,888,747	6,177,058,034
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	34,870,444,730	27,346,375,887
Balance with other banks and financial institutions	15,424,152,949	13,022,788,855
Money at call and short notice	2,049,955,555	1,528,573,549
	57,360,441,981	48,074,796,325
Net Operating Cash Flow Per Share (NOCFPS)	83.69	395.84

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

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General Manager & CFO

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Deputy Managing Director

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Shaikh Md. Wahid-uz-Zaman
Chairman

Janata Bank Limited and its subsidiaries
Consolidated Statement of Changes in Equity
for the year ended 31 December 2014

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 2014	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
Previous year adjustment JEC, Italy	-	-	-	-	-	-	-	-	88,235,595	88,235,595
Opening balance (Restated)	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	(948,002,255)	37,104,641,490
Change in rate fluctuation of overseas branches	-	-	-	-	19,007,848	-	-	-	-	19,007,848
Decrease due to increase of interest rate of T-bill & bond	-	-	-	-	-	43,881,722	-	-	-	43,881,722
Legal reserve transfer from P/L account	-	-	17,074,351	-	-	-	-	-	(17,074,351)	-
Transferred from revaluation of investment	-	-	-	-	-	-	482,995,846	-	(482,995,846)	-
Transferred to statutory reserve during the year	-	1,050,010,847	-	-	-	-	-	-	(1,050,010,847)	-
Net profit during the period	-	-	-	-	-	-	-	-	3,831,095,800	3,831,095,800
Transferred from/(to) deferred tax liability	-	-	-	-	-	(18,649,732)	(205,273,235)	-	14,335,558	(209,587,409)
Transferred from revaluation reserve to retained earning	-	-	-	(19,395,167)	-	-	-	-	19,395,167	-
Dividend paid	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Goodwill adjustment	-	-	-	-	-	-	-	-	(1,000,000,000)	(1,000,000,000)
Revaluation gain/(loss) on shares	-	-	-	-	-	-	-	(312,598,606)	-	(312,598,606)
Balance as at 31 December 2014	19,140,000,000	8,969,194,381	116,977,583	6,121,506,000	255,521,467	261,113,482	950,990,213	3,294,394,493	356,743,226	39,466,440,845
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

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

Md. Nurul Alam FCA, FCMA
General Manager & CFO

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Janata Bank Limited
Statement of Financial Position (Balance Sheet)
as at 31 December 2014

	Note	2014 Taka	2013 Taka
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Balance with other banks and financial institutions	4.00	15,421,598,956	13,011,195,010
In Bangladesh		3,869,025,985	798,666,469
Outside Bangladesh		11,552,572,971	12,212,528,541
Money at call and short notice	5.00	2,049,955,555	1,528,573,549
Investments	6.00	196,713,527,902	193,269,666,906
Government		178,826,733,257	175,955,254,025
Others		17,886,794,645	17,314,412,881
Loans and advances	7.00	319,773,246,472	285,747,654,328
Loans, cash credit, overdrafts etc.		303,089,102,311	266,471,223,106
Bills purchased and discounted		16,684,144,161	19,276,431,222
Fixed assets including land, building, furniture and fixtures	8.00	9,729,017,933	9,724,837,749
Other assets	9.00	45,882,223,602	49,283,171,120
Non-banking assets	10.00	-	-
TOTAL PROPERTY AND ASSETS		629,454,138,033	586,082,985,719
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from other banks, financial institutions and agents	11.00	4,895,987,417	8,659,231,673
Deposits and other accounts	12.00	516,010,743,059	478,535,570,599
Current accounts and other accounts etc.		59,744,466,231	61,273,692,697
Bills payable		4,056,750,490	3,447,652,430
Savings bank deposits		102,636,047,312	93,526,875,315
Fixed deposits		349,573,479,026	320,287,350,157
Other deposits		-	-
Other liabilities	13.00	69,085,864,641	61,771,980,948
Total liabilities		589,992,595,117	548,966,783,220
Shareholders' equity		39,461,542,916	37,116,202,499
Share capital-paid-up	14.00	19,140,000,000	19,140,000,000
Statutory reserve	15.00	8,969,194,381	7,919,183,534
Legal reserve	16.00	116,977,583	99,903,232
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Revaluation reserve on shares		3,294,394,493	3,606,993,099
Retained earnings	21.00	353,385,827	(933,410,452)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		629,454,138,033	586,082,985,719

Janata Bank Limited
Statement of Financial Position (Balance Sheet)
as at 31 December 2014

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Acceptances and endorsements		-	-
Letters of guarantee		10,809,880,961	12,581,565,561
Irrevocable letters of credit		56,413,554,043	82,031,203,368
Bills for collection		5,271,721,788	5,113,664,241
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		72,495,156,792	99,726,433,170
Net Asset Value Per Share (NAVPS)		206.17	193.92

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

Md. Nurul Alam FCA, FCMA
General Manager & CFO

Hasan Iqbal
Deputy Managing Director

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CEO & Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

Shaikh Md. Wahid-uz-Zaman
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
25 March 2015

Janata Bank Limited
Statement of Comprehensive Income (Profit and Loss Account)
for the year ended 31 December 2014

	Note	2014 Taka	2013 Taka
Operating income			
Interest income	24.00	33,734,428,588	36,189,684,571
Interest paid on deposits and borrowings etc.	25.00	35,984,273,170	34,212,835,629
Net interest income		(2,249,844,582)	1,976,848,942
Investment income	26.00	16,742,674,974	13,736,499,954
Commission, exchange and brokerage	27.00	4,119,341,572	3,767,353,289
Other operating income	28.00	1,796,559,200	1,378,321,453
Total operating income (A)		20,408,731,164	20,859,023,638
Operating expenses			
Salary and allowances	29.00	6,681,719,655	6,103,049,326
Rent, taxes, insurance and electricity etc.	30.00	906,245,990	788,705,015
Legal expenses	31.00	25,578,279	22,438,918
Postage, stamp, telecommunication etc.	32.00	45,475,327	25,836,985
Stationery, printings, advertisements etc.	33.00	227,251,401	237,193,970
Chief Executive's salary and fees	34.00	3,301,612	4,200,000
Directors' fees	35.00	3,215,000	2,860,000
Auditors' fees	36.00	6,615,204	3,881,570
Depreciation, repairs and maintenance	37.00	584,125,843	505,958,839
Other operating expenses	38.00	1,241,858,515	1,037,800,702
Total operating expenses (B)		9,725,386,826	8,731,925,325
Profit/(loss) before provision & tax (C) = (A-B)		10,683,344,338	12,127,098,313
Provision for loans and advances	39.00	3,089,209,766	24,863,974
Provision for off balance sheet exposures	40.00	-	-
Provision for other assets	41.00	-	13,908,114
Provision for employee benefits	42.00	1,740,000,000	1,139,137,905
Other provisions	43.00	121,084,492	323,866,670
Total provisions (D)		4,950,294,258	1,501,776,663
Net profit/(loss) before tax (E) = (C-D)		5,733,050,080	10,625,321,650
Provision for taxation (including Ruler Tax) (F)	44.00	1,919,903,482	1,073,927,188
Current tax		2,065,838,846	788,604,009
Deferred tax		(145,935,364)	285,323,179
Net profit/(loss) after tax G = (E-F)		3,813,146,598	9,551,394,462

Appropriations

Statutory reserve	1,050,010,847	1,952,727,802
General reserve	-	-
Legal reserve	17,074,351	14,474,329
	1,067,085,198	1,967,202,131
Retained surplus	2,746,061,400	7,584,192,331

Earnings Per Share (EPS)	46.00	19.92	86.31
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The annexed notes 01 to 56 form an integral part of these financial statements.

Md. Nurul Alam FCA, FCMA
General Manager & CFO

Hasan Iqbal
Deputy Managing Director

Md. Abdus Salam
CEO & Managing Director

A.K.M Kamrul Islam, FCA
Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

Shaikh Md. Wahid-uz-Zaman
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
25 March 2015

Janata Bank Limited
Statement of Cash Flows
for the year ended 31 December 2014

	Note	2014 Taka	2013 Taka
A. Cash flows from operating activities			
Interest received		32,663,780,207	35,473,570,547
Interest paid		(35,258,748,379)	(33,433,067,622)
Dividend received		1,250,639,788	1,366,988,019
Fees and commission receipt in cash		2,577,524,936	2,370,272,471
Cash paid to employees		(6,685,021,267)	(6,107,249,326)
Cash paid to suppliers		(227,251,401)	(237,193,970)
Income from investment		14,531,784,756	10,350,194,732
Receipt from other operating activities		1,796,559,200	1,335,698,711
Paid for other operating activities		(2,884,177,545)	(1,512,307,676)
Recoveries of previously written-off loans & advances		1,374,663,600	927,200,000
Income tax paid		(2,558,317,615)	(3,487,830,807)
Cash generated from operating		6,581,436,280	7,046,275,079
Increase/(decrease) in operating assets and liabilities			
Loans and advances to customers		(34,025,592,144)	19,591,924,387
Other assets		6,990,163,945	(7,247,858,396)
Other liabilities		(1,101,599,156)	(11,889,324,603)
Deposits from other banks		27,360,914	(3,459,189)
Deposits from customers		37,447,811,546	68,450,260,422
		9,338,145,105	68,901,542,621
Net cash flow from operating activities (A)		15,919,581,385	75,947,817,700
B. Cash flows from investing activities			
(Purchase)/sales of securities and bond (others)		(884,980,370)	(1,683,983,049)
(Purchase)/sale of securities (Government)		(3,051,520,477)	(83,616,848,575)
(Purchase)/sale of property, plant and equipments		(453,186,410)	(648,213,219)
Net cash flow from investing activities (B)		(4,389,687,257)	(85,949,044,843)
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		(3,763,244,256)	(2,651,247,642)
Net cash flow from financing activities (C)		(3,773,244,256)	5,488,752,358
D. Net increase/(decrease) in cash (A+B+C)		7,756,649,872	(4,512,474,785)
E. Net foreign exchange difference		1,541,816,636	1,397,080,818
F. Cash and cash equivalents at the beginning of the year		48,057,655,616	51,173,049,583
G. Cash and cash equivalents at the end of the year		57,356,122,124	48,057,655,616
Cash and cash equivalents at end of the year represents			
Cash in hand (including foreign currencies)		5,014,122,883	6,171,511,170
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		34,870,444,730	27,346,375,887
Balance with other banks and financial institutions		15,421,598,956	13,011,195,010
Money at call and short notice		2,049,955,555	1,528,573,549
		57,356,122,124	48,057,655,616
Net Operating Cash Flow Per Share (NOCFPS)		83.17	396.80

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

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Director

Nagibul Islam Dipu
Director

Dr. R M Debnath
Director

Shaikh Md. Wahid-uz-Zaman
Chairman

Janata Bank Limited
Statement of Changes in Equity
for the year ended 31 December 2014

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 2014	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)	37,116,202,499
Change in rate fluctuation of overseas branches	-	-	-	-	20,498,112	-	-	-	-	20,498,112
Decrease due to increase of interest rate of T-bill & bond	-	-	-	-	-	43,881,722	-	-	-	43,881,722
Legal reserve transfer from P/L account	-	-	17,074,351	-	-	-	-	-	(17,074,351)	-
Transferred from revaluation of investment	-	-	-	-	-	-	482,995,846	-	(482,995,846)	-
Transferred to statutory reserve from P/L a/c	-	1,050,010,847	-	-	-	-	-	-	(1,050,010,847)	-
Net profit during the year	-	-	-	-	-	-	-	-	3,813,146,598	3,813,146,598
Transferred from/(to) deferred tax liability	-	-	-	-	-	(18,649,732)	(205,273,235)	-	14,335,558	(209,587,409)
Transferred from revaluation reserve to retained earning	-	-	-	(19,395,167)	-	-	-	-	19,395,167	-
Dividend paid	-	-	-	-	-	-	-	-	(10,000,000)	(10,000,000)
Goodwill adjustment	-	-	-	-	-	-	-	-	(1,000,000,000)	(1,000,000,000)
Revaluation gain/(loss) on shares	-	-	-	-	-	-	-	(312,598,606)	-	(312,598,606)
Balance as at 31 December 2014	19,140,000,000	8,969,194,381	116,977,583	6,121,506,000	253,980,937	261,113,482	950,990,213	3,294,394,493	353,385,827	39,461,542,916
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)	37,116,202,499

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

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Shaikh Md. Wahid-uz-Zaman
Chairman

Janata Bank Limited
Liquidity Statement
Asset and Liability Maturity Analysis
as at 31 December 2014

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)	5,428,200,000	-	2,382,067,613	-	32,074,300,000	39,884,567,613
Balance with other banks and financial institutions	807,571,964	7,283,539,713	7,183,587,279	146,900,000	-	15,421,598,956
Money at call on short notice	1,950,000,000	-	-	99,955,555	-	2,049,955,555
Investment	23,264,100,000	22,228,927,902	39,833,900,000	51,828,100,000	59,558,500,000	196,713,527,902
Loans and advances	45,650,000,000	66,124,500,000	85,625,000,000	80,993,746,467	41,380,000,005	319,773,246,472
Fixed assets including land, buildings, furniture and fixtures	-	-	-	-	9,729,017,933	9,729,017,933
Other assets	4,300,000,000	652,000,000	1,473,355,657	-	39,456,867,945	45,882,223,602
Non banking assets	-	-	-	-	-	-
Total property & assets	81,399,871,964	96,288,967,615	136,497,910,549	133,068,702,022	182,198,685,883	629,454,138,033
Liabilities						
Borrowing from Bangladesh Bank, other banks, financial institutions and agent	875,060,500	1,096,225,369	2,102,010,600	822,690,948	-	4,895,987,417
Deposits	76,645,496,086	81,542,181,755	105,644,262,155	112,673,231,856	118,109,542,179	494,614,714,032
Other accounts	-	1,204,050,700	607,010,500	4,007,080,400	15,577,887,427	21,396,029,027
Provision and other liabilities	202,535,700	10,797,464,300	24,986,438,417	13,120,900,000	19,978,526,224	69,085,864,641
Total liabilities	77,723,092,286	94,639,922,124	133,339,721,672	130,623,903,204	153,665,955,830	589,992,595,117
Net liquidity gap	3,676,779,678	1,649,045,491	3,158,188,877	2,444,798,818	28,532,730,053	39,461,542,916

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

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Chairman

Janata Bank Limited
Notes to the consolidated and separate financial statements
As at and for the year ended 31 December 2014

1.00 Corporate Information

1.01 Reporting Entity

Janata Bank Limited is a state owned commercial bank incorporated on 21 May 2007 under the Company Act 1994 as a public limited company and governed by the Bank Company Act 1991 (Bank Company 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 904 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 and the website address is www.jantabank-bd.com.

1.02 Nature of Business

The Bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, remittance, money transfer, foreign exchange transaction, guarantee, commitments etc. The principal activities of its subsidiary Janata Exchange Company Srl, Italy (JEC) is to carry on the remittance of hard-earned foreign currency to Bangladesh. Another subsidiary company Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager. The bank has opened an NRB branch at Motijheel, Dhaka to render exclusive service to non-resident Bangladeshis.

1.03 Subsidiaries of the Bank

Janata Bank 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 # অম/অবি/ব্যংকিং/শা-৭/বিবিধ-12(2) 2000 dated 3 January 2001 and letter # অম/অবি/ব্যংকিং/শা-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 # অম/অবি/ব্যংকিং/শা-1/12/(2)/200/3/352 dated 24 November 2002.

1.03.02 Janata Capital and Investment Limited, Dhaka

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

1.03.03 Accounting Policies of Subsidiaries

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

2.00 Basis of Preparation and Significant Accounting Policies

2.01 Statement of Compliance

The consolidated financial statements of the group and the individual financial statements of Janata Bank Limited (JBL) have been prepared in accordance with Bangladesh Financial Reporting Standards ('BFRS') adopted by the Institute of Chartered Accountants of Bangladesh ('ICAB') (Details in Note No-2.20) and the First Schedule (Section-38) of the Bank Companies Act-1991 (amended in 2013) as amended by Bangladesh Bank (The Central Bank of Bangladesh) through Banking Regulations and Policy Department (BRPD) of Bangladesh Bank circular no-14, dated 25 June 2003 & other circulars of Bangladesh Bank. In case the requirement of Bangladesh differs with those of BFRS, the requirement of Bangladesh Bank have been applied. JBL has complied with the requirement of following regulations & 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

2.02 Basis of Measurement

The financial statements of the bank have been prepared on the historical cost basis except for the following material items:

- a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using 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).

2.03 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 Financial Reporting Standard (BFRS)-10 'Consolidated Financial Statements'. These consolidated financial statements are prepared to a common financial year ended 31 December 2014.

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.

2.04 Functional and Presentation Currency

These consolidated financial statements of the group and the financial statements of the bank are presented in Taka (BDT) which is the Bank's functional currency. Except as otherwise indicated, financial information have been rounded off to the nearest BDT.

2.05 Use of Estimates and Judgments

The preparation of the consolidated financial statements of the group and the financial statements of the bank in conformity with Bangladesh Bank circulars and BFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

The most significant areas of estimation, uncertainty and critical judgments in applying accounting policies that have most significant effect on the amounts recognised in the financial statements of the group and the bank are as follows:

2.05.01 Going Concern

The Directors have made an assessment of the bank's ability to continue as a going concern and are satisfied that it has the resources to continue in business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of the bank. Therefore, the Financial Statements continue to be prepared on the going concern basis.

2.05.02 Impairment Losses on Loans and Advances

The group and the bank review their individually significant loans and advances at each reporting date to assess whether an impairment loss should be recorded in the Income Statement. In particular, management's judgment is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the impairment allowance made. Loans and advances that have been assessed individually and found to be not impaired and all individually insignificant loans and advances are then assessed collectively, by categorising them into groups of assets with similar risk characteristics, to determine whether a provision should be made due to incurred loss events for which there is objective evidence, but the effects of which are not yet evident. The collective assessment takes account of data from the loan portfolio (such as levels of arrears, credit utilisation, loan-to-collateral ratios etc.) and judgement on the effect of concentrations of risks and economic data (including levels of unemployment, inflation, interest rates, exchange rates, sovereign rating etc.).

2.05.03 Impairment of Available for Sale Investments

The group and the bank review their debt securities classified as available for sale investments at each reporting date to assess whether they are impaired. This requires similar judgments as applied on the individual assessment of loans and advances. The group and the bank also record impairment charges on available for sale equity investments when there has been a significant or prolonged decline in the fair value below their cost.

2.05.04 Deferred Tax Assets

Deferred tax assets are recognised in respect of tax losses to the extent that it is probable that future taxable profits will be available against which such tax losses can be utilised. Judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits, together with the future tax-planning strategies.

2.05.05 Fair Value of Property, Plant and Equipment

The land and buildings of the group and the bank are reflected at fair value. The group engaged independent valuation specialist to determine fair value of land and building. When current market prices of similar assets are available, such evidence is considered in estimating fair values of these assets.

2.05.06 Useful Life-time of the Property, Plant and Equipment

The group and the bank review the residual values, useful lives and methods of depreciation of property, plant and equipment at each reporting date. Judgment of the management is exercised in the estimation of these values, rates, methods and hence they are subject to uncertainty.

2.05.07 Commitments and Contingencies

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognised in the statement of financial position but are disclosed unless they are remote.

2.06 Changes in Accounting Estimate and Errors

The effect of a change in an accounting estimate shall be recognised prospectively by including it in profit or loss 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 21.00.

2.07 Books of Accounts

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

2.08 Foreign Currency

Foreign Currency Transaction

Foreign currency transactions are translated as per Bangladesh Accounting Standards BAS-21: 'The Effects of Changes in Foreign Exchange Rates'. Transactions in foreign currencies are translated into the respective functional currency of the operation at the spot exchange rate at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are retranslated into the functional currency at the spot exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortised cost in foreign currency translated at the spot exchange rate at the end of the period. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Foreign currency differences arising on retranslation are recognised in profit or loss. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign Operation

The assets & liabilities of foreign operations are translated to Bangladeshi Taka at exchange rate prevailing at the balance sheet date. The income & expenses of foreign operations are translated at average rate of exchange for the year. Foreign currency differences are recognised and presented in the foreign currency translation reserve in equity. When a foreign operation is disposed of such that control, the cumulative amount in the translation reserve related to that foreign operation is reclassified to profit or loss as part of the gain or loss on disposal. When the group disposes of only part of its interest in a subsidiary that includes a foreign operation while retaining control, the relevant proportion of the cumulative amount is reactivated to non-controlling interest.

2.09 Statement of Cash Flows

Statement of cash flows has been prepared in accordance with Bangladesh Accounting Standards BAS-7: 'Statement of Cash Flows' and under the guideline of Bangladesh Bank BRPD circular No.14, dated 25 June 2003 issued by the Banking regulation & Policy department of Bangladesh bank. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.10 Statement of Changes in Equity

The statement of changes in equity reflects information about increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with Bangladesh Accounting Standards BAS-1: 'Presentation of Financial Statements' and relevant guidelines of Bangladesh bank.

2.11 Liquidity Statement (Asset and Liability Maturity Analysis)

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the year as per following basis;

- 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;

2.12 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 bank.

2.12.01 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions, 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, reverse REPO are recorded based on DOS circular No. 6, dated 15 July 2010 and amended upto DOS circular No. 3, dated 30 January 2012 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) 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.

e) Derivative Investments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk and indices. Derivatives are categorized as trading unless they are designated as hedging instruments.

All derivatives are initially recognized and subsequently measured at fair value, with all revaluation gains recognized in the Income Statement (except where cash flow or net investment hedging has been achieved, in which case the effective portion of changes in fair value is recognized within other comprehensive income).

The Bank has no investments in any derivative instruments.

f) Value of Investment has been shown as under:

Investment Class	Initial Recognition	Measurement After Initial Recognition	Recording of Changes
Govt. T-bills/bonds (HFT)	Cost	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	Amortised cost	Increase or decrease in value to P&L
Investment in listed securities	Cost	Fair value	Loss to P&L, gain to revaluation reserve
Prize bond	Cost	Cost	None

g) Investments in Subsidiary

Investment in subsidiaries is accounted for under the cost method of accounting in the bank's financial statements in accordance with the Bangladesh Accounting Standard (BAS)-27 consolidated and separate financial statements. Accordingly, investments in subsidiaries are stated in the bank's balance sheet at cost, less impairment losses if any.

h) Statutory and Non-statutory Investment

Statutory Investments

Amount which is invested for maintaining statutory liquidity ratio according to MPD circular no. 02 dated 10 December 2013 and DOS circular no. 01, dated 19 January 2014 of Bangladesh Bank is treated as statutory investment, these includes treasury bill, treasury bond, other govt. securities etc. Details of statutory investments have been given in note - 6.01 and 6.03.

Non-statutory Investments

All investment except statutory investment is treated as non-statutory investment such as debentures, corporate bond, ordinary shares (quoted and unquoted), preference share etc. Details of non-statutory investments have been given in note -6.02 and 6.03.

2.12.03 Loans, Advances and Provisions

Loans and advances are stated at gross amount. General provisions on unclassified loans and Off-Balance Sheet Items, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision is made on the basis of quarter end against classified loans and advances review by the management and instruction contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 05 dated 29 May 2013, BRPD circular no. 02 dated 16 January 2014 and BRPD circular no. 16 dated 18 November 2014.

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/M Bs/SDs	All Other Credit
			Other Than HF & LP	HF	LP			
Unclassified	Standard	2.5%	5%	2%	2%	0.25%	2%	1%
	SMA	2.5%	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) Writeoff 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 under BRPD circular no. 02, dated 13 January 2003 and BRPD circular no. 13, dated 07 November 2013 and followed up.

f) Securities Against Loan

Project loan: Land and building are taken as security in the form of mortgage and plant & machinery are taken in the form of hypothecation.

Working capital and trading loan: Goods are taken as security in the form of pledge and also goods are taken as security in the form of hypothecation along with land and building as mortgage (value not less than 1.50 times covering the loan amount) in the form of collateral security.

House building loan: Land and building are taken as security in the form of mortgage.

Overdraft: FDRs are taken in 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 income statement 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 2014.

2.12.05 Leases

The determination of whether an arrangement is (or contains) a lease is based on the substance of the arrangement at the inception date. The arrangement is assessed for whether fulfilment of the arrangement is dependent on the use of a specific asset or assets or the arrangement conveys a right to use the asset or assets, even if that right is not explicitly specified in an arrangement.

2.12.05.01 Bank as a Lessee

(a) Operating Lease

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

(b) Finance Lease

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

2.12.05.02 Bank as a Lessor

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

2.12.06 Intangibles Assets

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

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

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated 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 income statement.

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:

Category of intangible assets	Useful life
Computer software	10 years

2.12.07 Non-current Assets Held for Sale and Disposal Groups

Non-current assets and disposal groups classified as held for sale are measured at the lower of their carrying amount and fair value less costs to sell. Non-current assets and disposal groups are classified as held for sale if their carrying amounts will be recovered principally through a sale transaction rather than through continuing use. This condition is regarded as met only when the sale is highly probable and the asset or disposal group is available for immediate sale in its present condition, management has committed to the sale, and the sale is expected to have been completed within one year from the date of classification. In the consolidated statement of comprehensive income of the reporting period, and of the comparable period of the previous year, income and expenses from discontinued operations are reported separately from income and expenses from continuing operations, down to the level of profit after taxes, even when the bank retains a non-controlling interest in the subsidiary after the sale. The resulting profit or loss (after taxes) is reported separately in the statement of comprehensive income. Property, plant and equipment and intangible assets once classified as held for sale are not depreciated or amortised.

The group has no such asset which held for sale and management have not decided to discontinue any operation.

2.12.08 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. Inventories measured at the lower of cost and net realizable value.

2.12.09 Non-banking Assets

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

2.12.10 Impairment of Assets

The carrying amount of assets is reviewed at each statement of financial position date to determine whether there is any indication of impairment of any asset or group of assets. If any such indication exists, the recoverable amount of such assets is estimated and impairment losses are recognised immediately in the financial statements. The resulting impairment loss is taken to the profit and loss account except for impairment loss on revalued assets, which is adjusted against related revaluation surplus to the extent that the impairment loss does not exceed the surplus on revaluation of that asset.

2.13 Liabilities and Provision

2.13.01 Borrowings from Other Banks, Financial Institutions and Agents

Borrowings from other banks, financial institutions and agents include borrowing from Bangladesh Bank and International Development Association (IDA) credit for 'Enterprise Growth and Bank Modernisation Project (EGBMP)'. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in Note 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 balance sheet according with BAS-37, provision, contingent liabilities and contingent assets guidelines of Bangladesh Bank, Income Tax Ordinance, 1984 internal policy of the Bank. Provision and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made on the amount of the obligation.

2.13.04 Provision for Taxation

a) Current Tax

Provision for current income tax has been made as per prescribed rate in the Finance Ordinance, 2014 on the taxable profit as per income tax ordinance 1984 in compliance with BAS-12 Income Taxes. Taxable profit may differ from profit as reported in the statement of comprehensive income as some income or expenses that are taxable or deductible in other year or are never taxable or deductible.

Income tax assessment has been finalised up to 2002 and are pending for the year 2003 to 2014.

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 Provision for Employee Benefits

The retirement benefits and other employee benefits accrued for the employees of the bank as on reporting date have been accounted for in accordance with the provisions of Bangladesh Accounting Standards-19-"Employee Benefit".

a) Retirement Benefits

The bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as follows:

1) Contributory Provident Fund (CPF) Scheme

- Employees' contribution 10%
- Bank's contribution 10%
- This fund is operated by a Board comprising twelve (12) trustees.
- 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. Superannuation Fund

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 2014 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, and 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. As per instructions contained in BRPD circular no. 14, dated 23 September 2012, BRPD circular no. 19, dated 27 December 2012, BRPD circular no. 05 dated 29 May 2013 and BRPD circular no. 16, dated 31 November 2014. Provision is maintained on loans and advances on the basis of management review on quarterly.

2.13.07 Provision for Other Assets

As per BRPD circular no.14, dated 25 June 2001 of 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.14, dated 23 September 2012, 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 Act, 1991 (amendment upto 2013) under section-24, it is required for the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.

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 from the past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the bank; or any present obligation that arises from past events but is not recognised because:

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised.

2.16 Materiality, Aggregation and Off Setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the bank has legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the 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.

2.17 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'.

2.17.01 Interest Income

Interest on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged to customers' accounts on quarterly basis. In terms of the provisions of the Bangladesh Accounting Standards BAS-18: 'Revenue', the interest income is recognised on accrual basis. Interest on 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.

2.17.02 Interest Income from Investments

Income on investments is recognised on accrual basis. Investment income includes discount on treasury bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares is also included in investment income. Capital gain is recognised when it is realised.

2.17.03 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.

2.17.04 Dividend Income

Dividend income is recognised when the right to receive income is established. Usually this is the ex-dividend date for equity securities. Dividends are presented in investment income.

2.17.05 Other Operating Income

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

2.17.06 Interest Paid on Deposits and Borrowings

Interest paid on borrowings and deposits are calculated on 360 days in a year and recognised on accrual basis.

2.17.07 Other Operating Expenses

Other operating expenses incurred by the bank are recognised on actual and accrual basis.

2.18 Directors' Responsibility on Financial Statements

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

2.19 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. 53.

Segment	Operation
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.

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

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs). While preparing the financial statements, Janata Bank Limited applied all applicable BAS and BFRS as adopted by ICAB. 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	16	Applied
Leases	17	Applied
Revenue	18	Applied
Employee Benefits	19	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	Applied
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied

Name of Bangladesh Accounting Standards (BAS)	BAS No.	Status
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	Applied
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	Applied
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interest in Other Entities	12	Applied
Fair value Measurement	13	Applied

2.21 Risk Management

The possibility of losses, financial or otherwise is defined as risk. The risks are inherent in banking business in the context of recovery of credit, maintaining liquidity market and operational 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. Details have been shown in separate report manual report on core risk management in JBL.

a) Credit Risk Management:

Loans are the largest and most obvious source of credit risk. Credit risk cannot be fully eliminated, it can be minimized by taking proper management. We have implemented credit risk management policy to mitigate credit risk for maximizing interest income and achieving profit target as well.

b) Foreign Exchange Risk Management:

Foreign exchange risk is the risk that a mismatch between the composition of asset and liabilities may have an adverse effect on net cash flow and the value of the bank's net equity due to movements in exchange rate. We have a sound and clear policy. Front office, mid office and back office operations, dealing room limits, dealer's individual limit are maintained to minimize the inherent risk in foreign exchange transactions.

c) Asset-Liability Risk Management:

The main focus of asset-liability is the matching of the liabilities and assets in terms of maturity, cost and yield rates. The maturity mismatches and disproportionate changes in the levels of assets and liabilities cause the risks. ALCO of our bank are in force to mitigate these types of risks.

d) Money Laundering Risk Management:

Money laundering risk is a national issue. Banks are trying to combat this risk with the direction of central bank. Know your customer (KYC) and transaction profile (TP) policy is being followed in our bank to minimize money laundering risks.

e) Internal Control and Compliance Risk Management:

It is a process for assuring achievement of an organization's objectives in operational effectiveness and efficiency, reliable financial reporting, and compliance with laws, regulations and policies. We have a separate department to formulate and implementation of ICC policy to minimize internal control risk.

f) Information and Communication Technology Risk Management:

Janata Bank has adopted sufficient measures to minimize ICT risk. We have ICT policy guidelines incorporating software security policy, physical security policy, password policy, anti-virus policy, server security policy, IT assets administration and management policy, disaster management policy and system audit policy. Effective implementation of this policy will minimize protect the safety and security of information technology system, assets and software used in the bank.

2.22 Related Party Disclosures

As per Bangladesh Accounting Standards BAS-24: 'Related Party Disclosures', parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The company carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties. Related party disclosures have been given in Note 55.

2.23 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.

2.24 Written Off

Write off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus cancelled and removed from ("Written off") the 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.

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.25 Memorandum Items

The bank has maintained separate register to have control over memorandum items such as Bills for collection, stock of travellers' cheques, savings certificates, wage earners bonds, written off loan and advance etc. for such transactions where the bank has only a business responsibility and no legal commitment. However, Bills for Collection is shown under contingent liabilities as per Bangladesh Bank's format of reporting.

2.26 Audit Committee Disclosures

As per policy directives as well as compliance with the BRPD Circular No. 11, dated 27 October 2013 of Bangladesh Bank, an audit committee of the board of Janata Bank Limited was constituted by the Board of Directors in its 773rd meeting held on 30 December 2002 and thereafter lastly reconstituted in the 349th board meeting of Janata Bank Limited held on 17 December 2014. The audit committee comprises of four members including chairman who are competent and professionally skilled and also the director of the board. The company secretary acts as a secretary of the audit committee.

During the year 2014, the audit committee of the board conducted 19 (Nineteen) 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 2014.
- 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 December 2013.
- 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 2014.
- 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 – 2014.
- Discussed and reviewed annual budget 2015 & revised budget 2014 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 2014.
- Discuss and reviewed the effectiveness of annual audit plan 2014 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.

2.27 Risk Management Committee Disclosure

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with Bank Company (Amendment) 2013 and directives of BRPD Circular No.11, dated 27 October .2013 of Bangladesh Bank. Our risk management approach includes minimizing undue concentrations of exposure, limiting potential losses from stress events and ensuring the continued adequacy of all our financial resources. The committee is playing a vital role in risk management of the bank. It has a long term plan to develop risk management culture in the bank.

The risk management committee comprises of four members including chairman who are competent and professionally skilled and also the director of the board.

The committee conducted 6 (Six) meetings in the year 2014 where the following issues were attended:

- Reviewed existing risk management policies & guidelines and advised the management to formulate effective policy framework for proper assessment & control of risk.
- Designed a suitable organizational structure for risk controlling and advised the management to 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.
- Evaluated present recording & reporting system and advised the management to take necessary steps for improve the same.
- Reviewed the internal and external auditors report and advise the management to provide evaluation report of their activities.

2.28 Comparative Information

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

2.29 Reporting Period

These financial statements of the bank and its subsidiaries cover one calendar year from 01 January 2014 to 31 December 2014.

2.30 Approval of Financial Statement

The financial statements are approved by the board of directors on 25 March 2015.

2.31 Earnings Per Share

2.31.01 Basic Earnings Per Share

Basic earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as at 31 December 2014 as per Bangladesh Accounting Standards (BAS)-33: 'Earnings per Share'.

2.31.02 Diluted Earnings Per Share

No diluted earnings per share is required to be calculated for the year as there was no scope for dilution during the year under review.

2.32 Events after 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'.

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013

3.03.02.01 Actual Reserve Held as SLR

Cash in hand			4,785,214,000	5,542,325,295
Excess of CRR			1,574,258,310	831,903,432
Balance with agent of Bangladesh Bank (Sonali Bank Limited) as per statement			1,301,720,660	1,267,696,566
Unencumbered approved securities (HFT)			77,744,552,471	74,897,626,564
Unencumbered approved securities (HTM)			97,909,301,471	88,188,056,069
			183,315,046,912	170,727,607,926

4.00 Balance with Other Banks and Financial Institutions

In Bangladesh	4.01	3,869,025,985	798,666,469	3,869,025,985	798,666,469
Outside Bangladesh	4.02	11,555,126,964	12,224,122,386	11,552,572,971	12,212,528,541
		15,424,152,949	13,022,788,855	15,421,598,956	13,011,195,010

4.01 Balance in Bangladesh

Current deposits	4.01.01	3,133,191	1,387,688	3,133,191	1,387,688
Short term deposits	4.01.02	392,794	378,781	392,794	378,781
Fixed deposits	4.01.03	3,865,500,000	796,900,000	3,865,500,000	796,900,000
		3,869,025,985	798,666,469	3,869,025,985	798,666,469

4.01.01 Current Deposits Banks

Trust Bank Limited		3,133,191	1,387,688	3,133,191	1,387,688
		3,133,191	1,387,688	3,133,191	1,387,688

Non-bank Financial Institutions

		-	-	-	-
		3,133,191	1,387,688	3,133,191	1,387,688

4.01.02 Short Term Deposits Banks

Eastern Bank Limited		43,411	42,176	43,411	42,176
Dhaka Bank Limited		96,019	88,579	96,019	88,579
National Bank Limited		35,287	34,700	35,287	34,700
Dutch Bangla Bank Limited		55,559	54,162	55,559	54,162
Uttara Bank Limited		71,416	68,480	71,416	68,480
Social Investment Bank Limited		60,725	58,572	60,725	58,572
ICB Islamic Bank Limited		30,377	32,112	30,377	32,112
		392,794	378,781	392,794	378,781

Non-bank Financial Institutions

		-	-	-	-
		392,794	378,781	392,794	378,781

4.01.03 Fixed Deposits

Banks

Ansar VDP Unnayan Bank		250,000,000	-	250,000,000	-
AB Bank Limited		1,000,000,000	-	1,000,000,000	-
Jamuna Bank Limited		500,000,000	-	500,000,000	-
One Bank Limited		500,000,000	-	500,000,000	-
Investment Corporation of Bangladesh		500,000,000	-	500,000,000	-
Bangladesh Commerce Bank Limited		300,000,000	-	300,000,000	-
ICB Islamic Bank Limited		145,500,000	146,900,000	145,500,000	146,900,000
		3,195,500,000	146,900,000	3,195,500,000	146,900,000

Non-bank Financial Institutions

People's Leasing & Financial Services Limited		320,000,000	320,000,000	320,000,000	320,000,000
Lanka Bangla Finance Limited		-	90,000,000	-	90,000,000
Industrial & Infrastructure Development Finance		50,000,000	100,000,000	50,000,000	100,000,000
Premier Leasing & Finance Limited		-	40,000,000	-	40,000,000
Union Capital		100,000,000	-	100,000,000	-
Reliance Finance		200,000,000	-	200,000,000	-
International Leasing and Financial Services Limited		-	100,000,000	-	100,000,000
		670,000,000	650,000,000	670,000,000	650,000,000
		3,865,500,000	796,900,000	3,865,500,000	796,900,000

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
4.02 Balance outside Bangladesh				
<u>Balance with NOSTRO Accounts</u>				
1 Citi Bank, N.A, Mumbai	128,857,998	209,396,744	128,857,998	209,396,744
2 HSBC, Mumbai	-	34,812,072	-	34,812,072
3 Standard Chartered Bank, Kolkata	89,691,466	236,635,169	89,691,466	236,635,169
4 A.B. Bank Limited, Mumbai	72,804,524	316,081,970	72,804,524	316,081,970
5 Bhutan National Bank	774,008	772,026	774,008	772,026
6 Rasthya Banijja Bank, Kathmandu	7,500,307	7,974,887	7,500,307	7,974,887
7 Sonali Bank Limited, Kolkata	64,110,967	78,310,972	64,110,967	78,310,972
8 Peoples Bank, Colombo	2,211,437	8,201,957	2,211,437	8,201,957
9 ICICI Bank Limited, Mumbai	4,234,830	57,889,332	4,234,830	57,889,332
10 HSBC, Karachi	-	12,199,452	-	12,199,452
11 AMEX Bank Limited, Kolkata	95,531,195	95,286,526	95,531,195	95,286,526
12 Rupali Bank Limited, Karachi	13,785	13,750	13,785	13,750
13 National Australia Bank	3,473,851	4,010,563	3,473,851	4,010,563
14 Bank of Montreal, Canada	12,913,711	3,201,509	12,913,711	3,201,509
15 Union Bank of Switzerland	29,575,704	14,919,502	29,575,704	14,919,502
16 Banka-Intesa SPA, Italy	6,107,900	29,537	6,107,900	29,537
17 ING Bank N.V., Netherlands	12,414,889	-	12,414,889	-
18 Society General Paris	6,284,332	-	6,284,332	-
19 Standard Chartered GMBH F.F.	551,357,897	175,371,486	551,357,897	175,371,486
20 Sonali Bank Ltd., London, UK. (EURO)	413,093	18,109,054	413,093	18,109,054
21 Commerz Bank F. FURT	11,540,277	11,006,829	11,540,277	11,006,829
22 ING, Belgium NV/SA	2,756,444	11,689,065	2,756,444	11,689,065
23 Deutsche Bank Trust Co. Frank fruit., GERMANY	5,308,933	-	5,308,933	-
24 Standard Chartered Bank, London	28,796,135	-	28,796,135	-
25 NATWEST Bank PLC, London	-	36,294,577	-	36,294,577
26 Janata Bank Limited, Abu Dhabi-1	4,106	4,350	4,106	4,350
27 Sonali Bank Limited, London, UK	5,089,672	98,053,070	5,089,672	98,053,070
28 Habib American Bank N.Y.	88,494,065	-	88,494,065	-
29 Wachovia Bank N.A.	-	518,855,760	-	518,855,760
30 Janata Bank Limited, Abu Dhabi (A/C-2)	39,999,912	16,936,502	39,999,912	16,936,502
31 Habib Metropolitan Bank, Pakistan	15,512,612	-	15,512,612	-
32 National Commercial Bank, Jeddah	61,845,011	-	61,845,011	-
33 Standard Chartered Bank, Tokyo	39,388,363	12,091,873	39,388,363	12,091,873
34 ICIC Bank Limited (USD), Hong Kong	13,333,923	31,490,029	13,333,923	31,490,029
35 Wachovia Bank, EURO	112,051,354	204,546,102	112,051,354	204,546,102
36 Bank of Tokyo-Mitsubishi, Japan	36,303	1,653,847	36,303	1,653,847
37 ALPHA Bank A.E. Athens, Greece	-	103,204	-	103,204
38 Sonali Bank Limited, London UK (GBP)	17,816,531	49,623,178	17,816,531	49,623,178
	1,530,245,535	2,265,564,894	1,530,245,535	2,265,564,894
(i) UAE central bank	2,565,050,997	2,306,593,394	2,565,050,997	2,306,593,394
(ii) UAE other bank	7,119,288,000	7,446,971,061	7,119,288,000	7,446,971,061
(iii) UAE foreign banks	337,988,439	193,399,192	337,988,439	193,399,192
(iv) Italy other banks	2,553,993	11,593,845	-	-
	11,555,126,964	12,224,122,386	11,552,572,971	12,212,528,541

4.02.01 Balance outside Bangladesh in Foreign Currencies (currency wise)

Currencies	Amount in Foreign Currencies (2014)	Exchange Rate (Average at BDT)				
ACU Dollar	6,163,182	78.08	481,243,130	1,057,574,858	481,243,130	1,057,574,858
Australian Dollar	54,518	63.72	3,473,851	4,010,563	3,473,851	4,010,563
Canadian Dollar	191,823	67.32	12,913,711	3,201,509	12,913,711	3,201,509
Swiss Frank (CHF)	373,963	79.09	29,575,704	14,919,502	29,575,704	14,919,502
EURO	7,463,111	94.90	708,235,119	420,855,275	708,235,119	420,855,275
Great Britain Pound (GBP)	383,960	121.41	46,616,771	85,922,105	46,616,771	85,922,105
Japanese Yen	60,588,081	0.65	39,424,665	13,745,720	39,424,665	13,745,720
US Dollar	2,673,358	78.09	208,762,584	665,335,362	208,762,584	665,335,362
Shadow General Ledger Balance			1,530,245,535	2,265,564,894	1,530,245,535	2,265,564,894
<u>Balance with VOSTRO Account</u>						
Abu Dhabi Dirham (Central Bank)			2,565,050,997	2,306,593,394	2,565,050,997	2,306,593,394
Abu Dhabi Dirham (Other Banks)			7,119,288,000	7,446,971,061	7,119,288,000	7,446,971,061
Abu Dhabi Dirham (Foreign Banks)			337,988,439	193,399,192	337,988,439	193,399,192
Italy EURO (for Janata Exchange)			2,553,993	11,593,845	-	-
			11,555,126,964	12,224,122,386	11,552,572,971	12,212,528,541

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
4.03 Maturity Grouping of Balance with Other Banks and Financial Institutions □					
On demand		-	4,682,755,633	-	4,671,161,788
Not more than one month		810,125,957	2,335,580,894	807,571,964	2,335,580,894
More than 1 months but less than 3 months		7,283,539,713	5,394,452,328	7,283,539,713	5,394,452,328
More than 3 months but less than 1 year		7,183,587,279	460,000,000	7,183,587,279	460,000,000
More than 1 year but less than 5 years		146,900,000	-	146,900,000	-
More than 5 years		-	150,000,000	-	150,000,000
		15,424,152,949	13,022,788,855	15,421,598,956	13,011,195,010
5.00 Money at Call and Short Notice					
In Bangladesh	5.01	2,049,955,555	1,479,955,556	2,049,955,555	1,479,955,556
Outside Bangladesh	5.02	-	48,617,993	-	48,617,993
		2,049,955,555	1,528,573,549	2,049,955,555	1,528,573,549
5.01 In Bangladesh					
Banks					
ICB Islamic Bank Limited		99,955,555	99,955,556	99,955,555	99,955,556
NRB Bank Limited		50,000,000	-	50,000,000	-
The City Bank Limited		900,000,000	-	900,000,000	-
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
		1,049,955,555	1,229,955,556	1,049,955,555	1,229,955,556
Non-bank Financial Institutions					
Peoples Leasing & Financial Service Limited		100,000,000	100,000,000	100,000,000	100,000,000
LankaBangla Finance Limited		100,000,000	-	100,000,000	-
Union Capital Limited		100,000,000	-	100,000,000	-
Prime Finance & Investment Ltd		90,000,000	-	90,000,000	-
Phoenix Finance and Investments Limited		110,000,000	-	110,000,000	-
International Leasing and Financial Services Limited		100,000,000	-	100,000,000	-
United Leasing Company Limited (ULCL)		100,000,000	-	100,000,000	-
Bangladesh Finance & Investment Co. Ltd.		50,000,000	-	50,000,000	-
Premier Leasing & Finance Limited		-	50,000,000	-	50,000,000
Delta Brac Housing Limited		250,000,000	100,000,000	250,000,000	100,000,000
		1,000,000,000	250,000,000	1,000,000,000	250,000,000
		2,049,955,555	1,479,955,556	2,049,955,555	1,479,955,556
5.02 Outside Bangladesh					
Banks		-	-	-	-
		-	-	-	-
Non-bank Financial Institutions					
BCCI Luxembourg		-	48,617,993	-	48,617,993
		-	48,617,993	-	48,617,993
		-	48,617,993	-	48,617,993
		-	48,617,993	-	48,617,993
6.00 Investments					
Government securities	6.01	178,826,733,257	175,955,254,025	178,826,733,257	175,955,254,025
Other investments	6.02	20,034,741,101	19,357,349,063	17,886,794,645	17,314,412,881
		198,861,474,358	195,312,603,088	196,713,527,902	193,269,666,906
6.01 Government Securities					
Treasury bills - primary	6.01.01	64,379,392,908	66,517,228,541	64,379,392,908	66,517,228,541
Government notes/bonds/other securities	6.01.02	111,274,461,034	96,568,454,092	111,274,461,034	96,568,454,092
Prize bond		29,522,900	22,990,300	29,522,900	22,990,300
Reverse -repo		3,143,356,415	12,846,581,092	3,143,356,415	12,846,581,092
		178,826,733,257	175,955,254,025	178,826,733,257	175,955,254,025

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
6.01.01 Treasury Bills- Primary				
91 days Treasury bills	13,327,534,491	36,104,370,142	13,327,534,491	36,104,370,142
182 days Treasury bills	19,607,667,461	11,383,002,976	19,607,667,461	11,383,002,976
364 days Treasury bills	31,444,190,956	14,993,521,943	31,444,190,956	14,993,521,943
30 days Bangladesh Bank Bill	-	4,036,333,480	-	4,036,333,480
	64,379,392,908	66,517,228,541	64,379,392,908	66,517,228,541
6.01.02 Government Notes/ Bonds/ Other Securities				
2-15 years Special Treasury Bond	30,585,100,000	32,585,100,000	30,585,100,000	32,585,100,000
2 years Bangladesh Govt. Treasury Bond	6,967,515,975	-	6,967,515,975	-
5 years Bangladesh Govt. Treasury Bond	12,746,981,481	10,813,926,222	12,746,981,481	10,813,926,222
10 years Bangladesh Govt. Treasury Bond	27,591,603,718	24,522,427,357	27,591,603,718	24,522,427,357
15 years Bangladesh Govt. Treasury Bond	10,633,900,101	8,025,679,693	10,633,900,101	8,025,679,693
20 years Bangladesh Govt. Treasury Bond	6,447,076,007	5,239,940,166	6,447,076,007	5,239,940,166
25 years Treasury Bond (JSAP)	447,275,000	568,407,000	447,275,000	568,407,000
Government debentures 49(a)	55,000,000	110,473,601	55,000,000	110,473,601
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	-	19,104,001	-	19,104,001
ICB	986,612,700	-	986,612,700	-
Karmasangthan Bank	160,000,000	30,000,000	160,000,000	30,000,000
Remeasured	5,642,896,052	5,642,896,052	5,642,896,052	5,642,896,052
	111,274,461,034	96,568,454,092	111,274,461,034	96,568,454,092
	175,653,853,942	163,085,682,633	175,653,853,942	163,085,682,633
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				
Held to Maturity (HTM)				
Treasury Bill				
91 days Treasury Bill	3,494,068,938	7,422,334,731	3,494,068,938	7,422,334,731
182 days Treasury Bill	4,575,849,001	298,101,433	4,575,849,001	298,101,433
364 days Treasury Bill	5,446,972,014	293,878,521	5,446,972,014	293,878,521
30 days Bangladesh Bank Bill	-	4,036,333,480	-	4,036,333,480
	13,516,889,953	12,050,648,165	13,516,889,953	12,050,648,165
Bonds/ Other Securities				
2-15 years Special Treasury Bond	30,585,100,000	32,585,100,000	30,585,100,000	32,585,100,000
2 years Bangladesh Govt. Treasury Bond	4,584,365,864	-	4,584,365,864	-
5 years Bangladesh Govt. Treasury Bond	7,155,224,920	6,293,638,306	7,155,224,920	6,293,638,306
10 years Bangladesh Govt. Treasury Bond	17,739,128,362	13,850,964,574	17,739,128,362	13,850,964,574
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	3,484,516,101	3,484,531,851	3,484,516,101	3,484,531,851
25 years Treasury Bond (JSAP)	447,275,000	568,407,000	447,275,000	568,407,000
Ansar-VDP Bond	50,000,000	50,000,000	50,000,000	50,000,000
Government debentures	55,000,000	110,473,601	55,000,000	110,473,601
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	-	19,104,001	-	19,104,001
Karmasangthan Bank	160,000,000	30,000,000	160,000,000	30,000,000
ICB	986,612,700	-	986,612,700	-
Remeasured	5,642,896,052	5,642,896,052	5,642,896,052	5,642,896,052
	84,392,411,518	76,137,407,904	84,392,411,518	76,137,407,904
Held for Trading				
Treasury Bill				
91 days Treasury Bill	9,833,465,552	28,682,035,411	9,833,465,552	28,682,035,411
182 days Treasury Bill	15,031,818,461	11,084,901,543	15,031,818,461	11,084,901,543
364 days Treasury Bill	25,997,218,943	14,699,643,422	25,997,218,943	14,699,643,422
	50,862,502,956	54,466,580,376	50,862,502,956	54,466,580,376

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
Bonds				
2 years Bangladesh Govt. Treasury Bond	2,383,150,110	-	2,383,150,110	-
5 years Bangladesh Govt. Treasury Bond	5,591,756,563	4,520,287,916	5,591,756,563	4,520,287,916
10 years Bangladesh Govt. Treasury Bond	9,852,475,355	10,671,462,783	9,852,475,355	10,671,462,783
15 years Bangladesh Govt. Treasury Bond	6,092,107,582	3,483,887,174	6,092,107,582	3,483,887,174
20 years Bangladesh Govt. Treasury Bond	2,962,559,906	1,755,408,315	2,962,559,906	1,755,408,315
	26,882,049,516	20,431,046,188	26,882,049,516	20,431,046,188
	175,653,853,942	163,085,682,633	175,653,853,942	163,085,682,633
6.02 Other Investments				
Debentures 49(b)	138,628,297	138,628,297	138,628,297	138,628,297
Corporate bond 6.02.01	1,878,000,000	1,800,000,000	1,878,000,000	1,800,000,000
Ordinary shares (quoted and unquoted) 6.02.02	12,954,831,752	13,229,572,608	10,836,019,108	11,224,179,584
Preference share 6.02.03	5,034,147,240	4,156,605,000	5,034,147,240	4,151,605,000
Financial asset available for sale	10,479,977	10,923,224	-	-
Financial assets held to maturity	18,653,835	21,619,934	-	-
	20,034,741,101	19,357,349,063	17,886,794,645	17,314,412,881
6.02.01 Corporate Bond				
PBL Subordinated Bond	140,000,000	140,000,000	140,000,000	140,000,000
MTBL Subordinated Bond	100,000,000	100,000,000	100,000,000	100,000,000
NBL Subordinated Bond	128,000,000	160,000,000	128,000,000	160,000,000
DBL Subordinated Bond	200,000,000	200,000,000	200,000,000	200,000,000
TBL Subordinated Bond	310,000,000	200,000,000	310,000,000	200,000,000
UCBL Subordinate Bond	500,000,000	500,000,000	500,000,000	500,000,000
One Bank Subordinate Bond	500,000,000	500,000,000	500,000,000	500,000,000
	1,878,000,000	1,800,000,000	1,878,000,000	1,800,000,000
6.02.01.01 Credit Rating Status of Bond Issuer			2014	
			Long Term	Short term
PBL (Prime Bank Limited)			AA+	ST-1
MTBL (Mutual Trust Bank Limited)			AA-	ST-2
NBL (National Bank Limited)			AA-	ST-2
DBL (Dhaka Bank Limited)			AA3	ST-2
TBL (Trust Bank Limited)			AA3	ST-2
UCBL (United Commercial Bank Limited)			A+	ST-2
One Bank (One Bank Limited)			AA-	ECRL-2
6.02.02 Ordinary Shares				
Quoted- fully paid-up ordinary shares* 50(a)	12,209,844,098	12,984,660,554	10,091,031,454	10,979,267,530
Unquoted- fully paid-up ordinary shares 50(b)	744,987,654	244,912,054	744,987,654	244,912,054
	12,954,831,752	13,229,572,608	10,836,019,108	11,224,179,584
* 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.				
6.02.03 Preference Shares	50(c)			
Redeemable preference share 6.02.03.01	1,564,450,270	1,151,605,000	1,564,450,270	1,151,605,000
Convertible preference share 6.02.03.02	3,469,696,970	3,005,000,000	3,469,696,970	3,000,000,000
	5,034,147,240	4,156,605,000	5,034,147,240	4,151,605,000
6.02.03.01 Redeemable Preference Share				
Orion Infrastructure Ltd.	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Summit Purbanchal Power	56,404,300	90,246,600	56,404,300	90,246,600
Summit Uttanchal Power	38,349,000	61,358,400	38,349,000	61,358,400
Raj Langka Power Company	469,696,970	-	469,696,970	-
	1,564,450,270	1,151,605,000	1,564,450,270	1,151,605,000
6.02.03.02 Convertible Preference Share				
Orion Infrastructure Ltd.	3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
Zaheen Spinning Ltd.	-	5,000,000	-	-
Raj Langka Power Company	469,696,970	-	469,696,970	-
	3,469,696,970	3,005,000,000	3,469,696,970	3,000,000,000

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
6.03 Classification of Statutory and Non-statutory Investment					
Statutory investment portfolio	6.03.01	175,653,853,942	163,085,682,633	175,653,853,942	163,085,682,633
Non-statutory investment portfolio	6.03.02	23,207,620,416	32,226,920,455	21,059,673,960	30,183,984,273
		198,861,474,358	195,312,603,088	196,713,527,902	193,269,666,906
6.03.01 Statutory Investment Portfolio					
Held to Maturity (HTM)	6.01.03	97,909,301,471	88,188,056,069	97,909,301,471	88,188,056,069
Held for trading (HFT)	6.01.03	77,744,552,471	74,897,626,564	77,744,552,471	74,897,626,564
		175,653,853,942	163,085,682,633	175,653,853,942	163,085,682,633
6.03.02 Non-statutory Investment Portfolio					
Debentures	49(b)	138,628,297	138,628,297	138,628,297	138,628,297
Corporate Bond	6.02.01	1,878,000,000	1,800,000,000	1,878,000,000	1,800,000,000
Ordinary shares (Quoted and unquoted)	6.02.02	12,954,831,752	13,229,572,608	10,836,019,108	11,224,179,584
Preference share	6.02.03	5,034,147,240	4,156,605,000	5,034,147,240	4,151,605,000
Financial asset available for sale		10,479,977	10,923,224	-	-
Financial assets held to maturity		18,653,835	21,619,934	-	-
Prize bond		29,522,900	22,990,300	29,522,900	22,990,300
Reverse -Repo		3,143,356,415	12,846,581,092	3,143,356,415	12,846,581,092
		23,207,620,416	32,226,920,455	21,059,673,960	30,183,984,273
6.04 Classified Investments					
Pre-liberation Government securities		-	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
		32,728,297	71,091,521	32,728,297	71,091,521
Required provision for classified investment		32,728,297	71,091,521	32,728,297	71,091,521
Provision maintained	13.09	456,321,384	495,898,986	82,022,398	121,600,000
Provision excess/(shortfall)		423,593,087	424,807,465	49,294,101	50,508,479
6.05 Maturity Grouping of Investment Receivable					
On demand		23,264,100,000	30,613,693,307	23,264,100,000	30,602,770,082
Less than 3 months		22,228,927,902	25,857,530,089	22,228,927,902	25,349,526,850
More than 3 months but less than 1 year		39,863,033,812	36,566,000,834	39,833,900,000	35,041,991,116
More than 1 year but less than 5 years		51,828,100,000	46,401,071,480	51,828,100,000	46,401,071,480
Above 5 years		61,677,312,644	55,874,307,378	59,558,500,000	55,874,307,378
		198,861,474,358	195,312,603,088	196,713,527,902	193,269,666,906
7.00 Loans and Advances					
Loans, cash credits and overdrafts	7.03	304,169,123,460	267,266,667,941	303,089,102,311	266,471,223,106
Bills purchased and discounted	7.04	16,684,144,161	19,276,431,222	16,684,144,161	19,276,431,222
		320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.01 Maturity Grouping of Loans and Advances					
Loans and advances are repayable:					
Repayable on demand		45,650,000,000	32,859,025,100	45,650,000,000	32,859,025,100
Not more than 3 months		66,124,500,000	55,252,035,600	66,124,500,000	55,252,035,600
More than 3 months but not more than 1 year		88,673,513,679	65,046,470,195	85,625,000,000	64,251,025,360
More than 1 year but not more than 5 years		80,993,746,467	76,502,936,500	80,993,746,467	76,502,936,500
More than 5 years		39,411,507,475	56,882,631,768	41,380,000,005	56,882,631,768
		320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.02 Loans and Advances (in and outside Bangladesh) Including Bills Purchased and Discounted					
In Bangladesh	7.02.01	318,231,222,043	284,108,102,475	317,151,200,894	283,312,657,640
Outside Bangladesh	7.02.02	2,622,045,578	2,434,996,688	2,622,045,578	2,434,996,688
		320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
7.02.01 In Bangladesh				
Loans	209,061,650,795	187,597,398,318	207,981,629,646	186,801,953,483
Cash credits	87,430,168,862	72,717,009,712	87,430,168,862	72,717,009,712
Overdrafts	5,358,027,479	4,813,838,991	5,358,027,479	4,813,838,991
Bills purchased and discounted	16,381,374,907	18,979,855,454	16,381,374,907	18,979,855,454
	318,231,222,043	284,108,102,475	317,151,200,894	283,312,657,640
7.02.02 Outside Bangladesh				
Loans	987,845,619	1,085,318,190	987,845,619	1,085,318,190
Cash credits	243,237,828	103,653,285	243,237,828	103,653,285
Overdrafts	1,088,192,877	949,449,445	1,088,192,877	949,449,445
Bills purchased and discounted	302,769,254	296,575,768	302,769,254	296,575,768
	2,622,045,578	2,434,996,688	2,622,045,578	2,434,996,688
7.03 Loans, Cash Credits and Overdrafts				
Loans	7.03.01 210,049,496,414	188,682,716,508	208,969,475,265	187,887,271,673
Cash credits	7.03.02 87,673,406,690	72,820,662,997	87,673,406,690	72,820,662,997
Overdrafts	7.03.03 6,446,220,356	5,763,288,436	6,446,220,356	5,763,288,436
	304,169,123,460	267,266,667,941	303,089,102,311	266,471,223,106
7.03.01 Loans				
Rural credit	18,781,309,821	16,955,666,250	18,781,309,821	16,955,666,250
Loan small scale industries	74,469,790,935	60,420,570,861	76,438,283,465	62,530,664,110
Transport loans	340,180,893	213,927,008	340,180,893	213,927,008
General house building loan	1,186,279,855	1,073,778,551	1,186,279,855	1,073,778,551
Loan-general	3,810,954,087	4,354,512,116	3,810,954,087	4,354,512,116
Loan against import merchandise	567,975,505	533,866,914	567,975,505	533,866,914
Loan against foreign bills	4,000,000	-	4,000,000	-
Loan against trust receipts	28,282,720,282	32,370,106,383	28,282,720,282	32,370,106,383
Packing credit	3,884,128,916	3,170,049,264	3,884,128,916	3,170,049,264
Staff loan	7.03.01.01 29,182,746,392	27,366,485,643	29,182,746,392	27,366,485,643
Loan against DPS/SPS	94,930,323	83,396,172	94,930,323	83,396,172
Rural housing	1,348,495	462,307	1,348,495	462,307
Bridge finance	2,555,305,216	2,245,416,674	2,555,305,216	2,245,416,674
Credit card	17,085,583	11,765,876	17,085,583	11,765,876
Payment against document (PAD)	7.03.01.02 30,883,871,724	28,677,829,674	30,883,871,724	28,677,829,674
Loan against cash subsidy/cash assistance	1,219,210,768	586,290,910	1,219,210,768	586,290,910
Demand loan (Cash)	11,706,775,838	7,700,585,583	11,706,775,838	7,700,585,583
Loan against micro savings deposit	-	714,198	-	714,198
B.M.R.E Loan	12,368,102	11,754,040	12,368,102	11,754,040
Margin loan	3,048,513,679	2,905,538,084	-	-
	210,049,496,414	188,682,716,508	208,969,475,265	187,887,271,673
7.03.01.01 Staff Loan				
Staff house building loan	27,403,819,571	25,587,827,181	27,403,819,571	25,587,827,181
Loans against P.F.	2,202,379	1,864,975	2,202,379	1,864,975
Staff cyclone advances	4,039	4,039	4,039	4,039
Staff computer loan	577,712,032	641,279,524	577,712,032	641,279,524
Staff motorcycle loan	869,060,373	799,013,805	869,060,373	799,013,805
Executive car loan	329,947,998	336,496,120	329,947,998	336,496,120
	29,182,746,392	27,366,485,644	29,182,746,392	27,366,485,644
7.03.01.02 Payment against Document (PAD)				
Payment against document (PAD)-Cash	5,793,914,932	9,844,039,699	5,793,914,932	9,844,039,699
Payment against document (PAD)-AID/ Grant etc.	965,890	293,019,120	965,890	293,019,120
Payment against document (PAD)-WES	11,823,885	26,981,848	11,823,885	26,981,848
Payment against document(PAD)-Back to Back	24,042,063,213	18,221,697,172	24,042,063,213	18,221,697,172
Payment against document(PAD)-GMT	189,554,313	-	189,554,313	-
Payment against document(PAD)-F.C cash	98,005,150	40,983,070	98,005,150	40,983,070
Payment against document(PAD) -EDF	747,544,341	251,108,766	747,544,341	251,108,766
	30,883,871,724	28,677,829,675	30,883,871,724	28,677,829,675

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
7.03.02 Cash Credits					
Cash credit		80,459,409,121	65,192,505,050	80,459,409,121	65,192,505,050
Export cash credit		7,211,998,749	7,625,678,910	7,211,998,749	7,625,678,910
Weavers cash credit		1,998,820	2,479,037	1,998,820	2,479,037
		87,673,406,690	72,820,662,997	87,673,406,690	72,820,662,997
07.03.03 Overdrafts					
Clean overdraft		49,140,590	48,528,541	49,140,590	48,528,541
Temporary overdraft		356,339,102	238,423,251	356,339,102	238,423,251
Secured overdraft		6,040,740,664	5,476,336,644	6,040,740,664	5,476,336,644
		6,446,220,356	5,763,288,436	6,446,220,356	5,763,288,436
7.04 Bills Purchased and Discounted					
Receivables in Bangladesh	7.04.01	2,592,718,512	6,028,083,962	2,592,718,512	6,028,083,962
Receivables outside Bangladesh	7.04.02	14,091,425,649	13,248,347,260	14,091,425,649	13,248,347,260
		16,684,144,161	19,276,431,222	16,684,144,161	19,276,431,222
7.04.01 Receivables in Bangladesh					
Local bills purchased (LBP)		19,661,606	20,280,805	19,661,606	20,280,805
Inland bills purchased (IBP)		260,224,541	301,212,045	260,224,541	301,212,045
T.T. purchased		50,000	50,000	50,000	50,000
Local documentary bill purchased (LDBP)		2,312,782,365	5,706,541,112	2,312,782,365	5,706,541,112
		2,592,718,512	6,028,083,962	2,592,718,512	6,028,083,962
7.04.02 Receivables outside Bangladesh					
Foreign Documentary Bills Purchased (FDBP)		14,091,425,649	13,248,347,260	14,091,425,649	13,248,347,260
		14,091,425,649	13,248,347,260	14,091,425,649	13,248,347,260
7.04.03 Maturity Grouping of Bills Purchased and Discounted					
Payable within 1 month		3,275,291,345	3,855,286,244	3,275,291,345	3,855,286,244
Over 1 month but less than 3 months		7,725,487,968	9,638,215,611	7,725,487,968	9,638,215,611
Over 3 months but less than 6months		4,789,457,612	4,819,107,806	4,789,457,612	4,819,107,806
More than 6 months		893,907,236	963,821,561	893,907,236	963,821,561
		16,684,144,161	19,276,431,222	16,684,144,161	19,276,431,222
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				232,080,496	109,115,122
Advances to customer group (amounting more than 10% of bank's total capital):	7.05.01			94,925,400,000	85,882,200,000
Other customers				195,665,100,080	172,498,968,684
Advance to staff				28,950,665,896	27,257,370,522
				319,773,246,472	285,747,654,328
7.05.01 Details of Large Loan (loans and advances allowed to each customer exceed 10% or more of Bank's capital)					
No. of client				14	12
Total Loan amount				146,194,700,000	150,416,700,000
Total Classified loan therein:					
Sub Standard (SS)				-	-
Doubtful (DF)				473,400,000	-
Bad/Loss (BL)				8,816,700,000	7,257,900,000
				9,290,100,000	7,257,900,000

Measures taken for recovery of classified loan

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

- Sending letters and reminder to customer.
- Recovery cell including top management level holds discussion with the clients to recover the loans.
- Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
- Legal proceedings and quick settlement.
- Providing incentives to 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 2014 bank total capital is Tk. 36,468,375,100 and 10% of this amount is Tk. 3,646,837,510.

Name of the group	Funded Loan	Non Funded Loan	Total Loan	Status of Loan
Beximco Group:				
Beximco Pharmaceuticals Ltd.	1,696,400,000	474,400,000	2,170,800,000	UC
International Knitwear & Apparels (Unit-1)	2,346,200,000	870,600,000	3,216,800,000	UC
International Knitwear & Apparels (Unit-2)	3,215,900,000	930,300,000	4,146,200,000	UC
Bangladesh Export Import Company	9,593,000,000	76,000,000	9,669,000,000	UC
Asses Fashion Limited	2,132,000,000	735,700,000	2,867,700,000	UC
Crescent Fashions & Designs Ltd.	1,468,100,000	1,489,700,000	2,957,800,000	UC
	20,451,600,000	4,576,700,000	25,028,300,000	
Ananda Shipyard and Slipways Limited	2,514,900,000	1,366,200,000	3,881,100,000	BL TK. 183.61 Crore, DF TK. 47.34 Crore and SMA TK.4.30 Crore
Bangladesh Petroleum Corporation (BPC)	7,820,700,000	38,557,700,000	46,378,400,000	UC
Bangladesh Chemical Inds. Corp.	5,956,700,000	3,312,500,000	9,269,200,000	UC
Bismillah Group				
M/S Hindul Wali Textile Mills	1,985,400,000	-	1,985,400,000	BL
Sehreen Textile & Industry Ltd.	175,500,000	-	175,500,000	BL TK 15.33 Crore
Shaharis Composite Towel Ltd.	2,966,200,000	14,100,000	2,980,300,000	BL
Alpha Composite Ltd.	1,657,300,000	181,100,000	1,838,400,000	BL
	6,784,400,000	195,200,000	6,979,600,000	
Tharmex Group				
Tharmex Milanj Spinning Mills Ltd.	1,608,000,000	455,500,000	2,063,500,000	SMA TK. 62.83 Crore
Tharmex Oven dyeing Ltd.	1,050,400,000	-	1,050,400,000	
Thamex Spinning Limited	2,810,800,000	523,800,000	3,334,600,000	
Thamex Knit Yarn Limited	135,000,000	-	135,000,000	SMA
Tharmex Textile Mills Ltd.	543,500,000	-	543,500,000	SMA
Tharmex Bended Yarn Ltd.	158,200,000	73,100,000	231,300,000	SMA TK. 15.82 Crore
	6,305,900,000	1,052,400,000	7,358,300,000	
Galaxy Group				
Galaxy Sweater & Yarn Dyeing Ltd.	4,509,800,000	782,700,000	5,292,500,000	UC
Suprava Knit Composite Ltd.	2,948,300,000	530,700,000	3,479,000,000	UC
Simran Composite Ltd.	1,684,200,000	-	1,684,200,000	UC
	9,142,300,000	1,313,400,000	10,455,700,000	
S Alam Group				
S Alam Cold Rold Steels Ltd.	2,720,200,000	-	2,720,200,000	UC
S Alam Vegetable Oil Ltd.	1,948,600,000	-	1,948,600,000	UC
S Alam Sugar Mills Ltd.	1,424,500,000	-	1,424,500,000	UC
S Alam Super Edivol Oil Ltd.	1,948,600,000	-	1,948,600,000	UC
S Alam Trading Company Pvt. Ltd.	1,733,000,000	-	1,733,000,000	UC
Global Trading Corporation Ltd.	1,690,900,000	-	1,690,900,000	UC
	11,465,800,000	-	11,465,800,000	

Name of the group	Funded Loan	Non Funded Loan	Total Loan	Status of Loan
JMI Group				
JMI syringe and Medical Device Ltd.	1,391,300,000	159,400,000	1,550,700,000	UC
JMI Hospital & Requisite Manufacturing Ltd.	967,400,000	107,400,000	1,074,800,000	UC
JMI Vaccine	988,800,000	-	988,800,000	UC
JMI Pharma	250,700,000	100,400,000	351,100,000	UC
Nipro JMI Co. Ltd.	36,200,000	210,700,000	246,900,000	UC
	3,634,400,000	577,900,000	4,212,300,000	
Jamuna Group				
Jamuna Welding Electrode Ltd.	27,100,000	-	27,100,000	UC
Jamuna Electric Engineering Inds. Ltd.	11,100,000	-	11,100,000	UC
Pegasus Shoes Ltd.	38,400,000	-	38,400,000	UC
Pegasus Leather Company	16,200,000	-	16,200,000	UC
Jamuna Distillery Ltd.	11,100,000	-	11,100,000	UC
Shamim Spinning Mills Ltd.	497,200,000	273,000,000	770,200,000	UC
Shamim Composite Mills Ltd.	804,700,000	5,500,000	810,200,000	UC
Jamuna Spinning Mills Ltd.	869,200,000	38,800,000	908,000,000	UC
Jamuna Builders Ltd.	3,121,100,000	-	3,121,100,000	UC
Jamuna Denims Ltd.	471,900,000	-	471,900,000	UC
Shamim Rotor Spinning Ltd.	54,000,000	-	54,000,000	UC
Jamuna Electric Manufacturing Co. Ltd.	23,400,000	-	23,400,000	UC
	5,945,400,000	317,300,000	6,262,700,000	
Bangladesh Agriculture Development Corp.(BADC)	8,141,800,000	-	8,141,800,000	UC
Bangladesh Sugar and Food Inds. Corp. BSAFIC	6,761,500,000	-	6,761,500,000	BL 2.32 Crore
	94,925,400,000	51,269,300,000	146,194,700,000	

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
7.06 Geographical Area-wise Loans and Advances				
In Bangladesh	No. of Branches	7.06.01		
Urban	505		300,183,884,660	267,091,546,822
Rural	395		18,047,337,383	17,016,555,654
Sub total	900		318,231,222,043	284,108,102,476
Outside Bangladesh		7.06.02		
Overseas	4		2,622,045,578	2,434,996,687
Sub total	4		2,622,045,578	2,434,996,687
Total	904		320,853,267,621	286,543,099,163

7.06.01 In Bangladesh (division and district wise)

Dhaka	No. of Branches				
Dhaka	106	219,294,639,411	186,886,832,624	218,214,618,262	186,091,387,789
Faridpur	7	1,547,677,347	1,090,687,593	1,547,677,347	1,090,687,593
Gazipur	6	741,174,682	729,110,693	741,174,682	729,110,693
Gopalganj	6	518,236,015	505,448,250	518,236,015	505,448,250
Jamalpur	13	974,813,076	897,471,853	974,813,076	897,471,853
Kishoregonj	15	933,280,783	883,680,236	933,280,783	883,680,236
Madaripur	6	321,655,106	293,160,522	321,655,106	293,160,522
Manikgonj	2	164,044,847	161,035,016	164,044,847	161,035,016
Munshigonj	7	172,588,568	174,957,357	172,588,568	174,957,357
Mymensingh	16	1,512,832,832	1,393,088,278	1,512,832,832	1,393,088,278
Narayanganj	24	2,483,883,142	2,848,965,472	2,483,883,142	2,848,965,472
Narsingdhi	15	823,066,588	802,307,475	823,066,588	802,307,475
Natrokona	6	599,778,115	558,224,990	599,778,115	558,224,990
Rajbari	6	457,377,395	435,707,857	457,377,395	435,707,857
Shariatpur	5	265,862,347	241,948,649	265,862,347	241,948,649
Sherpur	6	542,617,640	466,970,570	542,617,640	466,970,570
Tangail	19	1,248,505,418	1,079,112,991	1,248,505,418	1,079,112,991
Sub total	265	232,602,033,312	199,448,710,426	231,522,012,163	198,653,265,591

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
<u>Chittagong</u>	No. of Branches				
Bandarban	3	138,172,062	128,576,767	138,172,062	128,576,767
Brahmanbaria	23	576,833,639	506,820,665	576,833,639	506,820,665
Chandpur	17	1,006,315,101	933,990,852	1,006,315,101	933,990,852
Chittagong	68	32,504,288,579	36,633,424,834	32,504,288,579	36,633,424,834
Comilla	43	2,357,759,254	2,248,550,387	2,357,759,254	2,248,550,387
Cox's Bazar	6	432,394,634	406,381,436	432,394,634	406,381,436
Feni	16	742,200,453	698,621,033	742,200,453	698,621,033
Khagrachari	1	77,625,864	70,907,718	77,625,864	70,907,718
Laxmipur	9	504,629,996	473,325,601	504,629,996	473,325,601
Noakhali	15	913,562,406	830,209,618	913,562,406	830,209,618
Rangamati	2	47,778,664	37,049,323	47,778,664	37,049,323
Sub total	203	39,301,560,652	42,967,858,234	39,301,560,652	42,967,858,234
<u>Khulna</u>	No. of Branches				
Bagerhat	9	415,759,044	370,719,431	415,759,044	370,719,431
Chuadanga	7	1,769,727,505	1,401,642,562	1,769,727,505	1,401,642,562
Jessore	14	2,467,753,622	1,857,515,302	2,467,753,622	1,857,515,302
Jhenaidah	13	815,047,360	749,239,791	815,047,360	749,239,791
Khulna	22	10,356,088,534	9,049,123,180	10,356,088,534	9,049,123,180
Kushtia	13	1,886,686,906	1,817,054,292	1,886,686,906	1,817,054,292
Magura	12	472,016,916	435,111,141	472,016,916	435,111,141
Meherpur	2	294,510,128	283,425,157	294,510,128	283,425,157
Narail	6	263,222,413	235,655,303	263,222,413	235,655,303
Satkhira	14	725,104,369	676,270,636	725,104,369	676,270,636
Sub total	112	19,465,916,797	16,875,756,795	19,465,916,797	16,875,756,795
<u>Rajshahi</u>	No. of Branches				
Bogra	17	1,695,821,963	1,546,167,693	1,695,821,963	1,546,167,693
Chapainawabgonj	9	566,556,017	537,520,040	566,556,017	537,520,040
Joypurhat	4	305,004,622	322,177,216	305,004,622	322,177,216
Naogaon	24	1,389,580,111	1,293,701,496	1,389,580,111	1,293,701,496
Natore	22	1,297,337,987	1,321,832,096	1,297,337,987	1,321,832,096
Pabna	19	4,478,234,972	3,621,776,472	4,478,234,972	3,621,776,472
Rajshahi	28	1,994,842,964	1,945,988,462	1,994,842,964	1,945,988,462
Sirajgonj	24	1,035,353,087	967,986,197	1,035,353,087	967,986,197
Sub total	147	12,762,731,723	11,557,149,672	12,762,731,723	11,557,149,672
<u>Barisal</u>	No. of Branches				
Barguna	2	208,612,729	175,770,179	208,612,729	175,770,179
Barisal	18	2,771,232,040	2,092,062,527	2,771,232,040	2,092,062,527
Bhola	8	503,324,725	496,158,212	503,324,725	496,158,212
Jhalakathi	2	57,832,826	47,162,788	57,832,826	47,162,788
Patuakhali	9	631,989,609	581,822,243	631,989,609	581,822,243
Pirojpur	2	104,989,615	99,289,396	104,989,615	99,289,396
Sub total	41	4,277,981,544	3,492,265,345	4,277,981,544	3,492,265,345
<u>Sylhet</u>	No. of Branches				
Hobiganj	12	419,754,591	522,250,572	419,754,591	522,250,572
Moulavibazar	11	382,966,055	344,306,556	382,966,055	344,306,556
Sunamgonj	11	254,307,698	293,635,520	254,307,698	293,635,520
Sylhet	25	858,216,964	772,305,875	858,216,964	772,305,875
Sub total	59	1,915,245,308	1,932,498,523	1,915,245,308	1,932,498,523
<u>Rangpur</u>	No. of Branches				
Dinajpur	16	2,280,489,843	2,398,059,588	2,280,489,843	2,398,059,588
Gaibandha	9	750,164,652	712,299,922	750,164,652	712,299,922
Kurigram	7	636,475,418	632,855,616	636,475,418	632,855,616
Lalmonirhat	8	741,543,106	681,337,601	741,543,106	681,337,601
Nilphamari	8	650,521,331	615,223,806	650,521,331	615,223,806
Panchagar	5	512,876,409	449,595,712	512,876,409	449,595,712
Rangpur	14	1,559,501,260	1,562,376,712	1,559,501,260	1,562,376,712
Thakurgaon	6	774,180,688	782,114,524	774,180,688	782,114,524
Sub total	73	7,905,752,707	7,833,863,481	7,905,752,707	7,833,863,481
Total	900	318,231,222,043	284,108,102,476	317,151,200,894	283,312,657,641

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
7.06.02 Outside Bangladesh					
UAE Branches	No. of Branches				
Abu-dhabi	1	729,775,376	1,022,699,611	729,775,376	1,022,699,611
Al-ain	1	923,519,161	382,195,394	923,519,161	382,195,394
Dubai	1	555,956,698	618,960,355	555,956,698	618,960,355
Sharjah	1	412,794,343	411,141,327	412,794,343	411,141,327
	4	2,622,045,578	2,434,996,687	2,622,045,578	2,434,996,687
Total loans and advances	904	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.06.03 In Bangladesh (divisional office wise)					
	No. of Branches				
Dhaka south	104	185,710,417,639	161,096,815,634	184,630,396,490	160,301,370,799
Dhaka north	56	37,968,979,598	30,506,393,003	37,968,979,598	30,506,393,003
Mymensigh	75	5,811,827,864	5,278,548,917	5,811,827,864	5,278,548,917
Chittagong	80	33,200,259,804	37,276,340,078	33,200,259,804	37,276,340,078
Comilla	123	6,101,300,848	5,691,518,157	6,101,300,848	5,691,518,157
Khulna	87	17,107,212,974	14,623,591,362	17,107,212,974	14,623,591,362
Rajshahi	147	12,762,731,723	11,557,149,672	12,762,731,723	11,557,149,672
Rangpur	73	7,905,752,707	7,833,863,481	7,905,752,707	7,833,863,481
Sylhet	59	1,915,245,308	1,932,498,523	1,915,245,308	1,932,498,523
Faridpur	55	5,469,512,034	4,819,118,304	5,469,512,034	4,819,118,304
Barisal	41	4,277,981,544	3,492,265,345	4,277,981,544	3,492,265,345
Sub total	900	318,231,222,043	284,108,102,476	317,151,200,894	283,312,657,641
Outside Bangladesh					
Overseas units	4	2,622,045,578	2,434,996,687	2,622,045,578	2,434,996,687
Sub total	4	2,622,045,578	2,434,996,687	2,622,045,578	2,434,996,687
Total	904	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.07 Details of Security/ Collateral with the Bank					
Movable/immovable assets		251,311,724,679	242,994,247,648	251,311,724,679	242,994,247,648
Government guarantee		26,375,600,000	17,788,400,000	26,375,600,000	17,788,400,000
Financial securities		6,040,740,664	5,543,860,060	6,040,740,664	4,748,415,225
Pledged and other goods		22,731,624,343	8,050,714,650	22,731,624,343	8,050,714,650
Personal guarantee		11,532,479,677	11,437,955,388	11,532,479,677	11,437,955,388
Other securities		2,861,098,258	727,921,417	1,781,077,109	727,921,417
		320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.08 Classification Status of Loans and Advances					
As a Whole/ Combined					
Unclassified					
Standard		275,491,823,636	248,646,189,772	274,411,802,487	247,850,744,937
Special mention account (SMA)		7,985,778,287	6,130,047,397	7,985,778,287	6,130,047,397
Sub-total		283,477,601,923	254,776,237,169	282,397,580,774	253,980,792,334
Classified					
Sub-standard		5,183,245,643	7,076,520,900	5,183,245,643	7,076,520,900
Doubtful		4,212,102,563	4,296,113,060	4,212,102,563	4,296,113,060
Bad/loss		27,980,317,492	20,394,228,034	27,980,317,492	20,394,228,034
Sub-total		37,375,665,698	31,766,861,994	37,375,665,698	31,766,861,994
Grand Total		320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.08.01 In Bangladesh					
Unclassified					
Standard		273,072,364,492	246,972,169,605	271,992,343,343	246,176,724,770
SMA		7,985,778,287	6,130,047,397	7,985,778,287	6,130,047,397
Sub-total		281,058,142,779	253,102,217,002	279,978,121,630	252,306,772,167
Classified					
Sub-standard		5,180,839,606	7,076,520,900	5,180,839,606	7,076,520,900
Doubtful		4,199,842,360	4,296,113,060	4,199,842,360	4,296,113,060
Bad/loss		27,792,397,298	19,633,251,514	27,792,397,298	19,633,251,514
Sub-total		37,173,079,264	31,005,885,474	37,173,079,264	31,005,885,474
Total		318,231,222,043	284,108,102,476	317,151,200,894	283,312,657,641

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
7.08.02 Outside Bangladesh				
Unclassified				
Standard	2,419,459,144	1,674,020,167	2,419,459,144	1,674,020,167
SMA	-	-	-	-
Sub-total	2,419,459,144	1,674,020,167	2,419,459,144	1,674,020,167
Classified				
Sub-standard	2,406,037	-	2,406,037	-
Doubtful	12,260,203	-	12,260,203	-
Bad/loss	187,920,194	760,976,520	187,920,194	760,976,520
Sub-total	202,586,434	760,976,520	202,586,434	760,976,520
Total	2,622,045,578	2,434,996,687	2,622,045,578	2,434,996,687
Grand total	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.09 Industry-wise Classification of Loans and Advances				
Rural credit	18,781,309,821	16,955,666,250	18,781,309,821	16,955,666,250
Textile (Industry & Trade)	19,778,200,000	18,805,800,000	19,778,200,000	18,805,800,000
Jute Industries	5,546,400,000	7,400,100,000	5,546,400,000	7,400,100,000
Tannery (Industry & Trade)	5,579,100,000	5,430,900,000	5,579,100,000	5,430,900,000
Sugar & food	6,735,100,000	4,822,300,000	6,735,100,000	4,822,300,000
Food (Industry & Trade)	2,195,400,000	2,057,600,000	2,195,400,000	2,057,600,000
Steel & engineering	8,412,100,000	7,980,800,000	8,412,100,000	7,980,800,000
General house building	1,186,279,855	1,073,800,000	1,186,279,855	1,073,800,000
Bricks	1,657,500,000	1,472,500,000	1,657,500,000	1,472,500,000
Cold storage	178,500,000	448,000,000	178,500,000	448,000,000
Jute trade	150,300,000	165,800,000	150,300,000	165,800,000
Tea	3,000,000	3,600,000	3,000,000	3,600,000
Transport	340,180,893	213,927,008	340,180,893	213,927,008
Loan to purchase shares (margin loan)	3,048,513,679	2,905,538,084	-	-
Others	74,195,283,373	59,730,806,751	76,163,775,903	61,840,900,000
Import credit	46,227,900,000	50,694,961,070	46,227,900,000	50,694,961,070
Industrial credit	76,438,200,000	57,530,600,000	76,438,200,000	57,530,600,000
Export credit	50,400,000,000	48,850,400,000	50,400,000,000	48,850,400,000
	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.10 Sector-wise Loans and Advances				
Government	7.10.01 12,749,747,000	5,866,531,000	12,749,747,000	5,866,531,000
Other public	7.10.02 16,061,447,000	15,566,838,000	16,061,447,000	15,566,838,000
Private	7.10.03 292,042,073,621	265,109,730,163	290,962,052,472	264,314,285,328
	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328
7.10.01 Government				
Unclassified				
Standard	12,622,246,000	5,739,029,000	12,622,246,000	5,739,029,000
SMA	-	-	-	-
Sub-total	12,622,246,000	5,739,029,000	12,622,246,000	5,739,029,000
Classified				
Sub-standard	-	-	-	-
Bad/loss	127,501,000	127,502,000	127,501,000	127,502,000
Sub-total	127,501,000	127,502,000	127,501,000	127,502,000
Total	12,749,747,000	5,866,531,000	12,749,747,000	5,866,531,000
7.10.02 Other Public				
Unclassified				
Standard	15,969,715,000	15,446,248,000	15,969,715,000	15,446,248,000
SMA	-	-	-	-
Sub-total	15,969,715,000	15,446,248,000	15,969,715,000	15,446,248,000
Classified				
Sub-standard	-	-	-	-
Doubtful	-	-	-	-
Bad/loss	91,732,000	120,590,000	91,732,000	120,590,000
Sub-total	91,732,000	120,590,000	91,732,000	120,590,000
Total	16,061,447,000	15,566,838,000	16,061,447,000	15,566,838,000

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
7.10.03 Private				
Unclassified				
Standard	246,899,862,636	227,460,912,772	245,819,841,487	226,665,467,937
SMA	7,985,778,287	6,130,047,397	7,985,778,287	6,130,047,397
Sub-total	254,885,640,923	233,590,960,169	253,805,619,774	232,795,515,334
Classified				
Sub-standard	5,183,245,643	7,076,520,900	5,183,245,643	7,076,520,900
Doubtful	4,212,102,563	4,296,113,060	4,212,102,563	4,296,113,060
Bad/loss	27,761,084,492	20,146,136,034	27,761,084,492	20,146,136,034
Sub-total	37,156,432,698	31,518,769,994	37,156,432,698	31,518,769,994
Total	292,042,073,621	265,109,730,163	290,962,052,472	264,314,285,328
Grand total	320,853,267,621	286,543,099,163	319,773,246,472	285,747,654,328

7.11 Movement of Classified Loans & Advances as a Whole

Opening classified loans & advances	31,766,861,994	53,201,693,217
Less:		
Cash recovery	7,337,300,000	5,757,100,000
Written-off	1,843,800,000	10,834,300,000
Interest waiver	306,400,000	454,700,000
Re-scheduling & re-structuring	5,457,500,000	10,632,300,000
	14,945,000,000	27,678,400,000
	16,821,861,994	25,523,293,217
Add: Newly classified loans & advances	20,553,803,704	6,243,568,777
Balance of classified loans & advances	37,375,665,698	31,766,861,994

7.12 Loans and Advances Categorized on the Basis of Following Particulars:

i) Loans considered good in respect of which 'the bank is fully secured';	285,858,414,630	256,522,298,940
ii) Loans considered good against which the bank holds no other security than the debtor's personal guarantee;	11,532,479,677	9,490,180,056
iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	22,382,352,165	19,735,175,332
iv) Loans adversely classified; provision not maintained there against;	-	-
	319,773,246,472	285,747,654,328
v) Loans due by directors or officers of the bank or any of these either separately or jointly with any other persons;	29,182,746,392	27,366,485,644
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;	29,182,746,392	27,366,485,644
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:	27,980,317,492	20,394,228,034
i) (Decrease)/Increase in provision	2,728,894,080	(9,694,422,058)
ii) Amount of written off loan during the year	1,843,800,000	10,834,300,000
iii) Amount realized (including adj.) during the year against loan previously written-off:	1,514,100,000	1,302,100,000
Cash recovery	1,374,700,000	927,200,000
Adjustment	139,400,000	374,900,000
b) Amount of provision kept against loans classified as bad/loss as at the reporting date	19,620,024,000	16,891,129,920

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
c) Interest creditable to the Interest Suspense Account (Interest due but not charged)			2,285,627,556	1,785,897,816
d) Interest credited to the Interest Suspense Account			7,520,140,309	4,361,924,363
xi) Details of loans written off				
a) Cumulative amount of written-off loan at the end of the year (b+c)			35,292,300,000	33,448,500,000
b) Cumulative amount of written-off loans (opening)			33,448,500,000	22,614,200,000
c) Amount of written-off loan during the year			1,843,800,000	10,834,300,000
d) Amount realized (including adjustment) against loan previously written-off:			9,194,300,000	7,680,200,000
Previous years			7,680,200,000	6,378,100,000
Current year			1,514,100,000	1,302,100,000
e) Net (outstanding) amount of written-off loan at the end of the year (a-d)			26,098,000,000	25,768,300,000
f) Amount of written-off loan for which law suit has been filled			26,117,600,000	27,499,800,000
7.13 Details of Provision Required and Held for Loans and Advances				
Provision required for loans and advances				
For unclassified loan				
Standard			2,418,125,000	2,656,042,029
SMA			56,300,000	290,408,000
			2,474,425,000	2,946,450,029
For classified loan				
Substandard			620,900,000	1,222,001,883
Doubtful			1,193,800,000	902,200,000
Bad/loss			19,620,024,000	16,891,129,920
			21,434,724,000	19,015,331,803
Total required provision			23,909,149,000	21,961,781,832
Provision maintained				
For unclassified loan	13.06.01		2,639,139,406	2,946,450,028
For classified loan	13.06.02		21,684,226,237	19,345,331,804
Total provision held			24,323,365,643	22,291,781,832
Provision excess/(shortfall)			414,216,643	330,000,000
7.14 Net Loans and Advances				
Gross loans			319,773,246,472	285,747,654,328
Less: interest suspense			(7,520,140,309)	(4,361,924,363)
Less: provision for loans and advances			(24,323,365,643)	(22,291,781,832)
			287,929,740,520	259,093,948,133
7.15 Suits Filed by the Bank				
Types of suit	No. of suit filed		Amount	
	2014	2013	2014	2013
Artharin	3,276	3,396	39,696,600,000	34,573,200,000
Writ petition	286	316	24,883,000,000	20,245,400,000
Appeal & revision	258	229	7,960,500,000	7,813,700,000
	3,820	3,941	72,540,100,000	62,632,300,000
8.00 Fixed Assets including Land, Building, Furniture & Fixture				
Cost Less Accumulated Depreciation				
Property, plant, equipment				
Land	6,566,184,290	6,566,183,425	6,566,184,290	6,566,183,425
Building	1,656,608,570	1,703,634,901	1,631,205,582	1,673,031,361
Furniture and fixture	497,855,180	398,800,329	479,348,310	388,766,985
Machinery & equipment	50,550,245	77,357,696	48,761,187	75,130,000
Vehicle	131,684,278	142,401,347	125,864,000	135,126,000
Computer hardware	766,582,475	841,847,673	765,039,564	840,159,978
Capital work in progress	-	-	-	-
	9,669,465,038	9,730,225,371	9,616,402,933	9,678,397,749
Intangible asset				
Computer software	113,614,939	47,689,924	112,615,000	46,440,000
	9,783,079,977	9,777,915,295	9,729,017,933	9,724,837,749
Details in note - 51				

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
9.00 Other Assets				
Income generating				
Investment in share of subsidiary companies	9.01	-	2,058,617,803	2,058,617,803
		-	2,058,617,803	2,058,617,803
Non income generating				
Stationery, stamps and material in stock	9.02	126,252,270	126,252,270	151,054,180
Interest accrued on investment		5,528,489,945	5,520,400,520	4,560,150,090
Advance deposit		9,326,040	9,326,040	9,123,666
Suspense account	9.03	2,277,715,934	2,277,715,934	5,804,590,314
Others	9.04	35,975,881,167	35,889,911,035	36,699,635,067
		43,917,665,356	43,823,605,799	47,224,553,317
		43,917,665,356	45,882,223,602	49,283,171,120
9.01 Investment in Share of Subsidiary Companies				
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	58,617,803
		-	58,617,803	58,617,803
		-	2,058,617,803	2,058,617,803
9.01.01 Investment in Janata Capital and Investment Limited, Dhaka (subsidiary company)				
Janata Capital and Investment Limited, Dhaka incorporated on 13 April 2010 vide incorporation certificate no.C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank 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 # অম/অবি/ব্যাকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank Limited having authorized capital of ITL 1.00 Billion and its paid-up capital is Euro 600,000.				
Apart from Rome Branch, JEC, Italy has another Branch in Milan, Italy, which was established vide MOF's approval Letter # অম/অবি/ব্যাকিং নীঃ/শা-১/১২/(২)/২০০/৩/৩৫২ dated 24 November 2002.				
9.02 Stationery, Stamps and Material in Stock				
Stamps		995,463	995,463	6,182,572
Stationery		124,054,516	124,054,516	143,669,317
Stock of spare parts and electrical goods		1,202,291	1,202,291	1,202,291
		126,252,270	126,252,270	151,054,180
9.03 Suspense Account				
Sundry debtors		703,446,124	703,446,124	4,470,898,399
Advance against TA/DA		6,109,295	6,109,295	7,295,142
Advance against postage		1,015,103	1,015,103	302,567
Advance for expense for new branch		725,015	725,015	468,895
Gift cheque		80,531	80,531	35,981
Legal charge		1,064,517	1,064,517	423,662
Revenue stamp		316,505	316,505	240,711
Prize bond/D.S.C/B.S.P etc.		781,669,095	781,669,095	699,371,691
Incentive bonus		218,424,360	218,424,360	611,655,860
Pension bill		562	562	3,832,115
Airport booth		3,438,800	3,438,800	10,044,016
Hajj booth		-	-	4,360
Petty cash		7,075	7,075	16,915
Foreign Remittance		311,418,952	311,418,952	-
Advance against tax at source		250,000,000	250,000,000	-
		2,277,715,934	2,277,715,934	5,804,590,314

9.04	Others	Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2014	2013	2014	2013
	Sundry assets	9.04.01	8,474,430,943	7,360,118,824	8,472,553,067	7,379,724,487
	Tripura Modern Bank		29,463	29,463	29,463	29,463
	General blocked account		10,441,963	10,441,963	10,441,963	10,441,963
	Cash remittance		415,769,995	416,713,326	415,769,995	416,713,326
	Investment in JEC, Inc. USA*		81,590,000	81,590,000	81,590,000	81,590,000
	Valuation adjustment	9.04.02	2,990,003,630	3,990,003,630	2,990,003,630	3,990,003,630
	Deferred tax assets	9.04.03	2,422,873,002	2,278,312,165	2,422,873,002	2,276,937,638
	Advance income tax	9.04.04	17,327,765,006	14,737,154,711	17,243,672,750	14,685,355,135
	Inter branch adjustment	9.04.05	4,252,977,165	7,858,839,425	4,252,977,165	7,858,839,425
			35,975,881,167	36,733,203,507	35,889,911,035	36,699,635,067

* 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 Sundry Assets

Advance rent paid	137,490,069	136,085,760	137,146,549	135,742,240
Adjusting account debit	1,103,172,739	27,129,164	1,103,172,739	27,129,164
DD paid without advice (Local)	48,809,445	274,196,435	48,809,445	274,196,435
DD paid without advice (Foreign)	235,742,860	231,380,620	235,742,860	231,380,620
DD cancelled	240,119	1,113,985	240,119	1,113,985
Transfer delivery	540,458	19,017,642	540,458	19,017,642
Excise duty	19,370	19,380	19,370	19,380
Gift cheque	15,481	23,408	15,481	23,408
Protested bill	240,837,467	214,771,169	240,837,467	214,771,169
Demonetized notes	-	9,150	-	9,150
Defective notes	86,156,685	47,181,240	86,156,685	47,181,240
Food procurement bill	330,001,387	113,171,956	330,001,387	113,171,956
Revenue stamp	2,264,981	2,058,303	2,264,981	2,058,303
Exempted interest on agri-loan	7,623,865	7,866,740	7,623,865	7,866,740
Exempted interest on waiver credit	7,737,416	8,172,150	7,737,416	8,172,150
X.P.B. /Duty draw back	19,967,101	19,967,101	19,967,101	19,967,101
Army pension (Defense)	2,062,405,313	2,011,438,394	2,062,405,313	2,011,438,394
Civil pension	31,144,427	42,191,877	31,144,427	42,191,877
Bank pension	126,551,527	153,909,514	126,551,527	153,909,514
Cyclone advance	(253,350)	(253,350)	(253,350)	(253,350)
Clearing house	117,360,620	245,094,477	117,360,620	245,094,477
Defense certificate/ Prize bond	53,648,419	124,835,886	53,648,419	124,835,886
Till money	156,700	156,700	156,700	156,700
Interest subsidy	16,606,909	693,916	16,606,909	693,916
Legal charges	432,323	340,452	432,323	340,452
Cash subsidy	19,164,491	10,953,658	19,164,491	10,953,658
Special exchange	169,446,159	1,100,235	169,446,159	1,100,235
Cash shortage	16,046	16,046	16,046	16,046
Interest free block account	85,609	56,498	85,609	56,498
Interest on loans & commission receivables	2,989,392,676	2,994,787,869	2,989,392,676	2,994,787,869
Sales purchase WES fund	4,604,039	602,106	4,604,039	602,106
Special exchange	19,404,463	19,404,463	19,404,463	19,404,463
Construction of building	36,413	-	36,413	-
Sundry	643,608,716	652,625,880	642,074,360	672,575,063
	8,474,430,943	7,360,118,824	8,472,553,067	7,379,724,487

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.

Opening balance of valuation adjustment	3,990,003,630	4,990,003,630	3,990,003,630	4,990,003,630
Less: amortization during the year	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
	2,990,003,630	3,990,003,630	2,990,003,630	3,990,003,630

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
9.04.03 Deferred Tax Assets				
Opening balance on 01 January	2,278,312,165	2,562,899,090	2,276,937,638	2,562,260,817
Addition during the year	145,935,364	-	145,935,364	-
Adjustment during the year	(1,374,527)	(284,586,925)	-	(285,323,179)
Balance as at 31 December	2,422,873,002	2,278,312,165	2,422,873,002	2,276,937,638

9.04.04 Advance Income Tax

Tax at source	-	1,620	-	1,620
Advance income tax deducted at source	5,341,044,122	4,571,016,046	5,330,864,969	4,565,630,587
Income tax paid in advance	8,755,309,108	6,934,725,269	8,681,396,005	6,888,311,152
Income tax refundable	3,231,411,776	3,231,411,776	3,231,411,776	3,231,411,776
	17,327,765,006	14,737,154,711	17,243,672,750	14,685,355,135

9.04.04.01 Income Tax Paid in Advance

Year				
2010	378,782,750	378,782,750	378,782,750	378,782,750
2011	341,550,863	341,550,863	331,550,863	331,550,863
2012	3,306,414,117	3,306,414,117	3,290,000,000	3,290,000,000
2013	2,907,977,539	2,907,977,539	2,887,977,539	2,887,977,539
2014	1,820,583,839	-	1,793,084,853	-
	8,755,309,108	6,934,725,269	8,681,396,005	6,888,311,152

9.04.04.02 Income Tax Refundable

Year wise break up of refundable tax:

Year	Assessment year				
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 2014			
CIBTA (Bangladesh)	1,121,155,921,667	1,909,365,042,567	(788,209,120,900)
IBFTA (Bangladesh)	999,953,495,021	207,261,250,751	792,692,244,270
Online inter branch (OIBT)	32,758,666,811	32,839,447,067	(80,780,256)
Overseas branches	9,348,298,820	9,497,664,769	(149,365,949)
Total	2,163,216,382,319	2,158,963,405,154	4,252,977,165

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 2014					
1 to 6 months	6,723	17,025,899,439	278,434	140,917,001,326	(123,891,101,887)
6 to 12 months	2,998	1,649,741,145	122,266	43,716,256,903	(42,066,515,758)
More than 12 months	838	266,988,793	95,862	32,381,113,963	(32,114,125,170)
Total	10,559	18,942,629,377	496,562	217,014,372,192	(198,071,742,815)

Subsequent position of the Nostro Accounts as on 31 December 2014 are as follows

Particulars	As per our book (GL)		As per their book (Statement)	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Up to 3 months	1,415,129	803,703	81,724,425	153,112,004
More than 3 months but less than 6 months	-	40,239	7,979	694,545
More than 6 months but less than 9 months	-	-	-	-
More than 9 months but less than 12 months	-	-	-	-
More than 12 months	-	-	1,361,876	-
Total	1,415,129	843,942	83,094,280	153,806,549

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
9.05 Classification of Other Assets				
Unclassified	43,471,759,356	46,641,142,976	45,436,317,602	48,658,933,120
	43,471,759,356	46,641,142,976	45,436,317,602	48,658,933,120
Classified				
Doubtful	4,400,000.0	117,504,000	4,400,000	117,504,000
Bad/loss	441,506,000	506,734,000	441,506,000	506,734,000
	445,906,000	624,238,000	445,906,000	624,238,000
	43,917,665,356	47,265,380,976	45,882,223,602	49,283,171,120
9.06 Classification of Inter Branch Transaction				
Unclassified	21,289,990,280	17,836,116,000	21,289,990,280	17,836,116,000
	21,289,990,280	17,836,116,000	21,289,990,280	17,836,116,000
Classified				
Doubtful	179,498,000	109,650,000	179,498,000	109,650,000
Bad/loss	65,269,000	-	65,269,000	-
	244,767,000	109,650,000	244,767,000	109,650,000
	21,534,757,280	17,945,766,000	21,534,757,280	17,945,766,000
Details of classified other assets shown in schedule (notes-52.00)				
9.07 Provision Required for Other Assets and Inter Branch Transaction				
For classified other assets:				
Doubtful	2,200,000.00	58,752,000	2,200,000	58,752,000
Bad/Loss	441,506,000	506,734,000	441,506,000	506,734,000
Required Provision	443,706,000	565,486,000	443,706,000	565,486,000
For classified Inter branch transaction				
Doubtful	89,749,000	54,825,000	89,749,000	54,825,000
Bad/Loss	65,269,000	-	65,269,000	-
Required Provision	155,018,000	54,825,000	155,018,000	54,825,000
Total required provision	598,724,000	620,311,000	598,724,000	620,311,000
Total provision maintained	727,763,668	927,942,419	727,763,668	927,942,419
Provision excess/(shortfall)	129,039,668	307,631,419	129,039,668	307,631,419
9.08 Total Classified Assets				
Classified loans and advances	7.08	37,375,665,698	31,766,861,994	37,375,665,698
Classified investment	6.04	32,728,297	71,091,521	32,728,297
Classified others assets	9.05	445,906,000	624,238,000	445,906,000
Classified inter branch transactions	9.06	244,767,000	109,650,000	244,767,000
		38,099,066,995	32,571,841,515	38,099,066,995
10.00 Non-banking Assets		-	-	-

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
11.00	Borrowings from Other Banks, Financial Institutions and Agents				
In Bangladesh	11.01	62,910,512	62,910,512	62,910,512	62,910,512
Outside Bangladesh	11.02	4,833,076,905	8,596,321,161	4,833,076,905	8,596,321,161
		4,895,987,417	8,659,231,673	4,895,987,417	8,659,231,673
11.01	Borrowing in Bangladesh				
From Bangladesh Bank		-	-	-	-
IDA Credit for EGBMP		62,910,512	62,910,512	62,910,512	62,910,512
		62,910,512	62,910,512	62,910,512	62,910,512
11.02	Borrowing outside Bangladesh				
	(i) Credit Balances with NOSTRO Accounts				
1	ING Bank N.V., Netherlands	-	20,824	-	20,824
2	Société Générale 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)	24,282	11,395,218	24,282	11,395,218
6	HSBC, N.Y.	131,452	6,847,599,249	131,452	6,847,599,249
7	Mashreq Bank, New York	48,000,047	681,542,042	48,000,047	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	4,399,220,438	453,835,553	4,399,220,438	453,835,553
11	National Commercial Bank (SEM)	-	35,724,938	-	35,724,938
12	Standard Chartered Bank N.Y.	264,753,144	232,938,760	264,753,144	232,938,760
13	JP Morgan Chase Bank, NA, NY USA	-	77,756,953	-	77,756,953
14	DBTC Americas NY	41,011,532	63,771,493	41,011,532	63,771,493
15	Wachovia Bank N.A.	60,277,529	-	60,277,529	-
16	Alpha Bank A.E., Athens, Greece	11,561,201	-	11,561,201	-
		4,824,979,625	8,588,103,016	4,824,979,625	8,588,103,016
	(ii) Credit Balances with VOSTRO Accounts				
1	Union Bank of India (Mumbai)	6,696,080	6,820,534	6,696,080	6,820,534
2	Rastriya Banijia Bank, Kathmandu (Nepal)	1,293,932	1,290,618	1,293,932	1,290,618
3	Bhutan National Bank (Thimphu)	107,268	106,993	107,268	106,993
		8,097,280	8,218,145	8,097,280	8,218,145
		4,833,076,905	8,596,321,161	4,833,076,905	8,596,321,161
11.03	Currency-wise Grouping				
	Currencies	Amount in foreign currencies (2014)	Exchange Rate (Average at BDT)		
	ACUD	103,705	78.08	8,097,280	-
	USD	61,639,059	78.09	4,813,394,142	8,521,389,211
	GBP	200	121.41	24,282	28,116,652
	EURO	121,827	94.90	11,561,201	46,815,298
				4,833,076,905	8,596,321,161
11.04	Security-wise Grouping				
	Secured (by Bangladesh Bank deposits)	-	-	-	-
	Unsecured	4,895,987,417	8,659,231,673	4,895,987,417	8,659,231,673
		4,895,987,417	8,659,231,673	4,895,987,417	8,659,231,673
11.05	Maturity-wise Grouping				
	Repayable on demand	-	-	-	-
	Others (based on agreed maturity dates and periods of notice)	4,895,987,417	8,659,231,673	4,895,987,417	8,659,231,673
		4,895,987,417	8,659,231,673	4,895,987,417	8,659,231,673

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
12.00 Deposits and Other Accounts					
Current accounts and other accounts	12.01	59,677,777,172	61,241,348,330	59,744,466,231	61,273,692,697
Bills payable	12.02	4,056,750,490	3,447,652,430	4,056,750,490	3,447,652,430
Savings bank deposits	12.03	102,636,047,312	93,526,875,315	102,636,047,312	93,526,875,315
Fixed deposits	12.04	349,609,840,182	320,344,008,778	349,573,479,026	320,287,350,157
		515,980,415,156	478,559,884,853	516,010,743,059	478,535,570,599
12.01 Current Accounts and Other Accounts					
Current account		38,188,074,974	36,717,950,187	38,254,764,033	36,750,294,554
Overdue fixed deposits		6,644,985	7,938,576	6,644,985	7,938,576
Deposit from bank		58,577,015	1,838,059	58,577,015	1,838,059
Call deposit		13,439	13,439	13,439	13,439
Q-Cash deposit		28,437,732	28,666,575	28,437,732	28,666,575
Other account	12.01.01	21,396,029,027	24,484,941,494	21,396,029,027	24,484,941,494
		59,677,777,172	61,241,348,330	59,744,466,231	61,273,692,697
12.01.01 Other Account					
Sundry deposits		16,939,288,459	19,307,444,910	16,939,288,459	19,307,444,910
Foreign currency deposits-WES		777,202,656	2,352,797,637	777,202,656	2,352,797,637
Foreign currency deposits-FCD		3,678,780,209	2,823,944,535	3,678,780,209	2,823,944,535
Convertible taka account		729,612	729,612	729,612	729,612
Resident foreign currency deposits		28,091	24,800	28,091	24,800
		21,396,029,027	24,484,941,494	21,396,029,027	24,484,941,494
12.02 Bills Payable					
Pay order issued		2,788,533,599	2,168,922,706	2,788,533,599	2,168,922,706
Pay slip issued		34,841,794	31,085,727	34,841,794	31,085,727
Demand draft payable		1,069,542,643	1,099,213,539	1,069,542,643	1,099,213,539
Telephonic transfer payable		10,112,394	18,759,889	10,112,394	18,759,889
Mobile transfer payable		1,072,828	2,648,518	1,072,828	2,648,518
Foreign money Transfer		146,577	79,049	146,577	79,049
Home remittance		40,510	53,060	40,510	53,060
Foreign remittance payable		152,385,340	126,256,111	152,385,340	126,256,111
FDD payable		74,805	621,875	74,805	621,875
Cover IRSTCC and IRSTDD		-	11,956	-	11,956
		4,056,750,490	3,447,652,430	4,056,750,490	3,447,652,430
12.03 Savings Bank Deposits					
Savings deposit		102,543,203,424	93,373,301,006	102,543,203,424	93,373,301,006
SB-general		89,875,126	150,572,959	89,875,126	150,572,959
Gift cheque		2,968,762	3,001,350	2,968,762	3,001,350
		102,636,047,312	93,526,875,315	102,636,047,312	93,526,875,315
12.04 Fixed Deposits					
Fixed deposits		223,309,907,410	212,721,282,086	223,273,546,254	212,664,623,465
Special notice deposits (SND)		65,330,971,123	56,530,001,157	65,330,971,123	56,530,001,157
Deposit from banks		8,800,792	38,178,834	8,800,792	38,178,834
Convertible Taka account-STD		837,331,872	997,924,979	837,331,872	997,924,979
Various deposit scheme	12.04.01	59,838,840,985	49,940,041,164	59,838,840,985	49,940,041,164
Other deposit	12.04.02	283,988,000	116,580,558	283,988,000	116,580,558
		349,609,840,182	320,344,008,778	349,573,479,026	320,287,350,157

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
12.04.01 Various Deposit Scheme				
Deposit pension scheme	61,263,817	448,431,789	61,263,817	448,431,789
Janata bank savings pension scheme(JBSPS)	99,194,604	138,374,915	99,194,604	138,374,915
Janata bank deposit scheme (JBDS)	7,483,546,050	6,070,396,265	7,483,546,050	6,070,396,265
Medical deposit scheme (MDS)	408,513,792	404,866,117	408,513,792	404,866,117
Education deposit scheme (EDS)	332,898,097	264,001,066	332,898,097	264,001,066
Janata bank monthly savings scheme(JBMSS)	628,179,427	396,371,840	628,179,427	396,371,840
Janata bank special deposit scheme(JBSDS)	2,025,383,055	1,469,312,297	2,025,383,055	1,469,312,297
Retirement savings scheme(RSS)	114,529,224	87,328,368	114,529,224	87,328,368
Janata Bank Limited retirement savings scheme(JBLRSS)	520,423,049	637,401,274	520,423,049	637,401,274
Janata Bank Masik Amanat Prokalpa (JBMAPro)	8,360,566,306	4,817,570,631	8,360,566,306	4,817,570,631
Janata bank double benefit scheme (JBDBS)	24,176,965,293	21,028,004,019	24,176,965,293	21,028,004,019
Janata bank monthly benefit scheme (JBMBBS)	15,627,378,271	14,177,982,583	15,627,378,271	14,177,982,583
	59,838,840,985	49,940,041,164	59,838,840,985	49,940,041,164
12.04.02 Other Deposit				
Non resident foreign currency deposit (NRFCDD)	255,373,817	108,685,631	255,373,817	108,685,631
Micro savings deposits	1,824,697	4,794,701	1,824,697	4,794,701
JB school banking	26,789,486	3,100,226	26,789,486	3,100,226
	283,988,000	116,580,558	283,988,000	116,580,558
12.05 Deposits and Other Accounts (Category wise)				
Inter-bank deposits	67,377,807	40,016,893	67,377,807	40,016,893
Other deposits	515,913,037,349	478,519,867,960	515,943,365,252	478,495,553,706
	515,980,415,156	478,559,884,853	516,010,743,059	478,535,570,599
12.06 Deposits & Other Accounts (Geographical Location wise)				
In Bangladesh	No. of Branches	12.06.01		
Urban	505	427,839,936,728	401,945,047,921	427,906,625,787
Rural	395	77,527,878,836	66,559,135,212	77,527,878,836
Sub total	900	505,367,815,564	468,504,183,133	505,434,504,623
Outside Bangladesh		12.06.02		
Overseas	4	10,612,599,592	10,055,701,720	10,576,238,436
Sub total	4	10,612,599,592	10,055,701,720	10,576,238,436
Total	904	515,980,415,156	478,559,884,853	516,010,743,059
12.06.01 In Bangladesh (Division and District wise)				
Dhaka	No. of Branches			
Dhaka	106	245,929,904,059	243,117,209,456	245,996,593,118
Faridpur	7	1,964,240,595	1,790,117,024	1,964,240,595
Gazipur	6	4,461,817,737	3,317,493,504	4,461,817,737
Gopalganj	6	1,318,773,306	1,117,140,999	1,318,773,306
Jamalpur	13	2,251,640,684	2,039,320,855	2,251,640,684
Kishoregonj	15	2,603,077,414	2,334,916,848	2,603,077,414
Madaripur	6	1,609,326,633	1,411,452,440	1,609,326,633
Manikgonj	2	975,065,374	844,795,460	975,065,374
Munshigonj	7	2,430,737,317	2,185,245,248	2,430,737,317
Mymensingh	16	4,236,873,053	3,861,203,371	4,236,873,053
Narayanganj	24	10,936,906,293	9,496,311,130	10,936,906,293
Narsingdhi	15	5,364,586,110	4,653,819,811	5,364,586,110
Natrokona	6	1,178,803,277	1,017,873,665	1,178,803,277
Rajbari	6	1,019,887,079	887,953,317	1,019,887,079
Shariatpur	5	1,276,044,646	1,111,358,702	1,276,044,646
Sherpur	6	747,718,055	605,383,850	747,718,055
Tangail	19	5,852,492,160	4,954,395,853	5,852,492,160
Sub total	265	294,157,893,792	284,745,991,533	294,224,582,851
				284,778,335,900

Ref. Note		Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
<u>Chittagong</u>	No. of Branches				
Bandarban	3	394,685,800	320,670,988	394,685,800	320,670,988
Brahmanbaria	23	7,343,612,989	6,255,791,727	7,343,612,989	6,255,791,727
Chandpur	17	5,821,097,383	5,064,999,608	5,821,097,383	5,064,999,608
Chittagong	68	74,386,933,768	61,092,037,020	74,386,933,768	61,092,037,020
Comilla	43	16,044,745,878	13,746,938,226	16,044,745,878	13,746,938,226
Cox's Bazar	6	1,156,116,129	1,026,034,021	1,156,116,129	1,026,034,021
Feni	16	4,502,497,704	4,192,668,801	4,502,497,704	4,192,668,801
Khagrachari	1	196,101,882	223,046,449	196,101,882	223,046,449
Laxmipur	9	2,158,799,429	1,929,135,048	2,158,799,429	1,929,135,048
Noakhali	15	3,470,292,667	3,159,156,006	3,470,292,667	3,159,156,006
Rangamati	2	332,949,450	311,453,307	332,949,450	311,453,307
Sub total	203	115,807,833,079	97,321,931,201	115,807,833,079	97,321,931,201
<u>Khulna</u>	No. of Branches				
Bagerhat	9	2,617,745,488	2,956,487,152	2,617,745,488	2,956,487,152
Chuadanga	7	1,481,104,720	1,339,179,699	1,481,104,720	1,339,179,699
Jessore	14	4,147,789,559	3,718,862,317	4,147,789,559	3,718,862,317
Jhenaidah	13	2,063,919,997	1,772,059,205	2,063,919,997	1,772,059,205
Khulna	22	8,199,495,927	7,509,432,446	8,199,495,927	7,509,432,446
Kushtia	13	2,537,089,472	2,135,516,555	2,537,089,472	2,135,516,555
Magura	12	1,772,835,195	1,491,678,625	1,772,835,195	1,491,678,625
Meherpur	2	799,627,658	662,207,005	799,627,658	662,207,005
Narail	6	897,229,697	800,003,432	897,229,697	800,003,432
Satkhira	14	3,238,994,188	2,688,083,435	3,238,994,188	2,688,083,435
Sub total	112	27,755,831,901	25,073,509,871	27,755,831,901	25,073,509,873
<u>Rajshahi</u>	No. of Branches				
Bogra	17	3,396,591,947	3,337,751,204	3,396,591,947	3,337,751,204
Chapainawabgonj	9	1,618,183,506	1,596,460,305	1,618,183,506	1,596,460,305
Joypurhat	4	835,087,723	715,155,318	835,087,723	715,155,318
Naogaon	24	3,040,560,628	2,681,739,952	3,040,560,628	2,681,739,952
Natore	22	3,294,233,136	3,039,020,615	3,294,233,136	3,039,020,615
Pabna	19	5,256,365,979	4,833,508,551	5,256,365,979	4,833,508,551
Rajshahi	28	5,355,332,914	4,818,805,140	5,355,332,914	4,818,805,140
Sirajgonj	24	4,510,207,051	4,154,440,518	4,510,207,051	4,154,440,518
Sub total	147	27,306,562,884	25,176,881,603	27,306,562,884	25,176,881,603
<u>Barisal</u>	No. of Branches				
Barguna	2	385,273,865	438,446,253	385,273,865	438,446,253
Barisal	18	5,259,816,908	4,695,219,127	5,259,816,908	4,695,219,127
Bhola	8	1,367,397,378	1,221,100,300	1,367,397,378	1,221,100,300
Jhalakathi	2	515,474,446	474,455,530	515,474,446	474,455,530
Patuakhali	9	1,466,395,862	1,294,893,646	1,466,395,862	1,294,893,646
Pirojpur	2	736,362,198	647,929,076	736,362,198	647,929,076
Sub total	41	9,730,720,657	8,772,043,932	9,730,720,657	8,772,043,932
<u>Sylhet</u>	No. of Branches				
Hobiganj	12	2,313,041,561	2,068,966,393	2,313,041,561	2,068,966,393
Moulavibazar	11	2,854,602,464	2,668,891,508	2,854,602,464	2,668,891,508
Sunamgonj	11	2,377,109,431	2,189,941,748	2,377,109,431	2,189,941,748
Sylhet	25	6,657,118,708	6,585,773,374	6,657,118,708	6,585,773,374
Sub total	59	14,201,872,164	13,513,573,023	14,201,872,164	13,513,573,023
<u>Rangpur</u>	No. of Branches				
Dinajpur	16	4,976,664,070	4,098,028,100	4,976,664,070	4,098,028,100
Gaibandha	9	1,814,468,474	1,527,383,530	1,814,468,474	1,527,383,530
Kurigram	7	1,409,146,482	1,194,998,541	1,409,146,482	1,194,998,541
Lalmonirhat	8	980,366,907	863,797,484	980,366,907	863,797,484
Nilphamari	8	1,354,411,317	1,096,867,846	1,354,411,317	1,096,867,846
Panchagar	5	860,780,213	693,784,091	860,780,213	693,784,091
Rangpur	14	3,529,283,857	3,031,173,775	3,529,283,857	3,031,173,775
Thakurgaon	6	1,481,979,767	1,394,218,602	1,481,979,767	1,394,218,602
Sub total	73	16,407,101,087	13,900,251,969	16,407,101,087	13,900,251,969
Total	900	505,367,815,564	468,504,183,132	505,434,504,623	468,536,527,501

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2014	2013	2014	2013
12.06.02	Outside Bangladesh					
	UAE branches	No. of Branches				
	Abu-dhabi	1	4,056,800,567	3,645,209,235	4,056,800,567	3,645,209,235
	Al-ain	1	1,374,837,149	1,310,996,218	1,374,837,149	1,310,996,218
	Dubai	1	3,677,784,077	3,647,983,366	3,677,784,077	3,647,983,366
	Sharjah	1	1,466,816,643	1,394,854,279	1,466,816,643	1,394,854,279
		4	10,576,238,436	9,999,043,098	10,576,238,436	9,999,043,098
	Italy					
	Janata Exchange Company, Srl. Italy		36,361,156	56,658,622	-	-
			10,612,599,592	10,055,701,720	10,576,238,436	9,999,043,098
		904	515,980,415,156	478,559,884,852	516,010,743,059	478,535,570,599
12.06.03	In Bangladesh (divisional office wise)					
		No. of Branches				
	Dhaka south	104	162,601,120,298	168,830,252,705	162,667,809,357	168,862,597,072
	Dhaka north	56	107,497,896,591	94,784,621,905	107,497,896,591	94,784,621,905
	Mymensigh	75	16,870,604,643	14,813,094,443	16,870,604,643	14,813,094,443
	Chittagong	80	76,466,787,029	62,973,241,784	76,466,787,029	62,973,241,784
	Comilla	123	39,341,046,050	34,348,689,416	39,341,046,050	34,348,689,416
	Khulna	87	23,445,907,234	21,446,314,693	23,445,907,234	21,446,314,693
	Rajshahi	147	27,306,562,884	25,176,881,603	27,306,562,884	25,176,881,603
	Rangpur	73	16,407,101,087	13,900,251,969	16,407,101,087	13,900,251,969
	Sylhet	59	14,201,872,164	13,513,573,023	14,201,872,164	13,513,573,023
	Faridpur	55	11,498,196,927	9,945,217,661	11,498,196,927	9,945,217,661
	Barisal	41	9,730,720,657	8,772,043,932	9,730,720,657	8,772,043,932
	Sub total	900	505,367,815,564	468,504,183,134	505,434,504,623	468,536,527,501
12.07	Sector wise Deposit Including Bills Payable					
	Presidency, prime minister office and judiciary		25,075,245,000	25,781,456,000	25,075,245,000	25,781,456,000
	Autonomous and semi-autonomous bodies		37,736,755,000	35,289,720,000	37,736,755,000	35,289,720,000
	Other public sector		159,160,695,097	131,336,215,254	159,191,023,000	131,311,901,000
	Bank and financial institutions(public)		2,090,870,000	13,513,690,000	2,090,870,000	13,513,690,000
	Private sector		291,916,850,059	272,638,803,599	291,916,850,059	272,638,803,599
			515,980,415,156	478,559,884,853	516,010,743,059	478,535,570,599
12.08	Maturity-wise Grouping of Deposit Repayable					
	On demand		44,683,607,972	46,127,296,341	44,683,607,972	46,102,982,086
	Within one month		31,961,888,114	23,722,569,664	31,961,888,114	23,722,569,664
	More than 1 month but less than 6 months		83,353,242,955	110,982,366,337	83,353,242,955	110,982,366,337
	More than 6 month but less than 1 year		105,644,262,155	60,129,259,557	105,644,262,155	60,129,259,557
	More than 1 year and less than 5 years		116,680,312,256	123,013,150,200	116,680,312,256	123,013,150,200
	More than 5 years but less than 10 years		133,651,908,862	114,582,843,815	133,682,236,765	114,582,843,816
	Over 10 years		5,192,841	2,398,939	5,192,841	2,398,939
			515,980,415,156	478,559,884,853	516,010,743,059	478,535,570,599
13.00	Other Liabilities					
	Adjusting account credit		736,127,830	827,218,540	736,127,830	827,218,540
	Death relief grant scheme		6,502,184	6,971,180	6,502,184	6,971,180
	Re-finance for loan to unemployed doctors		1,600,000	1,600,000	1,600,000	1,600,000
	Refinance Fund from B.B. against loans to public Sector Jute Mills		2,112,800,000	2,244,850,000	2,112,800,000	2,244,850,000
	Interest suspense	13.01	7,707,399,954	4,549,184,008	7,520,140,309	4,361,924,363
	Insurance fund	13.02	105,180,250	68,944,213	105,180,250	68,944,213
	Provision for employees benefits	13.03	5,538,598,021	5,246,777,720	5,526,613,714	5,235,741,042
	Provision for income tax	13.04	17,224,594,089	15,175,133,683	17,092,771,892	15,064,593,256
	Deferred tax liability	13.05	1,584,446,900	1,411,409,822	1,582,523,314	1,407,636,949
	Provision for loans and advances	13.06	24,574,582,854	22,512,513,906	24,323,365,643	22,291,781,832
	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 Corporate Social Responsibility (CSR)	13.08	100,000,000	310,000,000	100,000,000	310,000,000
	Provision for investment	13.09	456,321,384	495,898,986	82,022,398	121,600,000
	Provision for other assets	13.10	727,763,668	927,942,419	727,763,668	927,942,419
	Sundry payables'	13.11	8,305,742,956	7,648,070,751	7,917,027,654	7,598,684,152
	Provision for other	13.12	124,982,648	185,314,061	124,982,648	176,049,865
			70,433,085,875	62,738,272,426	69,085,864,641	61,771,980,948

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
13.01 Interest Suspense Account				
Balance as at 1 January	4,549,184,008	4,488,536,104	4,361,924,363	4,301,276,459
Add/(less): Exchange fluctuation	-	(4,473,240)	-	(4,473,240)
Add: Transferred during the year	5,022,546,328	4,014,210,684	5,022,546,328	4,014,210,684
	9,571,730,336	8,498,273,548	9,384,470,691	8,311,013,903
Less: Recovered/Transferred to income account	(1,651,420,825)	(2,049,022,155)	(1,651,420,825)	(2,049,022,155)
Written off during the year	(212,909,557)	(1,900,067,385)	(212,909,557)	(1,900,067,385)
	(1,864,330,382)	(3,949,089,540)	(1,864,330,382)	(3,949,089,540)
Balance on 31 December	7,707,399,954	4,549,184,008	7,520,140,309	4,361,924,363
i) In Bangladesh				
Balance as at 1 January	4,460,679,343	4,395,474,707	4,273,419,698	4,208,215,062
Add: Transferred during the year	5,022,116,706	4,014,210,684	5,022,116,706	4,014,210,684
	9,482,796,049	8,409,685,391	9,295,536,404	8,222,425,746
Less: Recovered/Transferred to income account	(1,651,420,825)	(2,048,938,663)	(1,651,420,825)	(2,048,938,663)
Written off during the year	(143,323,349)	(1,900,067,385)	(143,323,349)	(1,900,067,385)
	(1,794,744,174)	(3,949,006,048)	(1,794,744,174)	(3,949,006,048)
Balance on 31 December	7,688,051,875	4,460,679,343	7,500,792,230	4,273,419,698
ii) Outside Bangladesh				
Balance as at 1 January	88,504,665	93,061,397	88,504,665	93,061,397
Add/(less): Exchange fluctuation	-	(4,473,240)	-	(4,473,240)
	88,504,665	88,588,157	88,504,665	88,588,157
Add: Transferred during the year	429,622	-	429,622	-
Less: Recovered/ Transferred to income account	-	(83,492)	-	(83,492)
Written off during the year	(69,586,208)	-	(69,586,208)	-
	(69,156,586)	(83,492)	(69,156,586)	(83,492)
Balance on 31 December	19,348,079	88,504,665	19,348,079	88,504,665
Total interest suspense account (i+ ii)	7,707,399,954	4,549,184,008	7,520,140,309	4,361,924,363
13.02 Insurance Fund				
Insurance fund for building 13.02.01	5,180,250	5,083,662	5,180,250	5,083,662
Insurance fund for cash in volt and in-transit 13.02.02	100,000,000	63,860,551	100,000,000	63,860,551
	105,180,250	68,944,213	105,180,250	68,944,213
13.02.01 Insurance Fund for Building				
Balance at the beginning of the year	5,083,662	4,851,295	5,083,662	4,851,295
Addition during this year	96,588	232,367	96,588	232,367
Less: Paid during this year	-	-	-	-
Insurance fund for building at the end of the year	5,180,250	5,083,662	5,180,250	5,083,662
13.02.02 Insurance Fund for Cash in Volt and in Transit				
Balance at the beginning of the year	63,860,551	58,860,551	63,860,551	58,860,551
Addition during this year 43.00	36,139,449	5,000,000	36,139,449	5,000,000
Less: Paid during this year	-	-	-	-
Insurance fund for cash in volt and in-transit at the end of the year	100,000,000	63,860,551	100,000,000	63,860,551
13.03 Provisions for Employees Benefit				
Leave encashment 13.03.01	902,143,905	652,143,905	902,143,905	652,143,905
Benevolent fund 13.03.02	100,000,000	100,000,000	100,000,000	100,000,000
General provident fund (GPF) 13.03.03	12,085,292	19,537,915	3,645,529	11,080,386
Contributory provident fund (CPF) 13.03.04	1,014,896	304,396	360,602	7,221
Provision for superannuation fund (SF) 13.03.05	2,942,307,068	2,602,307,068	2,942,307,068	2,602,307,068
Provision for gratuity 13.03.05	203,086,757	202,880,485	202,596,507	202,657,808
Provision for incentive bonus 13.03.06	1,377,960,103	1,669,603,951	1,375,560,103	1,667,544,654
	5,538,598,021	5,246,777,720	5,526,613,714	5,235,741,042

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
13.03.01 Movement in Leave Encashment					
Balance at the beginning of the year		652,143,905	613,006,000	652,143,905	613,006,000
Addition during this year	42.00	250,000,000	39,137,905	250,000,000	39,137,905
Less: Paid during this year		-	-	-	-
Provision at the end of the year		902,143,905	652,143,905	902,143,905	652,143,905
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 General Provident Fund (GPF)					
Balance at the beginning of the year		19,537,915	18,586,700	11,080,386	10,129,171
Addition during this year		615,285,266	863,302,420	606,845,503	863,302,420
Less: Transfer during this year		(622,737,889)	(862,351,205)	(614,280,360)	(862,351,205)
Provision at the end of the year		12,085,292	19,537,915	3,645,529	11,080,386
13.03.04 Movement in Contributory Provided Fund (CPF)					
Balance at the beginning of the year		304,396	1,400,480	7,221	1,400,481
Addition during this year		79,257,432	63,851,863	78,900,313	63,554,687
Less: Transfer during this year		(78,546,932)	(64,947,947)	(78,546,932)	(64,947,947)
Provision at the end of the year		1,014,896	304,396	360,602	7,221
13.03.05 Provision Held in JBL Accounts for SF & Gratuity: Superannuation Fund (SF)					
Opening balance		2,602,307,068	3,943,907,065	2,602,307,068	3,943,907,065
Less: transfer to fund		-	(1,341,599,997)	-	(1,341,599,997)
Provision made during the year	42.00	340,000,000	-	340,000,000	-
Closing balance		2,942,307,068	2,602,307,068	2,942,307,068	2,602,307,068
Gratuity					
In Bangladesh		183,754,104	189,181,731	183,263,854	188,959,054
Outside Bangladesh (overseas branches)		19,332,653	13,698,754	19,332,653	13,698,754
		203,086,757	202,880,485	202,596,507	202,657,808
Total provision held		3,145,393,825	2,805,187,553	3,144,903,575	2,804,964,876
Required provision for SF & gratuity	13.03.05.01	3,134,969,604	1,975,446,438	3,134,969,604	1,975,446,438
Provision excess/(shortfall)		10,424,221	829,741,115	9,933,971	829,518,438
13.03.05.01 Provision for Superannuation Fund and Gratuity					
Fund required for:					
Superannuation fund (SF)		18,584,693,600	15,761,899,811	18,584,693,600	15,761,899,811
		18,584,693,600	15,761,899,811	18,584,693,600	15,761,899,811
Gratuity-					
In Bangladesh		271,729,580	267,585,980	271,729,580	267,585,980
Outside Bangladesh (overseas branches)		19,332,653	13,698,754	19,332,653	13,698,754
		291,062,233	281,284,734	291,062,233	281,284,734
Total fund required		18,875,755,833	16,043,184,545	18,875,755,833	16,043,184,545
Less: total fund balance held with trustee (SF)		15,740,786,229	14,067,738,107	15,740,786,229	14,067,738,107
Provision to be kept		3,134,969,604	1,975,446,438	3,134,969,604	1,975,446,438
13.03.06 Provision for Incentive Bonus					
Balance at the beginning of the year		1,669,603,951	1,255,985,163	1,667,544,654	1,253,885,163
Addition during this year	42.00	1,050,000,000	1,000,000,000	1,050,000,000	1,000,000,000
Less: Paid during this year		(1,341,643,848)	(586,381,212)	(1,341,984,551)	(586,340,509)
Provision at the end of the year		1,377,960,103	1,669,603,951	1,375,560,103	1,667,544,654
13.04 Provision for Tax					
Provision for income tax	13.04.01	17,178,876,987	15,137,521,258	17,047,054,790	15,027,054,790
Provision for Ruler's tax (UAE)	13.04.02	45,717,102	37,612,425	45,717,102	37,538,466
		17,224,594,089	15,175,133,683	17,092,771,892	15,064,593,256

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2014	2013	2014	2013
13.04.01 Provision for Income Tax						
Balance at 01 January 2014			15,137,521,258	14,356,239,255	15,027,054,790	14,277,054,790
Addition during this year		44.00	2,044,594,327	784,338,290	2,020,000,000	750,000,000
Adjustment during this year			(3,238,598)	(3,056,287)	-	-
Provision held at 31 December 2014			17,178,876,987	15,137,521,258	17,047,054,790	15,027,054,790
Break up of provision (year wise)						
<u>Income year</u>						
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	781,282,003	750,000,000	750,000,000
2014			2,041,355,729	-	2,020,000,000	-
			17,178,876,987	15,137,521,258	17,047,054,790	15,027,054,790
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, 2011-12, 2012-13 and 2013-14 are under process. Income tax provision for Tk. 2,020.00 million has been considered for the year ended 31 December 2014 on the basis of estimated assessment made by the Tax Consultant.						
13.04.02 Provision for Ruler's Tax (UAE)						
Balance at 01 January			37,612,425	20,591,295	37,538,466	20,591,295
Addition during this year		44.00	45,838,846	38,677,968	45,838,846	38,604,009
Adjustment during this year			(37,734,169)	(21,656,838)	(37,660,210)	(21,656,838)
Provision held at 31 December			45,717,102	37,612,425	45,717,102	37,538,466
13.05 Deferred Tax liability						
Opening balance on 01 January			1,411,409,822	1,162,057,889	1,407,636,949	1,158,297,382
Addition during the year		44.02.01	174,886,365	249,351,933	174,886,365	249,339,567
Adjustment during the year			(1,849,287)	-	-	-
Balance as at 31 December			1,584,446,900	1,411,409,822	1,582,523,314	1,407,636,949
13.06 Provision for Loans and Advances						
General provision (for unclassified)		13.06.01	2,890,356,617	3,167,182,102	2,639,139,406	2,946,450,028
Specific provision (for classified)		13.06.02	21,684,226,237	19,345,331,804	21,684,226,237	19,345,331,804
Total provision held			24,574,582,854	22,512,513,906	24,323,365,643	22,291,781,832
Required provision for loans and advances			24,276,259,443	22,251,012,605	23,909,149,000	21,961,781,832
Provision excess/(shortfall)			298,323,411	261,501,301	414,216,643	330,000,000
13.06.01 General Provision (for unclassified)						
In Bangladesh						
Balance as on 01 January			3,127,240,074	2,265,149,118	2,906,508,000	2,211,000,000
Addition during the year		39.00	30,485,137	29,055,381	-	-
Transfer from interest suspense			-	137,527,575	-	-
Transfer from/(to) specific provision		13.06.02	(320,000,000)	695,508,000	(320,000,000)	695,508,000
Provision held at 31 December			2,837,725,211	3,127,240,074	2,586,508,000	2,906,508,000
Outside Bangladesh						
Balance as on 01 January			39,942,028	29,375,116	39,942,028	29,375,116
Add: Rate fluctuation			-	(1,468,261)	-	(1,468,261)
Provision made during the year		39.00	12,689,378	12,035,173	12,689,378	12,035,173
Provision held at 31 December			52,631,406	39,942,028	52,631,406	39,942,028
			2,890,356,617	3,167,182,102	2,639,139,406	2,946,450,028

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
13.06.02 Specific Provision (for classified)				
Balance as at 1 January	19,345,331,804	31,771,676,862	19,345,331,804	31,771,676,862
Add/(less): Exchange fluctuation	-	(33,522,176)	-	(33,522,176)
	19,345,331,804	31,738,154,686	19,345,331,804	31,738,154,686
Less: Fully provided debts written off including interest waiver	(2,632,289,555)	(8,937,461,503)	(2,632,289,555)	(8,937,461,503)
	16,713,042,249	22,800,693,183	16,713,042,249	22,800,693,183
Add: i. Recoveries of amounts previously written off	1,374,663,600	562,819,359	1,374,663,600	562,819,359
ii. Specific provision made during the year	3,076,520,388	12,828,801	3,076,520,388	12,828,801
39.00				
iii. Net charge to profit & loss account during the year	-	-	-	-
	4,451,183,988	575,648,160	4,451,183,988	575,648,160
Add/(less): Transfer from/(to) provision for unclassified loans & advances	320,000,000	(695,508,000)	320,000,000	(695,508,000)
13.06.01				
Add/(less): Transfer from/(to) provision maintained for other assets	200,000,000	-	200,000,000	-
13.10				
Less: Transfer to retained earnings	-	(3,335,501,539)	-	(3,335,501,539)
21.00				
	520,000,000	(4,031,009,539)	520,000,000	(4,031,009,539)
Provision held as at 31 December	21,684,226,237	19,345,331,804	21,684,226,237	19,345,331,804
i) In Bangladesh				
Balance as at 1 January	18,672,850,000	31,075,272,795	18,672,850,000	31,075,272,795
Less: i. Fully provided debts written off including interest waiver	(2,104,042,627)	(8,934,232,615)	(2,104,042,627)	(8,934,232,615)
	16,568,807,373	22,141,040,180	16,568,807,373	22,141,040,180
Add: i. Recoveries of amounts previously written off	1,374,663,600	562,819,359	1,374,663,600	562,819,359
ii. Specific provision for the year ended 31 December :	3,050,000,000	-	3,050,000,000	-
	4,424,663,600	562,819,359	4,424,663,600	562,819,359
Add/(less): Transfer from/(to) provision for unclassified loans & advances	320,000,000	(695,508,000)	320,000,000	(695,508,000)
13.06.01				
Add/(less): Transfer from/(to) provision maintained for other assets	200,000,000	-	200,000,000	-
13.10				
Less: Transfer to retained earnings	-	(3,335,501,539)	-	(3,335,501,539)
21.00				
	520,000,000	(4,031,009,539)	520,000,000	(4,031,009,539)
Provision held in Bangladesh as at 31 December	21,513,470,973	18,672,850,000	21,513,470,973	18,672,850,000
ii) Outside Bangladesh				
Balance as at 1 January	672,481,804	696,404,067	672,481,804	696,404,067
Add: Exchange fluctuation	-	(33,522,176)	-	(33,522,176)
	672,481,804	662,881,891	672,481,804	662,881,891
Less: Fully provided debts written off	(528,246,928)	(3,228,888)	(528,246,928)	(3,228,888)
	144,234,876	659,653,003	144,234,876	659,653,003
Add: Recoveries of amounts previously written off	-	-	-	-
Specific provision for the year for Bad/Loss	26,520,388	12,828,801	26,520,388	12,828,801
Net charge to profit & loss account during the year	-	-	-	-
	26,520,388	12,828,801	26,520,388	12,828,801
Provision held outside Bangladesh as at 31 December	170,755,264	672,481,804	170,755,264	672,481,804
Total provision for classified loans and advances (i+ii)	21,684,226,237	19,345,331,804	21,684,226,237	19,345,331,804
13.07 Provision for Off-balance Sheet Exposures				
Opening Balance	1,126,443,137	1,126,443,137	1,126,443,137	1,126,443,137
Add/(less): provision made/(released) during the year	-	-	-	-
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	724,951,568	997,264,332	724,951,568	997,264,332
Provision excess/(shortfall)	401,491,569	129,178,805	401,491,569	129,178,805

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
13.08 Provision for Corporate Social Responsibility (CSR)				
Balance at the beginning of the year	310,000,000	247,336,609	310,000,000	247,336,609
Provision made during the year 43.00	83,157,014	313,004,575	83,157,014	313,004,575
Less: Paid during this year	(293,157,014)	(250,341,184)	(293,157,014)	(250,341,184)
Provision at end of the year	100,000,000	310,000,000	100,000,000	310,000,000
13.09 Provision for Diminution in Value of Investments				
Opening balance	495,898,986	495,898,986	121,600,000	121,600,000
Provision made during the year	-	-	-	-
Provision adjusted/transfer during the year	(39,577,602)	-	(39,577,602)	-
Provision at end of the year	456,321,384	495,898,986	82,022,398	121,600,000
Less: Required provision for investment 6.04	(32,728,297)	(71,091,521)	(32,728,297)	(71,091,521)
Provision excess/(shortfall)	423,593,087	424,807,465	49,294,101	50,508,479
13.10 Provision Maintained for Other Assets				
Previous balance as provision	927,942,419	915,593,624	927,942,419	915,593,624
Add: Provision made for classified other assets during the year	-	13,908,114	-	13,908,114
Add: transfer into provision	-	29,352,000	-	29,352,000
Less: Transfer to specific provision 13.06.02	(200,000,000)	-	(200,000,000)	-
Less: Transfer to provision for NOSTRO a/c	-	(13,908,114)	-	(13,908,114)
Less: Write off from provision	(178,751)	(17,003,205)	(178,751)	(17,003,205)
Total provision held	727,763,668	927,942,419	727,763,668	927,942,419
Less: Required provision for other assets	(598,724,000)	(620,311,000)	(598,724,000)	(620,311,000)
Provision Excess/(Shortfall)	129,039,668	307,631,419	129,039,668	307,631,419
13.11 Sundry Payables'				
Sundry creditor	82,901,784	64,817,857	82,789,700	63,673,288
Interest payable for interest bearing assets	7,146,042,893	6,329,427,392	7,146,042,893	6,329,427,392
Bills payable for accrued expenses	678,663,895	1,188,065,694	666,597,888	1,186,667,501
Agrani Bank Payable	302,693	302,693	302,693	302,693
Payable to investors	4,651,084	1,813,472	-	-
Dividend payable	368,908	414,670	-	-
Others	36,364,819	42,906,432	-	-
Rural housing credit programme	2,275,421	3,368,850	2,275,421	3,368,850
Bulgarian foreign trade Bank	1,340,171	1,340,171	1,340,171	1,340,171
Liabilities for miscellaneous securities	1,780,198	1,701,885	-	-
Loan from ICB	333,364,824	-	-	-
Security deposit	7,378	7,378	-	-
Interest payable to IDA credit	17,678,888	13,904,257	17,678,888	13,904,257
	8,305,742,956	7,648,070,751	7,917,027,654	7,598,684,152
13.12 Provision for Others				
Provision for Nostro Account 13.12.01	107,808,114	107,808,114	107,808,114	107,808,114
Provision for call loan, & misappropriation	3,333,121	61,169,254	3,333,121	51,905,058
Provision for credit card risk coverage	544,266	376,782	544,266	376,782
Risk coverage fund (Computer) 13.12.02	7,650,124	5,862,095	7,650,124	5,862,095
Others	5,647,023	10,097,816	5,647,023	10,097,816
	124,982,648	185,314,061	124,982,648	176,049,865
13.12.01 Provision for Nostro Account				
Opening balance	107,808,114	93,900,000	107,808,114	93,900,000
Add: Provision transferred from Provision for other assets (Note: 13.10) 41.00	-	13,908,114	-	13,908,114
Total provision held	107,808,114	107,808,114	107,808,114	107,808,114
Less: Required provision for other assets	90,232,948	107,808,114	90,232,948	107,808,114
Provision Excess/(Shortfall)	17,575,166	-	17,575,166	-

Summarized statement of unreconciled entries of Nostro Accounts as at 31 December 2014 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	-	142,366	112,684	3,266,240
More than 3 months but less than 6 months	-	40,228	7,404	250,568
More than 6 months but less than 9 months	-	-	-	-
More than 9 months but less than 12 months	-	-	-	-
More than 12 months	-	-	1,361,876	-
Total	-	182,594	1,481,964	3,516,808

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
13.12.02 Provision for Risk Coverage Fund (computer)				
Opening balance	5,862,095	-	5,862,095	-
Add: Provision transferred from Provision for other assets	43.00	1,788,029	1,788,029	5,862,095
		<u>5,862,095</u>	<u>7,650,124</u>	<u>5,862,095</u>

14.00 Share Capital

14.01 Authorized Capital

The authorized share capital of the Bank is Tk. 30,000,000,000 divided into 300,000,000 ordinary shares @ Tk. 100/- each.

14.02 Issued Subscribed and Fully Paid-up Capital

Opening balance	19,140,000,000	11,000,000,000
New capital injected by Government	-	8,140,000,000
	<u>19,140,000,000</u>	<u>19,140,000,000</u>

The paid-up capital of the Bank is Tk. 19,140,000,000 divided into 191,400,000 ordinary shares of Tk. 100/- each. 191,400,000 share certificates have been issued in the name of the Government including Chairman and 11 Directors of the Bank. Details of share capital are as under:

14.03 Name of Shareholders

Name of shareholders	As at 31 December 2014	
	No. of Shares	Taka
1. Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance	191,399,989	19,139,998,900
2. Shaikh Md. Wahid-uz-Zaman	1	100
3. Mr. Md. Emdadul Hoque	1	100
4. Mr. Nagibul Islam Dipu	1	100
5. Dr. R M Debnath	1	100
6. Syed Bazlul Karim, B.P.M.	1	100
7. Prof. Mohammed Moinuddin	1	100
8. Mr. Md. Abu Naser	1	100
9. Mrs. Sangita Ahmed	1	100
10. Prof. Dr. Nitai Chandra Nag	1	100
11. Mr. A.K.M Kamrul Islam, FCA	1	100
12. Mr. Md. Mahabubur Rahman Hiron	1	100
Total	<u>191,400,000</u>	<u>19,140,000,000</u>

14.04 Break-up of Shares of Paid-up Capital

Particulars	As at 31 December 2014	
	No. of Shares	Taka
i. Paid up capital at the time of incorporation on 2007	25,939,000	2,593,900,000
ii. Stock Dividend issued favoring Govt. as on 29.09.2009	11,561,000	1,156,100,000
iii. Right share issued favoring Govt. as on 11.12.2009	12,500,000	1,250,000,000
iv. Right share issued favoring Govt. as on 19.09.2011	31,250,000	3,125,000,000
v. Stock Dividend issued favoring Govt. as on 19.09.2011 (Permission from SEC on 02.01.2012)	28,750,000	2,875,000,000
vi. Right share issued favoring Govt. as on 29.12.2013	81,400,000	8,140,000,000
	<u>191,400,000</u>	<u>19,140,000,000</u>

14.05 Classification of Share Holdings

100% share owned by Government.

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
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.					
Core capital (Tier-I)	14.06.01	28,582,915,190	26,122,848,916	28,579,557,791	26,225,676,314
Supplementary capital (Tier-II)	14.06.02	8,140,804,785	8,297,606,490	7,888,817,309	8,075,359,018
Regulatory capital		36,723,719,975	34,420,455,406	36,468,375,100	34,301,035,332
Required capital (10% of total risk weighted asset)	14.06.03	35,827,840,000	33,631,720,000	35,420,250,000	33,392,330,000
Capital surplus/(shortfall)		895,879,975	788,735,406	1,048,125,100	908,705,332
Capital Adequacy Ratio (CAR)					
Core capital (Tier-I)		7.98%	7.77%	8.07%	7.85%
Supplementary capital (Tier-II)		2.27%	2.47%	2.23%	2.42%
		10.25%	10.24%	10.30%	10.27%
14.06.01 Core Capital (Tier-I)					
Paid-up capital		19,140,000,000	19,140,000,000	19,140,000,000	19,140,000,000
Statutory reserve		8,969,194,381	7,919,183,534	8,969,194,381	7,919,183,534
Legal reserve		116,977,583	99,903,232	116,977,583	99,903,232
Retained surplus/(shortfall)		356,743,226	(1,036,237,850)	353,385,827	(933,410,452)
		28,582,915,190	26,122,848,916	28,579,557,791	26,225,676,314
14.06.02 Supplementary Capital (Tier-II)					
General provision on unclassified loans including OBS		4,016,799,754	4,293,625,239	3,765,582,543	4,072,893,165
Asset revaluation reserve (up to 50%)		3,188,513,734	3,188,707,394	3,187,743,469	3,187,191,996
Revaluation reserve for securities 50% (HFT & HTM)		606,051,848	454,574,547	606,051,848	454,574,547
Revaluation reserve for equity instrument 10%		329,439,449	360,699,310	329,439,449	360,699,310
Others (if any item approved by Bangladesh Bank)		-	-	-	-
		8,140,804,785	8,297,606,490	7,888,817,309	8,075,359,018
Tier- II capital should be equal or less than Tier- I capital		8,140,804,785	8,297,606,490	7,888,817,309	8,075,359,018
14.06.03 Required Capital					
Total assets (including Off-balance sheet amount)		703,271,086,085	686,700,228,017	701,949,294,825	685,809,418,889
Risk weighted assets	14.06.03.01	358,278,400,000	336,317,200,000	354,202,500,000	333,923,300,000
Required capital (10% of risk weighted assets)		35,827,840,000	33,631,720,000	35,420,250,000	33,392,330,000
14.06.03.01 Break up of Risk Weighted Assets					
Credit risk:					
On-balance sheet		268,078,600,000	243,367,000,000	268,730,500,000	245,405,400,000
Off-balance sheet		14,706,600,000	17,214,600,000	14,706,600,000	17,214,600,000
		282,785,200,000	260,581,600,000	283,437,100,000	262,620,000,000
Market risk		41,351,200,000	42,812,100,000	37,055,400,000	38,726,300,000
Operation risk		34,142,000,000	32,923,500,000	33,710,000,000	32,577,000,000
		358,278,400,000	336,317,200,000	354,202,500,000	333,923,300,000
15.00 Statutory Reserve					
Opening balance		7,919,183,534	5,968,200,039	7,919,183,534	5,968,200,039
Adjustment for exchange fluctuation held in UAE branches		-	(1,744,307)	-	(1,744,307)
Add: Transfer from current years profit		1,050,010,847	1,952,727,802	1,050,010,847	1,952,727,802
Closing balance		8,969,194,381	7,919,183,534	8,969,194,381	7,919,183,534
16.00 Legal Reserve (Overseas)					
Opening balance		99,903,232	89,851,660	99,903,232	89,813,933
Adjustment for exchange fluctuation		-	(4,422,757)	-	(4,385,030)
Add: Transferred during the year		17,074,351	14,474,329	17,074,351	14,474,329
Closing balance		116,977,583	99,903,232	116,977,583	99,903,232

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
17.00 Assets Revaluation Reserve					
Opening revaluation gain		6,140,901,167	6,175,333,102	6,140,901,167	6,175,333,101
Less: Transferred to retained earnings	21.00	(19,395,167)	(34,431,934)	(19,395,167)	(34,431,934)
Add: additions during the year		-	-	-	-
Closing balance		6,121,506,000	6,140,901,168	6,121,506,000	6,140,901,167
18.00 Foreign Currency Translation Reserve					
Opening balance		236,513,619	268,483,276	233,482,825	233,482,825
Previous years adjustments		-	(35,000,451)	-	-
Opening balance (restated)		236,513,619	233,482,825	233,482,825	233,482,825
Add/(less): Addition during the year		19,007,848	3,030,794	20,498,112	-
Closing balance		255,521,467	236,513,619	253,980,937	233,482,825
19.00 Revaluation Reserve for Held to Maturity (HTM)					
Opening balance		235,881,492	89,370,642	235,881,492	89,370,642
Revaluation gain/(loss)		43,881,722	205,977,063	43,881,722	205,977,063
Add/(less): adjustment to deferred tax liability		(18,649,732)	(59,466,213)	(18,649,732)	(59,466,213)
Closing balance		261,113,482	235,881,492	261,113,482	235,881,492
20.00 Revaluation Reserve for Held for Trading (HFT)					
Opening balance		673,267,602	207,660,369	673,267,602	207,660,369
Revaluation gain/(loss)		482,995,846	694,694,523	482,995,846	694,694,523
Add/(less): Adjustment to deferred tax liability		(205,273,235)	(229,087,290)	(205,273,235)	(229,087,290)
Closing balance		950,990,213	673,267,602	950,990,213	673,267,602
21.00 Retained Earnings					
Opening balance		(1,036,237,850)	(10,177,646,043)	(933,410,452)	(10,017,832,362)
Add: Previous year adjustment JEC, Italy		88,235,595	-	-	-
Opening balance (Restated)		(948,002,255)	(10,177,646,043)	(933,410,452)	(10,017,832,362)
Unrealized gain for HFT (gain for Revaluation reserve)		(482,995,846)	(861,682,640)	(482,995,846)	(861,682,640)
Add: Increase of overseas retained surplus for rate fluctuation		-	(33,470,944)	-	(33,470,944)
Profit after tax during the year		3,831,095,800	9,608,380,745	3,813,146,598	9,551,394,462
Excess provision transfer from specific provision	13.06.02	-	3,335,501,539	-	3,335,501,539
		2,400,097,699	1,871,082,657	2,396,740,300	1,973,910,055
Dividend paid		(10,000,000)	-	(10,000,000)	-
Goodwill adjustment	9.04.02	(1,000,000,000)	(1,000,000,000)	(1,000,000,000)	(1,000,000,000)
Transfer to statutory reserve		(1,050,010,847)	(1,952,727,802)	(1,050,010,847)	(1,952,727,802)
Transfer to legal reserve		(17,074,351)	(14,474,329)	(17,074,351)	(14,474,329)
Transferred from asset revaluation reserve		19,395,167	34,431,934	19,395,167	34,431,934
Transferred from deferred tax		14,335,558	25,449,690	14,335,558	25,449,690
Closing balance		356,743,226	(1,036,237,850)	353,385,827	(933,410,452)
22.00 Contingent Liabilities					
Letters of guarantee	22.01	10,809,880,961	12,581,565,561	10,809,880,961	12,581,565,561
Irrevocable letters of credit		56,413,554,043	82,031,203,368	56,413,554,043	82,031,203,368
Bills for collection	22.02	5,271,721,788	5,113,664,241	5,271,721,788	5,113,664,241
		72,495,156,792	99,726,433,170	72,495,156,792	99,726,433,170

		Ref. Note	Amount in Taka			
			Consolidated		Bank	
			2014	2013	2014	2013
22.01	Letters of Guarantee					
	Claims lodged with the bank company, which is not recognized as loan		-	-	-	-
	Money for which the bank is contingently liable in respect of guarantee issued favoring:					
	Director		-	-	-	-
	Government		5,806,165,251	7,045,676,714	5,806,165,251	7,045,676,714
	Bank & other financial institutions		1,866,466,964	2,013,050,490	1,866,466,964	2,013,050,490
	Others		3,137,248,746	3,522,838,357	3,137,248,746	3,522,838,357
			10,809,880,961	12,581,565,561	10,809,880,961	12,581,565,561
22.02	Bills for Collection					
	Payable in Bangladesh	22.02.01	368,072,394	593,480,188	368,072,394	593,480,188
	Payable outside Bangladesh	22.02.02	4,903,649,394	4,520,184,053	4,903,649,394	4,520,184,053
			5,271,721,788	5,113,664,241	5,271,721,788	5,113,664,241
22.02.01	Payable in Bangladesh (divisional office-wise)					
	Dhaka south		84,215,052	133,405,752	84,215,052	133,405,752
	Dhaka north		97,452,127	123,333,863	97,452,127	123,333,863
	Mymensingh		29,648,056	23,244,252	29,648,056	23,244,252
	Chittagong		23,380,343	42,989,615	23,380,343	42,989,615
	Comilla		49,036,112	48,140,901	49,036,112	48,140,901
	Khulna		9,295,956	27,094,754	9,295,956	27,094,754
	Rajshahi		41,281,996	146,910,032	41,281,996	146,910,032
	Rangpur		9,701,538	27,274,636	9,701,538	27,274,636
	Sylhet		14,150,448	10,178,325	14,150,448	10,178,325
	Faridpur		8,297,457	5,681,160	8,297,457	5,681,160
	Barisal		1,613,309	5,226,898	1,613,309	5,226,898
			368,072,394	593,480,188	368,072,394	593,480,188
22.02.02	Payable outside Bangladesh (divisional office-wise)					
	Dhaka south		3,274,563,745	2,304,402,843	3,274,563,745	2,304,402,843
	Dhaka north		1,039,191,099	1,293,372,701	1,039,191,099	1,293,372,701
	Mymensingh		-	-	-	-
	Chittagong		335,877,850	413,281,741	335,877,850	413,281,741
	Comilla		12,977,084	14,146,004	12,977,084	14,146,004
	Khulna		103,918,686	73,677,684	103,918,686	73,677,684
	Rajshahi		64,793,346	64,697,223	64,793,346	64,697,223
	Rangpur		14,851,000	2,141,000	14,851,000	2,141,000
	Sylhet		820,938	820,938	820,938	820,938
	Faridpur		7,598,000	9,658,000	7,598,000	9,658,000
	Barisal		36,395,000	331,257,000	36,395,000	331,257,000
			4,890,986,748	4,507,455,134	4,890,986,748	4,507,455,134
	Overseas branches		12,662,646	12,728,919	12,662,646	12,728,919
			4,903,649,394	4,520,184,053	4,903,649,394	4,520,184,053

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
23.00 Income Statement				
A. Income:				
Interest, discount and similar income	47,982,062,972	47,304,780,660	48,073,942,649	47,290,817,829
Dividend income ordinary shares	518,618,169	748,378,541	482,499,211	727,585,654
Dividend income preference share	768,140,577	639,402,365	768,140,577	639,402,365
Fees, commission and brokerage	767,554,364	855,342,625	696,190,600	766,437,226
Gain <i>less</i> losses arising from dealing securities	3,423,150,972	3,000,916,063	3,423,150,972	3,000,916,063
Gain <i>less</i> losses arising from investment securities	1,323,264,130	1,406,050,435	1,152,521,125	1,268,378,677
Income from non-banking assets	-	-	-	-
Other operating income	1,796,629,300	1,378,834,048	1,796,559,200	1,378,321,453
Profit <i>less</i> losses on interest rate changes	-	-	-	-
	56,579,420,484	55,333,704,737	56,393,004,334	55,071,859,267
B. Expenses				
Interest, fee and commission	35,986,817,134	34,215,363,219	35,984,273,170	34,212,835,629
Administrative expenses	7,973,926,290	7,253,563,036	7,899,402,468	7,188,165,784
Other operating expenses	1,272,187,353	1,106,340,401	1,241,858,515	1,037,800,702
Depreciation on banking assets including amortization	591,217,372	511,622,109	584,125,843	505,958,839
	45,824,148,149	43,086,888,765	45,709,659,996	42,944,760,954
24.00 Interest Income				
Interest on loans and advances 24.01	33,282,264,018	35,615,535,322	33,374,143,695	35,601,572,491
Interest on call loans and balance with banks	360,284,893	588,112,080	360,284,893	588,112,080
	33,642,548,911	36,203,647,402	33,734,428,588	36,189,684,571
24.01 Interest on Loans and Advances				
Loan including small loan	10,720,607,224	9,547,352,720	10,944,458,789	9,749,499,260
Loan against import merchandise	74,492,618	2,384,541,885	74,492,618	2,384,541,885
Loan against trust receipts	3,713,977,711	3,061,691,591	3,713,977,711	3,061,691,591
Packing credit	457,874,309	879,804,253	457,874,309	879,804,253
Overdrafts	644,527,402	649,293,323	644,527,402	649,293,323
Cash credits	10,773,871,319	10,230,128,054	10,773,871,319	10,230,128,054
Interest on micro savings deposits loan	14,284	43,391	14,284	43,391
Penal interest on loans & advances	314,885,621	139,101,182	314,885,621	139,101,182
Payment against document (PAD)	4,730,753,330	6,149,440,532	4,730,753,330	6,149,440,532
Interest miscellaneous	1,019,975,716	1,236,787,801	1,019,975,716	1,236,787,801
Interest on foreign currency	561,598	566,184	561,598	566,184
Interest on credit card	3,193,776	2,435,789	3,193,776	2,435,789
Special notice	389,784	583,123	389,784	583,123
Inland Bills Purchased (IBP)	35,928,189	67,451,406	35,928,189	67,451,406
Foreign Bills Purchased (FBP)	607,081,262	1,025,860,293	607,081,262	1,025,860,293
Penal Interest on DPS/SPS	28,516,518	15,928,476	28,516,518	15,928,476
Penal Interest on FDR	22,597,730	7,407,125	22,597,730	7,407,125
Penal interest on JBMSS	1,043,739	1,008,823	1,043,739	1,008,823
Interest income from margin loan	131,971,888	216,109,371	-	-
	33,282,264,018	35,615,535,322	33,374,143,695	35,601,572,491
25.00 Interest Paid on Deposits and Borrowings etc.				
Interest paid on deposit 25.01	35,837,387,360	33,844,564,830	35,834,843,396	33,842,037,240
Interest paid on borrowings 25.02	143,264,037	363,342,019	143,264,037	363,342,019
Discount paid	2,391,106	3,681,739	2,391,106	3,681,739
Interest on IDA credit	3,774,631	3,774,631	3,774,631	3,774,631
	35,986,817,134	34,215,363,219	35,984,273,170	34,212,835,629
25.01 Interest Paid on Deposit				
Interest paid on savings bank deposit	3,434,945,117	3,348,025,623	3,434,945,117	3,348,025,623
Interest paid on fixed deposit	23,196,679,888	22,680,076,239	23,194,135,924	22,677,548,649
Interest paid on Short Notice Deposit (SND)	2,389,294,832	2,239,741,676	2,389,294,832	2,239,741,676
Interest paid on G.P.F/C.P.F	714,659,752	636,842,363	714,659,752	636,842,363
Interest paid to various deposit scheme 25.01.01	5,989,776,776	4,692,460,849	5,989,776,776	4,692,460,849
Interest paid on other deposit 25.01.02	112,030,995	247,418,080	112,030,995	247,418,080
	35,837,387,360	33,844,564,830	35,834,843,396	33,842,037,240

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013

25.01.01 Interest Paid to Various Deposit Scheme

Interest paid on Deposit Pension Scheme (DPS)	61,667,617	93,036,038	61,667,617	93,036,038
Interest paid on JBSPS	10,841,129	27,928,854	10,841,129	27,928,854
Interest paid on JBDS	520,622,436	416,258,226	520,622,436	416,258,226
Interest paid on MDS	35,128,581	29,945,047	35,128,581	29,945,047
Interest paid on EDS	24,011,799	22,757,473	24,011,799	22,757,473
Interest paid on JBMSS	42,656,440	32,441,413	42,656,440	32,441,413
Interest paid on JBSDS	160,263,043	104,093,105	160,263,043	104,093,105
Interest paid on RSS	7,537,293	11,322,868	7,537,293	11,322,868
Interest paid on JBMRSS	72,970,094	85,841,243	72,970,094	85,841,243
Interest paid on JBMAPro.	709,286,253	363,918,957	709,286,253	363,918,957
Interest paid on JBDBS	2,457,341,195	1,969,505,218	2,457,341,195	1,969,505,218
Interest paid on JBMBS	1,887,450,896	1,535,412,407	1,887,450,896	1,535,412,407
	5,989,776,776	4,692,460,849	5,989,776,776	4,692,460,849

25.01.02 Interest Paid to Other Deposits

Interest paid on cash security	360,772	222,996	360,772	222,996
Interest paid on block time deposit	3,365	-	3,365	-
Interest paid on N.R.F.C.D.	206,155	63,409,693	206,155	63,409,693
Interest paid on gift cheque	39,021	35,788	39,021	35,788
Interest paid on Q-cash	543,626	22,270,970	543,626	22,270,970
Interest paid on L/C and L/G margin	4,729,326	956	4,729,326	956
Interest paid on call deposit	91,501	196,152	91,501	196,152
Interest paid on school banking	322,718	49,020,359	322,718	49,020,359
Interest paid on others	105,734,511	112,261,166	105,734,511	112,261,166
	112,030,995	247,418,080	112,030,995	247,418,080

25.02 Interest Paid on Borrowings

Bangladesh bank borrowings	112,129,520	118,924,795	112,129,520	118,924,795
Other banks borrowings	6,434,818	125,403,666	6,434,818	125,403,666
Sonali Bank Limited borrowings	60,760	1,495	60,760	1,495
Interest on REPO	24,638,939	119,012,063	24,638,939	119,012,063
	143,264,037	363,342,019	143,264,037	363,342,019

26.00 Investment Income

Interest on government securities	13,586,343,542	10,641,698,024	13,586,343,542	10,641,698,024
Interest on debenture	2,234,738	4,145,343	2,234,738	4,145,343
Dividend on shares	1,286,758,746	1,387,780,906	1,250,639,788	1,366,988,019
Other investment income	1,323,264,130	1,406,050,435	1,152,521,125	1,268,378,677
Interest on bond	237,363,107	150,251,861	237,363,107	150,251,861
Interest on reverse REPO	513,572,674	305,038,030	513,572,674	305,038,030
	16,949,536,937	13,894,964,599	16,742,674,974	13,736,499,954

27.00 Commission, Exchange and Brokerage

Commission	671,686,186	768,938,688	641,420,370	734,903,628
Exchange gain	3,423,150,972	3,000,916,063	3,423,150,972	3,000,916,063
Brokerage	95,868,178	86,403,937	54,770,230	31,533,598
	4,190,705,336	3,856,258,688	4,119,341,572	3,767,353,289

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
28.00 Other Operating Income				
Rent	4,210,640	4,635,606	4,210,640	4,635,606
Computer	27,106	20	27,106	20
Incidental charge recoveries	17,671,100	17,061,347	17,671,100	17,061,347
Miscellaneous earnings	521,696,277	564,621,958	521,626,177	564,381,558
Postage recoveries	16,168,228	14,357,383	16,168,228	14,357,383
BACH charge	883,932	657,303	883,932	657,303
Trunk call & SWIFT charges	16,930,523	34,105,377	16,930,523	34,105,377
Write off loan recovery	473,165,405	42,622,742	473,165,405	42,622,742
Service charge on rural credit	9,415,960	5,932,368	9,415,960	5,932,368
Legal charges recoveries	-	51,746	-	51,746
Account maintenance fee	716,494,465	681,808,724	716,494,465	681,808,724
Rebate	19,937,250	12,676,016	19,937,250	12,676,016
Discount	400	31,263	400	31,263
Revaluation of investment, gold, silver etc.	28,014	272,195	28,014	-
	1,796,629,300	1,378,834,048	1,796,559,200	1,378,321,453
29.00 Salary & Allowances				
Basic salary	2,664,840,292	2,578,961,947	2,612,264,370	2,533,756,132
Allowances	1,906,023,414	1,575,723,019	1,899,076,618	1,575,071,578
Festival bonus	433,125,204	415,599,207	429,813,994	413,157,047
Leave salary encashment	130,335,114	21,649,884	130,335,114	21,649,884
Pension & gratuity	753,432,059	724,141,245	753,175,742	722,884,406
Lunch subsidy	682,824,112	711,971,866	681,612,712	710,954,966
Employees income tax	-	65,021,450	-	65,021,450
Provident fund	34,471,816	31,644,252	32,977,547	31,481,702
Welfare & recreation	141,837,741	28,551,316	141,837,741	28,496,223
Medical expenses	625,817	881,510	625,817	575,938
	6,747,515,569	6,154,145,696	6,681,719,655	6,103,049,326
30.00 Rent, Taxes, Insurances and Electricity etc.				
Rent, rates & taxes	489,877,851	419,327,144	485,187,315	415,153,144
Insurance	271,999,206	243,594,173	271,799,681	243,386,708
Lighting	149,558,994	130,465,163	149,258,994	130,165,163
	911,436,051	793,386,480	906,245,990	788,705,015
31.00 Legal Expenses				
Legal charges	22,037,659	16,867,859	21,865,039	16,778,859
Stamps, power of attorney & notary public expenses	3,713,240	5,660,059	3,713,240	5,660,059
	25,750,899	22,527,918	25,578,279	22,438,918
32.00 Postage, Stamp, Telecommunication etc.				
Postage	1,658,871	2,220,346	1,646,029	2,209,524
Telegram/Telex/TP	2,572,541	2,112,207	2,572,541	2,112,207
Telephone/Trunk Call (Office)	19,617,760	7,929,996	19,533,057	7,929,996
Telephone/Trunk Call (Residence)	2,600,973	2,025,362	2,600,973	2,025,362
Internet/E-mail/Internet Fax/SWIFT	18,238,976	726,201	17,926,712	351,144
Others	1,212,015	11,494,465	1,196,015	11,208,752
	45,901,136	26,508,577	45,475,327	25,836,985
33.00 Stationery, Printings and Advertisements etc.				
Office stationery	48,128,198	42,640,241	47,956,198	42,129,100
Security stationery	30,402,062	31,746,391	30,402,062	31,746,391
Computer stationery	79,409,428	65,523,976	79,236,830	65,408,822
Petty stationery	20,402,257	19,258,801	20,294,795	19,258,801
Advertisement	49,817,374	79,040,447	49,361,516	78,650,856
	228,159,319	238,209,856	227,251,401	237,193,970
34.00 Chief Executives Salary and Fees				
Basic salary	3,585,484	5,181,000	2,335,484	3,000,000
Allowances	966,128	6,161,172	966,128	1,200,000
	4,551,612	11,342,172	3,301,612	4,200,000

Ref. Note	Amount in Taka			
	Consolidated		Bank	
	2014	2013	2014	2013
35.00 Directors' Fees				
Total fees paid for attending board meeting	3,301,500	2,922,267	2,600,000	2,325,000
Total fees paid for executive committee meeting	85,000	100,000	85,000	100,000
Total fees for attending audit committee meeting	325,000	420,000	325,000	420,000
Total fees paid for attending risk management committee meeting	205,000	15,000	205,000	15,000
	3,916,500	3,457,267	3,215,000	2,860,000
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)	3,120,000	3,183,500	3,040,000	3,080,000
Statutory audit (UAE)	3,575,204	801,570	3,575,204	801,570
	6,695,204	3,985,070	6,615,204	3,881,570
37.00 Depreciation, Repairs and Maintenance				
i) Depreciation:				
Furniture & Fixtures	71,949,348	62,392,952	69,030,123	59,837,444
Vehicles	50,770,729	28,532,229	49,315,660	26,713,392
Machinery & Equipment's	18,895,759	16,675,988	18,450,220	16,380,040
Computer hardware	270,721,978	242,663,487	270,384,439	242,140,412
Property	42,590,784	40,996,075	41,825,784	40,996,075
	454,928,598	391,260,731	449,006,226	386,067,363
ii) Amortization				
Computer software	9,923,985	-	9,674,000	-
	9,923,985	-	9,674,000	-
iii) Repairs and Maintenance				
Furniture & fixtures	12,528,412	12,020,616	12,357,202	12,020,616
Vehicles	10,574,476	9,747,168	10,396,443	9,571,981
Machinery & equipment's	9,088,848	9,855,996	9,045,748	9,668,946
Premises	35,892,336	33,360,801	35,892,336	33,262,136
Computers	54,647,888	52,198,819	54,647,888	52,198,819
ATM maintenance & software support	3,632,829	3,177,978	3,106,000	3,168,978
	126,364,789	120,361,378	125,445,617	119,891,476
Total depreciation, amortization, repairs & maintenance (i+ii+iii)	591,217,372	511,622,109	584,125,843	505,958,839
38.00 Other Operating Expenses				
Entertainment	107,855,573	102,716,999	106,797,631	102,131,301
Car expenses	223,654,237	188,111,177	223,254,045	187,732,790
Subscription	22,868,901	35,469,497	22,706,481	35,361,631
Donation	-	29,800	-	29,800
Travelling	82,390,794	83,926,364	82,379,433	83,800,479
Cartage & freight	97,114,912	89,802,559	97,114,912	89,802,559
Miscellaneous	128,661,826	163,539,752	104,518,855	102,099,485
Business development	59,521,005	56,181,621	59,014,083	55,774,806
Cash carrying charges	17,436,851	15,407,733	17,436,851	15,407,733
Outsourcing security expenses	124,427,805	90,730,564	124,291,500	90,730,564
Training expenses	63,208,088	71,486,842	63,194,088	71,481,842
Head office expenses (UAE branches)	20,241,120	18,778,762	20,241,120	18,778,762
Computer	3,622,100	3,184,718	3,622,100	3,184,718
Loss on sale asset	-	2,357,645	-	1,616
Loss on revaluation of investment	317,287,416	181,482,616	317,287,416	181,482,616
CDBL charges	3,896,725	3,133,752	-	-
	1,272,187,353	1,106,340,401	1,241,858,515	1,037,800,702

	Ref. Note	Amount in Taka			
		Consolidated		Bank	
		2014	2013	2014	2013
39.00 Provision for Loans and Advances					
For unclassified loans	13.06.01	43,174,515	41,090,554	12,689,378	12,035,173
For classified loans and advances	13.06.02	3,076,520,388	12,828,801	3,076,520,388	12,828,801
		3,119,694,903	53,919,355	3,089,209,766	24,863,974
40.00 Provision for Off-balance Sheet Exposures					
Provision make /(released) during the year		-	-	-	-
		-	-	-	-
41.00 Provision for Other Assets					
Provision for Nostro account	13.12.01	-	13,908,114	-	13,908,114
		-	13,908,114	-	13,908,114
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	250,000,000	39,137,905	250,000,000	39,137,905
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	1,050,000,000	1,000,000,000	1,050,000,000	1,000,000,000
Provision for SF & gratuity	13.03.05	340,000,000	-	340,000,000	-
		1,740,000,000	1,139,137,905	1,740,000,000	1,139,137,905
43.00 Other Provisions					
Provision for insurance fund	13.02.02	36,139,449	5,000,000	36,139,449	5,000,000
Provision for CSR	13.08	83,157,014	313,004,575	83,157,014	313,004,575
Provision for risk coverage fund for Computer	13.12.02	1,788,029	5,862,095	1,788,029	5,862,095
		121,084,492	323,866,670	121,084,492	323,866,670
44.00 Provision for Taxation					
Provision for current tax					
In Bangladesh	13.04.01	2,044,594,327	784,338,290	2,020,000,000	750,000,000
Outside Bangladesh	13.04.02	45,838,846	38,677,968	45,838,846	38,604,009
		2,090,433,173	823,016,258	2,065,838,846	788,604,009
Deferred tax liabilities/(assets)	44.02	(147,036,033)	284,586,925	(145,935,364)	285,323,179
		1,943,397,140	1,107,603,183	1,919,903,482	1,073,927,188
44.01 Provision for Current Tax in Bangladesh					
Required provision for current tax		2,044,594,327	784,338,290	2,020,000,000	750,000,000
		2,044,594,327	784,338,290	2,020,000,000	750,000,000
44.02 Deferred Tax Liabilities/(Assets)					
Deferred tax assets have been recognized and measured as per BAS-12: <i>Income Taxes</i> .					
Deferred tax liabilities recognized during the period				-	-
Deferred tax assets recognized during the period	44.02.02			(145,935,364)	285,323,179
				(145,935,364)	285,323,179

48.00 Events after Reporting Period

Except the fact stated above, there is no material events after the reporting date that are not adjusting 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 2014**49(a) Government Debentures**

Sl. No	Name of the institutions/Company	Amount in BDT.
1	Bangladesh House Building Finance Corporation	35,000,000.00
2	Bangladesh Steel & Engineering Corporation	20,000,000.00
	Total	55,000,000.00

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	Ismail Carpet Industries Limited	48,000.00
6	Mirzabo Steel Limited	150,000.00
7	Allied Jute Mills Limited	4,565,187.00
8	Beximco Synthetics Limited	7,645,719.00
9	Beximco Texlites Limited	77,520,240.00
10	Beximco Denims Limited	48,450,150.00
	Total	138,628,296.00

50.00 Schedule of shares purchased from primary and secondary market as at 31 December 2014

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	897,520	72.84	65,377,831	29.90	26,835,848
2	Bank Asia	1,678,322	32.52	54,583,681	16.70	28,027,977
3	BRAC Bank	5,006,870	30.00	150,208,918	37.20	186,255,564
4	Dhaka Bank Ltd.	377,434	24.17	9,122,389	18.30	6,907,042
5	Dutch Bangla Bank	77,500	99.14	7,683,085	105.80	8,199,500
6	Eastern Bank Ltd	5,008,083	3.61	18,082,421	27.20	136,219,857
7	Exim Bank Ltd	270,408	7.45	2,014,883	11.10	3,001,529
8	ICB Islamic Bank	5,541,800	10.05	55,689,671	5.50	30,479,900
9	IFIC	263,071	61.73	16,239,608	26.10	6,866,153
10	Islamic Bank	304,053	30.32	9,219,529	23.40	7,114,840
11	Jamuna Bank	396,577	16.52	6,549,483	12.30	4,877,897
12	Marcantile Bank	444,054	16.53	7,342,385	13.70	6,083,540
13	MTB	274,186	41.24	11,306,368	19.80	5,428,883
14	NBL	404,026	18.10	7,314,800	11.40	4,605,896
15	NCC	359,308	31.14	11,188,952	11.20	4,024,250
16	One Bank Ltd	240,000	13.12	3,147,643	15.80	3,792,000
17	Prime Bank	410,401	38.20	15,676,954	19.60	8,043,860
18	Pubali Bank	356,869	35.97	12,838,326	25.50	9,100,160
19	Shajalal Islami Bank Ltd.	281,050	24.34	6,840,736	11.50	3,232,075
20	Social Islamic Bank	145,770	12.48	1,818,570	13.60	1,982,472
21	South East Bank	2,335,090	35.08	81,918,880	19.40	45,300,746
22	Standard Bank	527,454	30.20	15,928,698	12.70	6,698,666
23	The City Bank	1,147,722	30.77	35,312,799	21.80	25,020,340
24	Trust Bank	1,448,475	32.88	47,632,355	19.50	28,245,262
25	UCBL	557,088	45.19	25,174,480	29.30	16,322,678
26	Uttara Bank Ltd	729,744	34.80	25,394,410	25.90	18,900,370
27	IBBL Bond	116,010	954.55	110,737,574	989.00	114,733,890
	Total			814,345,429		746,301,195

NBFI

1	DBH	670,638	85.30	57,206,707	71.60	48,017,681
2	ICB*	2,819,007	99.99	281,860,700	1,377.10	3,600,193,840
3	IDLC	125,785	60.80	7,647,591	74.70	9,396,140
4	PLFS	313,971	117.71	36,957,162	23.10	7,252,730
5	Phonix Finance	127,027	76.00	9,654,385	26.90	3,417,025
6	Premier Leasing	303,660	35.01	10,629,944	10.20	3,097,332
7	Prime Finance	304,214	139.24	42,358,763	21.40	6,510,180
8	ILFSL	229,920	63.36	14,568,334	13.50	3,103,920
	Total			460,883,586		3,680,988,848

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

Mutual Funds

1	Bangladesh Fund	21,300,000	100.00	2,130,000,000	108.00	2,300,400,000
2	1st Janata Bank M.F	55,530,973	9.00	500,000,000	5.10	283,207,962
3	8th ICB Mutual Fund Ltd	1,740	10.00	17,400	65.80	114,492
4	1st Bangladesh Fixed Income Fund	149,976,484	9.33	1,400,000,000	7.40	1,109,825,982
5	EBL 1st MF	57,307	17.45	1,000,123	5.30	303,727
6	Eastern Bank Ltd NRB M F	11,824,072	8.44	99,830,000	4.90	57,937,953
7	ICB 2nd NRB	1,067,500	12.78	13,640,617	7.80	8,326,500
8	ICB Sonali Mf	350,000	6.37	2,228,708	6.40	2,240,000
9	IFIC MF	176,348	8.51	1,500,000	5.20	917,010
10	L R Global M F	5,184,672	9.64	50,000,000	5.00	25,923,360
11	PHP 1st MF	546,860	9.14	5,000,000	4.70	2,570,242
12	Popular Life 1st M.F	565,348	8.84	5,000,000	5.00	2,826,740
13	Trust Bank MF	592,211	8.44	5,000,000	5.40	3,197,939
	Total			4,213,216,848		3,797,791,907

Pharmaceuticals

1	Active Fine Chemical Ltd	409,744	13.76	5,639,965	73.90	30,280,082
2	Beximco Pharmaceuticals Ltd	3,417,508	64.26	219,616,779	58.70	200,607,720
3	Renata	40,001	422.10	16,884,402	984.00	39,360,984
4	Square Pharma	470,655	83.70	39,395,609	258.50	121,664,317
	Total			281,536,755		391,913,103

Engineering

1	Aftab automobiles Ltd	987,789	72.75	71,866,444	67.20	66,379,421
2	Bd lamps	82,385	194.58	16,030,877	118.40	9,754,384
3	BSRM Steel	145,762	94.96	13,841,893	87.70	12,783,327
4	National Polymer	23,269	68.18	1,586,503	66.50	1,547,389
5	S Alam Cr Steels	138,080	68.28	9,428,792	34.50	4,763,760
6	Singer Bangladesh Ltd	4,765	59.40	283,035	218.80	1,042,582
	Total			113,037,544		96,270,863

Cement

1	Heidelberg	5,520	189.24	1,044,588	499.40	2,756,688
2	Lafarge Surma Cement	600,500	33.80	20,298,430	123.00	73,861,500
	Total			21,343,018		76,618,188

Fuel & Power

1	DESCO	878,456	73.42	64,499,331	69.50	61,052,692
2	BEDL	478,892	24.62	11,788,541	33.00	15,803,436
3	Jamuna Oil	169,790	152.02	25,810,907	205.90	34,959,761
4	Linde (BD) Ltd	3,450	141.08	486,732	914.60	3,155,370
5	Meghna Petroleum	262,088	90.29	23,664,737	211.00	55,300,568
6	Padma Oil Co Ltd	1,955,056	0.76	1,478,895	251.60	491,892,090
7	Powergrid	968,557	62.79	60,816,992	40.40	39,129,703
8	Summit Power	3,816,586	54.85	209,325,199	38.30	146,175,244
9	Titas Gas	1,248,425	83.27	103,959,458	79.70	99,499,472
	Total			501,830,792		946,968,336

Food & Allied

1	BATBC	2,450	85.91	210,491	2,660.30	6,517,735
2	National Tea Co Ltd	44,220	9.89	437,175	697.50	30,843,450
	Total			647,666		37,361,185

Textiles

1	Anlima yarn	352,000	18.11	6,376,091	21.20	7,462,400
2	Apex Weaving and Spinning Ltd	44,890	8.91	400,000	5.00	224,450
3	Al Haj Textile	219,800	69.00	15,167,123	93.50	20,551,300
4	Envoy Textile	326,716	48.09	15,711,681	51.60	16,858,545
5	Malek Spinnng Mills	484,000	20.66	10,000,000	19.10	9,244,400
6	Monno Fabrics Ltd	16,150	150.00	2,422,500	3.20	51,680
7	Safco Spinning Mills Ltd	4,152	1.20	5,000	27.80	115,426
	Total			50,082,395		54,508,201

Tannery

1	Apex Footwear Ltd	65,700	348.32	22,884,725	443.50	29,137,950
2	Bata Shoes	200	109.41	21,882	1,172.10	234,420
	Total			22,906,607		29,372,370

Insurance						
1	Delta Life	43,725	31.05	1,357,475	149.90	6,554,378
2	Fareast life	139,935	137.05	19,177,478	75.10	10,509,118
3	Green Delta life	261,415	113.40	29,644,386	74.10	19,370,852
4	National Life Insurance	243,070	75.89	18,446,701	235.20	57,170,064
5	Nitol Ins	88,558	63.69	5,639,968	29.30	2,594,749
6	Pragati Life Ins.	20,668	158.25	3,270,805	100.50	2,077,134
7	Progressive Life	87,974	152.58	13,422,808	87.40	7,688,928
8	Standard Insurance	31,740	33.63	1,067,412	25.90	822,066
	Total			92,027,033		106,787,289

Tele communication						
1	GP	200,000	230.11	46,022,770	361.90	72,380,000
2	BSCCL	60,805	203.79	12,391,431	116.70	7,095,944
	Total			58,414,200		79,475,944

Others						
1	Beximco	167,821	125.73	21,099,949	36.40	6,108,684
2	Summit Alliance Port Ltd	486,570	124.20	60,433,269	82.90	40,336,653
3	Monno Ceramic Industries Ltd	7,700	76.50	589,041	29.70	228,689
	Total			82,122,259		46,674,026
	Grand Total			6,712,394,133		10,091,031,454

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	732,911	51.65	37,852,458	51.65	37,852,458
3	Specialised Jute yarn and towain Co Ltd	33,790	9.75	329,452	9.75	329,452
4	Paper Converting and Packeging Ltd	2,956	98.75	291,905	98.75	291,905
5	IFIC	73,500	106.19	7,804,699	106.19	7,804,699
6	Central Depository Bangladesh Ltd	3,854,164	6.11	23,541,640	6.11	23,541,640
7	Swan Textile Mills Ltd	1,000	97.50	97,500	97.50	97,500
8	Fiber shine	2,000,000	10.00	20,000,000	10.00	20,000,000
9	Rupsa fish & allied company ltd	1,111,000	18.00	19,998,000	18.00	19,998,000
10	Vanguard BD Finance MF	25,000,000	10.00	250,000,000	10.00	250,000,000
11	Vanguard Rupali Bank MF	25,000,000	10.00	250,000,000	10.00	250,000,000
12	Azadi printers	756	100.00	75,600	100.00	75,600
	Total			744,987,654		744,987,654

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	Orion Infrastructure Ltd.	400,000,000	10.00	4,000,000,000	10.00	4,000,000,000
2	Summit purbanchal Power	564,043	100.00	56,404,300	100.00	56,404,300
3	Summit uttanchal Power	383,490	100.00	38,349,000	100.00	38,349,000
4	Raj Langka Power Company	93,939,394	10.00	939,393,940	10.00	939,393,940
	Total			5,034,147,240	10.00	5,034,147,240
	Total Share price [50(a)+50(b)+50(c)]			12,491,529,027		15,870,166,348

51.00 Consolidated Schedule of fixed assets of Janata Bank Limited as at 31 December 2014

(Amount in Taka '000)												
Sl. No.	Name of Assets	C O S T				D E P R E C I A T I O N					Written down Value as on 31.12.14	Written down Value as on 31.12.13
		Opening Balance as on 01.01.14	Addition during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.14	Rate (%)	Opening Balance as on 01.01.14	Charged during the year	Adjustment during the year	Balance as on 31.12.14		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	119,380	-	-	119,380	-	-	-	-	-	119,380	119,380
2	Building	419,853	-	-	419,853	2.5	65,447	8,860	-	74,307	345,546	354,406
	Sub-total	539,233	-	-	539,233		65,447	8,860	-	74,307	464,926	473,786
3	Machinery and Equipment:	160,882	22,092	75	182,899	20	83,524	18,896	-	102,420	80,479	77,358
4	Furniture and Fixture:											
	a) Office Equipment	221,022	41,590	150	262,462	20	153,347	27,676	-	181,023	81,439	67,675
	b) Fire Extinguisher & Arms	9,894	1,639	-	11,533	20	7,651	878	-	8,529	3,004	2,243
	c) Weighting Machine	621	230	-	851	20	384	110	-	494	357	237
	d) Other furniture	628,192	93,851	521	721,522	10	299,547	43,285	-	342,832	378,690	328,645
	Sub-total	859,729	137,310	746	996,368		460,929	71,949	-	532,878	463,490	398,800
5	Vehicle											
	a) Car	334,980	39,780	-	374,760	20	195,603	49,967	-	245,570	129,190	139,377
	b) Cycle and Scoter	9,229	274	-	9,503	20	6,206	804	-	7,010	2,493	3,023
	Sub-total	344,209	40,054	-	384,263		201,809	50,771	-	252,580	131,683	142,400
6	Computer											
	a) Computer Hardware	1,734,828	237,202	41,744	1,930,286	20	891,730	270,722	-	1,162,452	767,834	843,098
	b) Computer Software	47,650	75,849	-	123,499	10	1,210	9,924	-	11,134	112,365	46,440
	Sub total	1,782,478	313,051	41,744	2,053,785	-	892,940	280,646	-	1,173,586	880,199	889,538
A. Grand total (1+2+3+4+5+6)		3,686,531	512,507	42,490	4,156,548		1,704,649	431,122	-	2,135,771	2,020,777	1,981,882

B. Revaluation

(Amount in Taka '000)

Sl. No.	Name of Assets	VALUATION				DEPRECIATION					Written down Value as on 31.12.14	Written down Value as on 31.12.13
		Opening Balance as on 01.01.14	Revaluation during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.14	Rate (%)	Opening Balance as on 01.01.14	Charged during the year	Adjustment during the year	Balance as on 31.12.14		
	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	235,502	33,731	-	269,233	1,315,498	1,349,229
	Sub-total	8,031,535	-	-	8,031,535		235,502	33,731	-	269,233	7,762,302	7,796,033
3	Machinery and Equipment	127,351	-	-	127,351	20	127,351	-	-	127,351	-	-
4	Furniture and Fixture:											
	a) Office Equipment	-	-	-	-	10	-	-	-	-	-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20	-	-	-	-	-	-
	c) Weighting Machine	-	-	-	-	20	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548		5,548	-	-	5,548	-	-
	Sub-total	5,548	-	-	5,548		5,548	-	-	5,548	-	-
5	Vehicle											
	a) Car	41,204	-	-	41,204	20	41,204	-	-	41,204	-	-
	b) Cycle and Scoter	-	-	-	-	20	-	-	-	-	-	-
	Sub-total	41,204	-	-	41,204		41,204	-	-	41,204	-	-
6	Computer											
	a) Computer Hardware	2,104	-	-	2,104	20	2,104	-	-	2,104	-	-
	b) Computer Software	-	-	-	-		-	-	-	-	-	-
	Sub- total	2,104	-	-	2,104		2,104	-	-	2,104	-	-
B. Grand total (1+2+3+4+5+6)		8,207,742	-	-	8,207,742		411,709	33,731	-	445,440	7,762,302	7,796,033
Total (A+B)		11,894,273	512,507	42,490	12,364,290		2,116,358	464,853	-	2,581,211	9,783,079	9,777,915

51(i) Schedule of fixed assets of Janata Bank Limited as at 31 December 2014

A. Cost

(Amount in Taka '000)

Sl. No.	Name of Assets	C O S T				D E P R E C I A T I O N					Written down Value as on 31.12.14	Written down Value as on 31.12.13
		Opening Balance as on 01.01.14	Addition during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.14	Rate (%)	Opening Balance as on 01.01.14	Charged during the year	Adjustment during the year	Balance as on 31.12.14		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	119,380	-	-	119,380	-	-	-	-	-	119,380	119,380
2	Building	389,249	-	-	389,249	2.5	65,447	8,095	-	73,542	315,707	323,802
	Sub-total	508,629	-	-	508,629		65,447	8,095	-	73,542	435,087	443,182
3	Machinery and Equipment:	157,925	22,085	75	179,935	20	82,795	18,450	-	101,245	78,690	75,130
4	Furniture and Fixture:											
	a) Office Equipment	218,872	34,654	150	253,376	20	152,575	26,652	-	179,227	74,149	66,297
	b) Fire Extinguisher & Arms	9,894	1,639	-	11,533	20	7,651	878	-	8,529	3,004	2,243
	c) Weighting Machine	621	230	-	851	20	384	110	-	494	357	237
	d) Other furniture	610,809	93,831	521	704,119	10	290,819	41,390	-	332,209	371,910	319,990
	Sub-total	840,196	130,354	746	969,879		451,429	69,030	-	520,459	449,420	388,767
5	Vehicle											
	a) Car	323,639	39,780	-	363,419	20	191,536	48,512	-	240,048	123,371	132,103
	b) Cycle and Scoter	9,229	274	-	9,503	20	6,206	804	-	7,010	2,493	3,023
	Sub-total	332,868	40,054	-	372,922		197,742	49,316	-	247,058	125,864	135,126
6	Computer											
	a) Computer Hardware	1,731,285	237,009	41,744	1,926,550	20	891,126	270,384	-	1,161,510	765,040	840,159
	b) Computer Software	46,440	75,849	-	122,289	-	-	9,674	-	9,674	112,615	46,440
	Sub total	1,777,725	312,858	-	2,048,839	-	891,126	280,058	-	1,171,184	-	886,599
A. Grand total (1+2+3+4+5+6)		3,617,343	505,351	42,490	4,080,204	-	1,688,539	424,949	-	2,113,488	1,966,716	1,928,804

B. Revaluation

(Amount in Taka '000)

Sl. No.	Name of Assets	VALUATION				DEPRECIATION					Written down Value as on 31.12.14	Written down Value as on 31.12.13
		Opening Balance as on 01.01.14	Revaluation during the year	Sales/ Transfer/ Adjustment	Balance as on 31.12.14	Rate (%)	Opening Balance as on 01.01.14	Charged during the year	Adjustment during the year	Balance as on 31.12.14		
		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	235,502	33,731		269,233	1,315,498	1,349,229
	Sub-total	8,031,535	-	-	8,031,535		235,502	33,731	-	269,233	7,762,302	7,796,033
3	Machinery and Equipment	127,351	-	-	127,351	20	127,351	-	-	127,351	-	-
4	Furniture and Fixture:											
	a) Office Equipment	-	-	-	-	10					-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20	-	-	-	-	-	-
	c) Weighting Machine	-	-	-	-	20	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548		5,548	-		5,548	-	-
	Sub-total	5,548	-	-	5,548		5,548	-	-	5,548	-	-
5	Vehicle	-	-	-	-		-	-	-	-	-	-
	a) Car	41,204	-	-	41,204	20	41,204	-		41,204	-	-
	b) Cycle and Scoter	-	-	-	-	20	-	-	-	-	-	-
	Sub-total	41,204	-	-	41,204		41,204	-	-	41,204	-	-
6	Computer											
	a) Computer Hardware	2,104	-	-	2,104	20	2,104	-	-	2,104	-	-
	b) Computer Software					10	-	-	-	-	-	-
	Sub- total	2,104	-	-	2,104		2,104	-	-	2,104	-	-
	B. Grand total (1+2+3+4+5+6)	8,207,742	-	-	8,207,742	-	411,709	33,731	-	445,440	7,762,302	7,796,033
	Total (A+B)	11,825,085	505,351	42,490	12,287,946	-	2,100,248	458,680	-	2,558,928	9,729,018	9,724,837

52.00 Schedule of classified other assets of Janata Bank Limited as at 31 December 2014

(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	516,754	506,816	-	9,938	100%	9,938
	Branches (In Bangladesh)	1,748,338	1,718,786	-	29,552	100%	29,552
	Branches (Overseas)	11,308	11,114	-	194	100%	194
	Legal Expenses	1,501	1,061	-	440	100%	440
	Protested Bills (Bangladesh)	237,505	3	-	237,502	100%	237,502
	Protested Bills (Overseas)	3,333	-	-	3,333	100%	3,333
	Sub-total	2,518,739	2,237,780	-	280,959		280,959
2	Sundry Assets						
	Head office	18,879,053	18,827,483	-	51,570	100%	51,570
	Branches (In Bangladesh)	6,508,858	6,433,280	-	75,578	100%	75,578
	Branches (Overseas)	63,287	63,287	-	-	100%	-
	Sub-total	25,451,198	25,324,050	-	127,148		127,148
3	Others						
	Head Office	17,415,223	17,384,463	-	30,760	100%	30,760
	Branches (In Bangladesh)	493,805	486,766	4,400	2,639	50% / 100%	4,839
	Overseas Branches (UAE)	3,258	3,258	-	-	100%	-
	Sub-total	17,912,286	17,874,487	4,400	33,399		35,599
	Total	45,882,223	45,436,317	4,400	441,506		443,706
	Inter branch transaction	21,534,757	21,289,990	179,498	65,269	50% / 100%	155,018

53.00 Segment reporting

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

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

Operating segments

Amount in million taka

Particulars	Loans & advances	Treasury	Overseas	JEC, Italy	JCIL, Dhaka	Other	Total
Interest income	33,188.04	-	318.89	1.20	134.42	-	33,642.55
Interest expenses	(35,602.40)	(143.26)	(14.45)	(2.27)	(224.43)	-	(35,986.82)
Net interest income	(2,414.36)	(143.26)	304.44	(1.07)	(90.01)	-	(2,344.27)
Investment income	-	16,745.13	-	-	204.41	-	16,949.54
Commission & brokerage	-	663.54	32.77	26.31	44.93	-	767.55
Foreign exchange income	-	3,381.27	41.88	-	-	-	3,423.15
Other operating income	-	-	135.29	-	-	1,661.34	1,796.63
Total operating income	(2,414.36)	20,646.68	514.38	25.24	159.33	1,661.34	20,592.60
Total operating expenses	(9,611.79)	-	(225.54)	-	-	-	(9,837.33)
Profit before provision	(12,026.16)	20,646.68	288.84	25.24	159.33	1,661.34	10,755.27
Rate of operating income	(111.82%)	191.97%	2.69%	0.00	1.48%	15.45%	100.00%
Loans & advances	291,782.72	-	26,022.04	-	3,048.51	-	320,853.27
Investment	-	196,719.03	-	29.13	2,113.31	-	198,861.47

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 14,413 at the end of 2014 as against 15,484 in 2013.

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 2014)

Sl. No.	Name	Present Address	Date of Appointment/ Reappointment	Number of shares
1.	Shaikh Md. Wahid-uz-Zaman	House # 11, Minto Road, Ramna, Dhaka-1000.	08/12/2014	01
2.	Mr. Md. Emdadul Hoque	Building # 22 Flat # 2/4, Road # 6 Dhanmondi, Dhaka.	21/12/2010 20/12/2013	01
3.	Mr. Nagibul Islam Dipu	Road # 8, House # 155, Block # F, Basundhara R/A, Dhaka	20/12/2012	01
4.	Dr. R M Debnath	Eastern Peace, Flat #1/302, 30, Shantinagar, Dhaka-1217	29/10/2009 20/12/2012	01
5.	Syed Bazlul Karim, B.P.M.	Flat # 1/301, Eastern Rokeya Tower, 98 Boro Mogbazar, Dhaka	20/12/2012	01
6.	Prof. Mohammed Moinuddin	Nazmul Hossain Bhaban (3 rd Floor) 36 Solakbahar, Panchlaish, Chittagong.	20/12/2012	01
7.	Mr. Md. Abu Naser	Flat # 502, Eastern Karim (4th floor), 2/5 Shahjahan Road Mohammadpur, Dhaka.	20/12/2012	01
8.	Mrs. Sangita Ahmed	Apartment # A-1, House # 44, Road # 4 1, Gulshan-2, Dhaka.	09/01/2013	01
9.	Prof. Dr. Nitai Chandra Nag	Niketon Housing Society House # 50, Block # D Road # 8, Gulshan-1, Dhaka	09/01/2013	01
10.	Mr. A.K.M Kamrul Islam, FCA	Orin Tower (10 th Floor), House # 23, Road # 113/A, Gulshan-2, Dhaka-1212.	25/11/2013	01
11.	Mr. Md. Mahabubur Rahman Hiron	Flat # A-13, Century Estate Apartment Complex, 119, Boro Mogbazar, Ramna, Dhaka-1217.	01/12/2013	01
12.	Mr. Md. Abdus Salam	Oriental Motif, Flat # C-5, House # 78, Road # 9/G, Dhanmondi R/A Dhaka-1209.	28/10/2014	N/A

(ii) Particulars of Directors and their interest in other entities (as at 31 December 2014)

SL No	Name	Status with JBL	Name of the firms/companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.		Status
1.	Shaikh Md. Wahid-uz-Zaman	Chairman	N/A		
2.	Mr. Md. Emdadul Hoque	Director	N/A		
3.	Mr. Nagibul Islam Dipu	Director	1	Janata Capital and Investment Ltd.	Director
			2	Polac Real Estate Ltd.	Managing Director
			3	Khan Brothers	Proprietor
			4	Polac Paint and Chemicals Ltd.	Director
4.	Dr. R M Debnath	Director	1	Janata Capital and Investment Ltd.	Chairman
5.	Syed Bazlul Karim B.P.M.	Director	1	Janata Capital and Investment Ltd.	Director
			2	M/S Poultry and Fish Feed Ltd.	Chairman
6.	Prof. Mohammed Moinuddin	Director	1	M & J Corporation	Chairman
			2	Seven Properties	Chairman
7.	Mr. Md. Abu Naser	Director	1	Janata Capital Investment Ltd	Director
			2	Fame & Faith Services Ltd.	Proprietor & CEO
			3	Trade Express Services	Proprietor & CEO
			4	Himi Trading House	Proprietor & CEO
			5	Gloria Marketing Corporation	Proprietor & CEO
8.	Mrs. Sangita Ahmed	Director	1	The Sky Room Dining Ltd.	Managing Director
			2	Women Institute of Entrepreneurial and Leadership Development (WIELD)	President
			3	Time Out Restaurant	Managing Partner
			4	Green Bee Communication Ltd.	Consultant
			5	Bangladesh Television (BTV)	Newscaster
9.	Prof. Dr. Nitai Chandra Nag	Director	1	Dhaka School of Economics	Professor
			2	Chittagong University	Professor (Lien)
10.	Mr. A.K.M Kamrul Islam, FCA	Director	1	Islam Aftab Kamrul & Co. Chartered Accountants	Partner
			2	Mashnoons Limited	Chairman
			3	CANTIB Limited	Director
11.	Mr. Md. Mahabubur Rahman Hiron	Director	1	M/S Kashem Associates	Proprietor
			2	M/S Kashem Electro JV.	Proprietor
			3	M/S Hiron Optics	Proprietor
12.	Mr. Md. Abdus Salam	CEO and Managing Director	1	Industrial and Infrastructure Development Finance Company Ltd.	Director
			2	Investment Corporation Bangladesh	Director
			3	Janata Capital Investment Ltd.	Director
			4	Janata Exchange Company Srl, Rome, Italy	Chairman
			5	Bangladesh Commerce Bank Limited	Director
			6	Primary Dealers Bangladesh Limited	Chairman
			7	Governing Body, Institute of Bankers Bangladesh	Member
			8	Bangladesh Foreign Exchange Dealers' Association	Member
			9	Bangladesh Institute of Bank Management (BIBM)	Member
			10	Dhaka School of Bank Management	Member

(iii) Related party relationship disclosure during the year 2014 (in compliance of BAS-24)

Name of Related Party	Relationship	Nature of Transaction	Balance as at 01 January 2014	Transaction During the year	Balance as at 31 December 2014
Janata Exchange Company Srl, Italy	Subsidiary Company	Investment in Subsidiary Company	58,617,803	-	58,617,803
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 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.

(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 bankFigure in million
(unless stated otherwise)

SL.	Particular	2014 Taka	2013 Taka
1	Authorized capital	30,000.00	20,000.00
2	Paid up capital	19,140.00	19,140.00
3	Total capital (core + supplementary)	36,468.38	34,301.04
4	Required capital (Under BASEL-II)	35,420.25	33,392.33
5	Surplus/(shortage) of capital	1,048.13	908.71
6	Capital adequacy ratio (CAR)	10.30%	10.27%
7	Total assets	629,454.14	586,082.99
8	Total deposits	516,010.74	478,535.57
9	Total loans and advances	319,773.25	285,747.65
10	Total contingent liabilities and commitments	72,495.16	99,726.43
11	Credit deposit ratio	61.97%	59.71%
12	Total classified loans	37,375.67	31,766.86
13	Percentage of classified loans against total loans and advances	11.69%	11.12%
14	Import	144,556.80	176,671.00
15	Export	154,079.70	153,252.00
16	Foreign remittance	106,677.10	103,982.00
17	Income from investment	16,742.67	13,736.50
18	Operating profit	10,683.34	12,127.10
19	Profit after tax and provision	3,813.15	9,551.39
20	Provision kept against loans and advances (G+S) including OBS exposures	25,449.81	23,418.22
21	Provision kept against classified loans and advances	21,684.23	19,345.33
22	Provision surplus/(deficit) against loans and advances	414.22	330.00
23	Cost of fund	8.82%	9.23%
24	Cost of deposit (%)	7.34%	7.75%
25	Average return on loans and advances	11.44%	12.39%
26	Interest spread	4.10%	4.64%
27	Net spread	2.06%	2.45%
28	Earning assets	496,785.00	461,290.06
29	Non earning assets	132,669.14	124,792.92
30	Return on investment (ROI)	8.47%	9.39%
31	Return on assets (ROA) after tax	0.61%	1.42%
32	Return on equity (ROE)	9.66%	30.09%
33	Earning per share (EPS)	19.92	86.31
34	Net operating income per share	55.82	63.36
35	Net assets value per share (NAVPS)	206.17	193.92
36	Net operating cash flow per share (NOCFPS)	83.17	396.80