



**AHMED ZAKER & Co.**  
CHARTERED ACCOUNTANTS



**Pinaki & Company**

**Auditors' Report**  
and  
**Financial Statements**  
of  
**Bangladesh Krishi Bank**  
83-85, Motijheel C/A, Dhaka  
**As on June 30, 2019**

Final



**Auditor's**

**Ahmed Zaker & Co.**  
Chartered Accountants  
Green City edge (Level 10)89, Kakrail,  
Dhaka-1000, Bangladesh.

**Pinaki & Company.**  
Chartered Accountants  
Ahsandell, 2/A, Mymensingh Road.  
Shahbag, Dhaka, Bangladesh

*Private & Confidential*



**AHMED ZAKER & Co.**  
CHARTERED ACCOUNTANTS



**Pinaki & Company**

**Independent Auditor's Report  
To the Shareholders (Government of the People's Republic of Bangladesh)  
of  
Bangladesh Krishi Bank**

**Report on the Audit of the Financial Statements**

**Qualified Opinion**

We have audited the financial statements of Bangladesh Krishi Bank which comprise the Balance Sheets as at June 30, 2019 and the statement of profit and loss accounts, statements of changes in equity and the statement cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements of the Bank give a true and fair view of the Balance sheet as at June 30, 2019 and the statement of profit and loss accounts and the statement of cash flows for the year then ended June 30, 2019, in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.

**Basis for Qualified Opinion**

1. As per Note 14.4 of the financial statement, the bank's capital adequacy ratio as at June 30, 2019, was (36.85%), because of negative core Capital amounting to BDT 72,316,694,482 (7231.69 Crore). The shortfall in the amount of capital was BDT 88,832,582,599 (8883.26 Crore).
2. Included in Note 9.4.1, the financial statements have shown an unreconciled credit balance of BDT 117,070,678 (11.7 Crore) relating to Inter Branch Transaction Accounts.
3. As per IAS-12 Income Taxes, it is mandatory for an entity liable to tax to recognize deferred tax liability / assets. However, deferred tax liability / assets were not recognized in the financial statement of the bank.
4. Lack of understanding in the calculation of interest expenses under loan received from international financial institutions which is a violation of Finance Ministry (Financial Institution Department), letter dated March 12, 2019. Such action led to the misstatement of financial statements by the amount of Tk. 293,891,289 (29.39 Crore).

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We remained independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.







### Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. We summarize below the key audit matters in arriving at our audit opinion above, together with our key audit procedures to address those matters and as required for public interest entities, our results from those procedures. These matters were addressed in the context of our audit of the financial statements as a whole, and forming our opinion thereon and we do not provide a separate opinion on these matters.

The key audit matters are discussed below together with an explanation of how the risk are address and our audit response are tailored to address these specific areas.

Loans & Advances	
Key Audit Matters	Our response to the risk
<p><b><u>Classification of Loan</u></b></p> <p>The classification of Loans &amp; Advances is determined by specific Bangladesh Bank's circulars which have a wide range effect on the financial position and performance of the Bank, namely through provisioning requirements.</p> <p>Furthermore, the calculation of RWA (Risk Weighted Assets) is, to some extent, dependent on the classification of Loans &amp; Advances which ultimately impact the CRAR (Capital to Risk Weighted Assets) – a significant indicator of Bank's health under the BASEL – III regime.</p> <p>Furthermore, the recognition and measurement of these Loans &amp; Advances are dictated by Bangladesh Bank's circulars namely BRPD circular 14 dated-23.09.2012, BRPD circular 19 dated-27.12.2012, BRPD circular 05 dated- 29.05.2013, BRPD circular 16 dated- 18.11.2014, BRPD circular 08 dated- 02.08.2015, BRPD circular 12 dated- 20.08.2017, BRPD circular 15 dated- 27.09.2017, BRPD circular 01 dated- 03.01.2018, BRPD circular 01 dated- 20.02.2018, BRPD circular 03 dated- 21.04.2019 respectively which limits the fair implementation of respective IFRSs.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"><li>• Tested the investment appraisal, loans disbursement procedures, monitoring and recovery process;</li><li>• Identification of loss events, including early warning and default warning indicators;</li><li>• Reviewed quarterly Bank's Classification of Investment (CL);</li></ul> <p>Furthermore, we have assessed the Loans &amp; Advances application receipt, assessment, documentation and authorization process against Bank's policy and Bangladesh Bank's requirements.</p> <p>As part of our process we have also reviewed the loan files, bank statements, assessed the adequacy of collateral.</p> <p>Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>







**Measurement of Provision**

The process for estimating the provision for Loans & Advances portfolio associated with credit risk is significant and complex.

For the individual analysis, these provisions consider the estimates of future business performances and the market value of collateral provided for credit transactions.

For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.

At year end, the Bank reported total Loans & Advances of Taka 219,227,164,449 (21922.72 Crore) and provision against Loans & Advances of Taka 19,666,688,821 (1966.67 Crore).

The Bank's disclosures about the provisioning of Loans & Advances are included in note 2.01.02 & 2.12.03.

We tested the design and operating effectiveness of key controls focusing on the following:

- Tested the control designed by management to ensure compliance of Bangladesh Bank Circulars relating to provision requirement and provision calculations.
- Tested the controls regarding the proper reporting of provision in (CL) and others.
- Tested the controls relating to proper authorization and compliance of Bangladesh Bank Circulars for write-off of investment.

Our substantive procedures in relation to the provision for Investments portfolio comprised the following:

- Reviewed the adequacy of the Bank general and specific provisions;
- Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.







IT systems and controls	
Key Audit Matters	Our response to the risk
<p>Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.</p> <p>Our area of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.</p> <p>The Bank's disclosures relating to its IT systems and controls are included in note 2.24.04 &amp; 2.24.6 of the financial statements.</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.</p> <p>Where deficiencies were identified, we tested compensating controls or performed alternate procedures. Besides, we understood where relevant changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.</p>

Legal & Regulatory Matters	
Key Audit Matters	Our response to the risk
<p>We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>Significant Legal &amp; Regulatory matters pertaining to the Bank were:</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.</p> <p>We enquired about those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.</p>







<ul style="list-style-type: none"><li>• Compliance of rules &amp; regulations, including submission of returns to various regulators;</li><li>• Maintenance of regulatory capital, reserves &amp; provisions; and</li><li>• Litigation (cases) filed on behalf of or against the Bank including any provisioning requirements.</li></ul> <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>The Bank's disclosures relating to its Legal &amp; Regulatory Matters are included in the related policy note.</p>	<p>We also enquired Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.</p>
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### Materiality

The scope of our audit was influenced by our application of materiality. We set certain quantitative thresholds for materiality. These together with qualitative considerations, helped us to determine the scope of our audit and the nature, timing and extent of our audit procedures on the individual financial statement line items and disclosures and in evaluating the effect of misstatements, both individually and in aggregate on the financial statements as a whole.

### Going Concern

We are required to report if we have anything material to add or draw attention to in relation to the note 2.03 to the financial statements on the use of the going concern basis of accounting with no material uncertainties that may cast significant doubt over the Group and Bank's use of that basis for a period of at least twelve months from the date of approval of the financial statements.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements of the Bank in accordance with IFRSs as explained in note 3.21 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement whether due to fraud or error. The Bank Company Act, 1991 (amended up to 2018) 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.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.







- Evaluate the overall presentation, structure and content of the financial statements, including disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Bank audit. We remain solely responsible for our audit opinion.

**Other Matter:**

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

**Report on other Legal and Regulatory Requirements**

In accordance with the Bank Company Act, 1991(amended up to 2018) and the rules and regulations issued by Bangladesh Bank, we also report that:

- (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) To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section informing the above opinion on the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
- (iii) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appeared from our examination of those books;







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CHARTERED ACCOUNTANTS



**Pinaki & Company**

- (iv) The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (v) The expenditures incurred were for the purpose of the Bank's business for the year;
- (vi) The financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vii) The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (Vii) Adequate provisions have been made for Loan and advance, other assets and off-balance sheet items which are in our opinion, doubtful of recovery;

  
**Ahmed Zaker & Co**  
Chartered Accountants

  
**Pinaki & Company**  
Chartered Accountants

Dhaka, Bangladesh.  
Dated: January 15, 2019.





**BANGLADESH KRISHI BANK**  
**BALANCE SHEET**  
**AS AT 30 JUNE 2019**

Particulars	Note	Amount in Taka	
		30 June 2019	30 June 2018
<b>Property and Assets</b>			
<b>Cash</b>	<b>3</b>	<b>18,897,194,491</b>	<b>24,726,793,314</b>
Cash in Hand (Including Foreign Currencies)		2,099,354,545	2,026,767,599
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)		16,797,839,947	22,700,025,715
<b>Balance with Other Banks &amp; Financial Institutions</b>	<b>4</b>	<b>960,714,153</b>	<b>3,284,561,644</b>
In Bangladesh		243,872,902	2,326,767,974
Outside Bangladesh		716,841,251	957,793,670
<b>Money at call and short notice</b>	<b>5</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>6</b>	<b>125,379,000</b>	<b>112,642,000</b>
Government Securities		88,440,000	78,203,000
Other Investments		36,939,000	34,439,000
<b>Loans and Advances</b>	<b>7</b>	<b>219,227,164,449</b>	<b>200,246,953,110</b>
Loans, Cash Credits, Overdrafts etc.		213,332,424,096	194,510,836,045
Bills Purchased and Discounted		5,894,740,354	5,736,117,064
<b>Fixed Assets Including Premises, Furniture &amp; Fixtures</b>	<b>8</b>	<b>8,010,476,129</b>	<b>6,500,421,176</b>
<b>Other Assets</b>	<b>9</b>	<b>20,465,071,978</b>	<b>18,305,362,070</b>
<b>Non-Banking Assets</b>	<b>10</b>	<b>334,552,963</b>	<b>324,750,852</b>
<b>Total Assets</b>		<b>268,020,553,164</b>	<b>253,501,484,167</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowing from Other Banks, FI and Agents</b>	<b>11</b>	<b>33,215,340,251</b>	<b>28,960,119,168</b>
In Bangladesh		32,951,520,540	28,526,255,827
Outside Bangladesh		263,819,711	433,863,342
<b>Deposits and Other Accounts</b>	<b>12</b>	<b>257,338,199,942</b>	<b>241,832,573,252</b>
Current and Contingency Accounts		23,504,988,082	19,744,373,114
Bills Payable		1,210,027,299	1,127,869,152
Savings Deposit		67,109,953,889	60,861,391,493
Fixed Deposit		165,513,230,671	160,098,939,494
<b>Other Liabilities</b>	<b>13</b>	<b>42,950,620,783</b>	<b>42,733,616,142</b>
<b>Total Liabilities</b>		<b>333,504,160,976</b>	<b>313,526,308,562</b>
<b>Capital/ Owners' Equity</b>			
<b>Paid-up Capital</b>	<b>14.2</b>	<b>9,000,000,000</b>	<b>9,000,000,000</b>
<b>Re-Capitalization</b>	<b>14.3</b>	<b>6,500,000,000</b>	<b>6,500,000,000</b>
<b>Statutory Reserve</b>	<b>15</b>	<b>232,306,342</b>	<b>232,306,342</b>
<b>Other Reserve</b>	<b>16</b>	<b>7,421,220,524</b>	<b>6,087,910,798</b>
<b>Retained Earnings Surplus/ (Deficit)</b>	<b>17</b>	<b>(88,637,134,679)</b>	<b>(81,845,041,535)</b>
<b>Total Capital/ Owners' Equity</b>		<b>(65,483,607,812)</b>	<b>(60,024,824,395)</b>
<b>Total Liabilities and Owners' Equity</b>		<b>268,020,553,164</b>	<b>253,501,484,167</b>



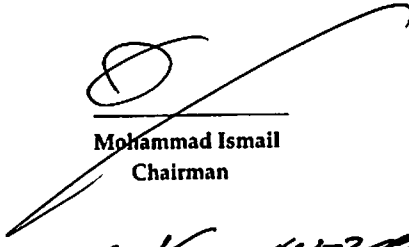




**BANGLADESH KRISHI BANK**  
**OFF BALANCE SHEET ITEMS**  
**AS AT 30 JUNE 2019**

Particulars	Note	Amount in Taka	
		30 June 2019	30 June 2018
Contingent Liabilities:		12,115,653,354	5,937,148,058
Acceptance for Constituents Liabilities (Letter of Credit)	18	12,032,665,217	5,836,258,408
Outstanding Customers Liabilities Guarantees	18.1	82,988,137	100,889,650
Bills for Collection		-	-
Others		-	-
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		-	-
Total Off-Balance Sheet Items		12,115,653,354	5,937,148,058

Accompanying notes form an integral part of these financial statements

  
Mohammad Ismail  
Chairman

  
Md. Ali Hossain Prodhan  
Managing Director


  
Mohammad Shafiqul Azam  
Director

  
Syed Kamruzzaman (Mahbub)  
Director


  
Dr. A K M Munirul Haque  
Director


  
Md. Saiful Islam  
Director

  
Md. Gas Uddin Ahmed  
Director

  
Md. Nurul Islam  
Director

  
Dr. Md. Abdul Mueed  
Director

  
Parveen Akter  
General Manager

  
Ahmed Zaker & Co.  
Chartered Accountants

  
Pinaki & Company  
Chartered Accountants

Date: January 15, 2020.  
Dhaka, Bangladesh.



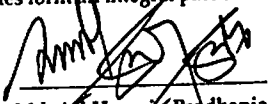


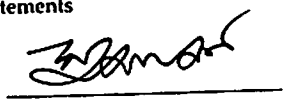
**BANGLADESH KRISHI BANK**  
**PROFIT AND LOSS ACCOUNT**  
For the year ended 30 June 2019


Particulars	Notes	Amount in Taka	
		30 June 2019	30 June 2018
Interest Income	19	13,455,980,755	13,347,898,819
Less :Interest Expense on Deposit & Borrowings	20	(14,423,355,410)	(12,767,987,470)
Net Interest Income		(967,374,655)	579,911,350
Income from Investment	21	1,080,000	1,080,000
Commission, Exchange & Brokerage	22	196,393,239	147,981,225
Other Receipts	23	810,775,321	767,238,979
<b>Total Operating Income</b>		<b>40,873,905</b>	<b>1,496,211,554</b>
Salary & Allowance	24	8,039,450,430	8,364,979,008
Rent, Taxes, Insurance, Lighting etc.	25	408,104,689	378,290,298
Legal Charges	26	1,424,483	1,196,056
Postage, Telegram, Telephone & Stamps	27	64,564,999	58,898,055
Auditor Fee	28	976,000	1,017,125
Stationary, Printing & Advertisement	29	60,111,461	51,140,128
Pay & Allowances of Managing Director	30	1,607,220	1,349,187
Director's Fees	31	1,840,000	2,079,200
Depreciation & Repairs of Bank Property	32	270,983,975	279,240,359
Other Expenditure	33	548,270,202	593,554,884
<b>Total Operating Expenditure</b>		<b>9,397,333,459</b>	<b>9,731,744,299</b>
<b>Profit / (Loss) Before Provision :</b>		<b>(9,356,459,554)</b>	<b>(8,235,532,745)</b>
Provision for Loans & Advances		(2,650,000,000)	(2,062,612,680)
Provision for Diminution in Value of Investment		-	-
Other Provision		-	-
<b>Total Provision</b>		<b>(2,650,000,000)</b>	<b>(2,062,612,680)</b>
<b>Total Profit /(Loss) before taxes</b>		<b>(6,706,459,554)</b>	<b>(6,172,920,065)</b>
Provision for Income Tax		86,785,376	85,556,553
<b>Net Profit/(Loss) After Tax</b>		<b>(6,793,244,929)</b>	<b>(6,258,476,618)</b>
<b>Appropriations:</b>			
Statutory Reserve		-	-
General Reserve		-	-
Dividend		-	-
Retained Surplus		(6,793,244,929)	(6,258,476,618)
Earnings Per Share (EPS)		-	-

Accompanying notes form an integral part of these financial statements


  
Mohammad Ismail  
Chairman


  
Md. Ali Hossain Prodhan  
Managing Director

  
Mohammad Shafiqul Azam  
Director


  
Syed Kamruzzaman (Mahbub)  
Director

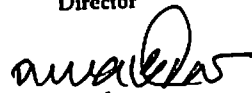
  
Dr. A K M Munirul Haque  
Director


  
Md. Saiful Islam  
Director

  
Md. Gas Uddin Ahmed  
Director

  
Md. Nurul Islam  
Director

  
Dr. Md. Abdul Mueed  
Director

  
Parveen Akter  
General Manager

  
Ahmed Zaker & Co.  
Chartered Accountants


  
Pinaki & Company  
Chartered Accountants

Date: January 15, 2020.  
Dhaka, Bangladesh.


**BANGLADESH KRISHI BANK**  
**CASH FLOW STATEMENT**  
 For the year ended 30 June 2019

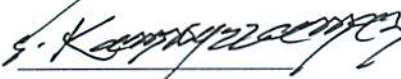
Particulars	Note	Amount in Taka	
		30 June 2019	30 June 2018
<b>A. Cash flow from operating activities:</b>			
Interest Received	35	10,637,978,924	9,309,469,259
Interest Paid	36	(9,095,207,737)	(8,284,943,017)
Dividend Received	21	1,080,000	1,080,000
Fees and Commission Receipts	22	196,393,239	147,981,225
Cash Paid to Employees	24	(8,039,450,430)	(8,364,979,008)
Cash Paid to Suppliers	37	(48,297,588)	(40,009,059)
Receipts from Other Operating Activities	23	810,775,321	767,238,979
Payments for Other Operating Activities	38	(1,066,893,476)	(1,064,817,975)
Recovery from Written-Off Loans & Advances		100,000,000	35,700,000
Income Tax Paid(at source)		(18,300,248)	(16,193,829)
<b>Cash generated from operating activities</b>		<b>(6,521,921,994)</b>	<b>(7,509,473,425)</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and Advances to Customers		(18,980,211,340)	(1,542,774,939)
Other Assets		(2,159,709,908)	(881,931,473)
Other Liabilities		217,004,641	(2,075,398,835)
Deposits From Customers		15,440,300,000	9,977,586,511
		<b>(5,482,616,606)</b>	<b>5,477,481,264</b>
<b>Net Cash Flow from Operating Activities(A)</b>		<b>(12,004,538,600)</b>	<b>(2,031,992,161)</b>
<b>B. Cash Flows From Investing Activities</b>			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		(10,237,000)	2,521,000
(Purchase)/Sale of Property, Plant and Equipments		(393,891,797)	(192,242,934)
<b>Net cash Flow from Investing Activities</b>		<b>(404,128,797)</b>	<b>(189,721,934)</b>
<b>C. Cash Flows from Financing Activities</b>			
Paid up Capital/ Re-capitalization		-	4,000,000,000
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		4,255,221,083	2,986,133,000
<b>Net Cash Flow from Financing Activities</b>		<b>4,255,221,083</b>	<b>6,986,133,000</b>
<b>D. Net Increase/(Decrease) in Cash (A+B+C)</b>		<b>(8,153,446,314)</b>	<b>4,764,418,905</b>
<b>F. Cash and Cash Equivalents at the Beginning of the Year</b>		<b>28,011,354,958</b>	<b>23,246,936,056</b>
<b>G. Cash and Cash Equivalents at the End of the Year(D+F)</b>	<b>34</b>	<b>19,857,908,645</b>	<b>28,011,354,958</b>
		<b>19,857,908,644</b>	<b>28,011,354,961</b>

Accompanying notes form an integral part of these financial statements

  
 Mohammad Ismail  
 Chairman


  
 Md. Ali Hossain Prodhan  
 Managing Director

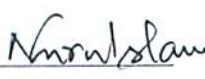
  
 Mohammad Shafiqul Azam  
 Director


  
 Syed Kamruzzaman (Mahbub)  
 Director

  
 Dr. A K M Munirul Haque  
 Director

  
 Md. Saiful Islam  
 Director

  
 Md. Gias Uddin Ahmed  
 Director

  
 Md. Nurul Islam  
 Director

  
 Dr. Md. Abdul Mueed  
 Director

  
 Parveen Akter  
 General Manager





**BANGLADESH KRISHI BANK**  
**STATEMENT OF CHANGES IN EQUITIES**  
For the year ended 30 June 2019


Particulars	Amount in Taka						
	Paid-Up Capital	Re-capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Profit/ (Loss)	Total Amount
Balance as at 01 July, 2018	9,000,000,000	6,500,000,000	232,306,342	5,499,776,939	588,133,859	(81,845,041,535)	(60,024,824,395)
Prior year adjustment	-	-	-	-	-	1,151,786	1,151,786
Restated opening balance	9,000,000,000	6,500,000,000	232,306,342	5,499,776,939	588,133,858	(81,843,889,749)	(60,023,672,609)
Related Balance due to Changes of Accounting Policy	-	-	-	-	-	-	-
Increased/ Decreased due to Revaluation of Assets or Devaluation of Currency	-	-	-	1,333,309,726	-	-	1,333,309,726
Revaluation Reserve	-	-	-	-	-	-	-
Re-Capitalization	-	-	-	-	-	-	-
Net Profit / (Loss)	-	-	-	-	-	(6,793,244,929)	(6,793,244,929)
Dividend	-	-	-	-	-	-	-
Increased of Capital	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 June, 2019	9,000,000,000	6,500,000,000	232,306,342	6,833,086,665	588,133,858	(88,637,134,678)	(65,483,607,812)

Accompanying notes form an integral part of these financial statements.


  
Mohammad Ismail  
Chairman

  
Md. Ali Hossain Prodhan  
Managing Director

  
Mohammad Shafiqul Azam  
Director

  
Syed Kamruzzaman (Mahbub)  
Director


  
Dr. A K M Munirul Haque  
Director

  
Md. Saiful Islam  
Director

  
Md. Gias Uddin Ahmed  
Director

  
Md. Nurul Islam  
Director

  
Dr. Md. Abdul Mueyed  
Director

  
Parveen Akter  
General Manager





**BANGLADESH KRISHI BANK**

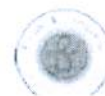
**Liquidity Statement**

**Maturity Analysis of Assets & Liabilities as at 30 June 2019**

Particulars	Amount in Taka					Total
	upto 1 month	1- 3 months	3 -12 months	1-5 years	More than 5 years	
<b>Assets</b>						
a) Cash	2,099,354,545	-	-	-	-	2,099,354,545
b) Balance with other Banks	4,021,921,134	29,926,252	-	-	13,706,706,714	17,758,554,100
c) Investment	15,136,000	-	-	73,304,000	36,939,000	125,379,000
d) Loans & Advances	8,769,086,578	17,538,173,156	61,383,606,046	109,613,582,225	21,922,716,445	219,227,164,449
e) Land Building & Other Fixed Assets	-	-	-	-	8,010,476,129	8,010,476,129
f) Other Assets	-	4,578,628,791	6,867,943,186	2,705,550,000	6,312,950,000	20,465,071,977
g) Non- Banking Assets	-	-	100,365,889	234,187,074	-	334,552,963
<b>Total Assets</b>	<b>14,905,498,257</b>	<b>22,146,728,198</b>	<b>68,351,915,121</b>	<b>112,626,623,299</b>	<b>49,989,788,288</b>	<b>268,020,553,164</b>
<b>Liabilities</b>						
a) Borrowing from Bangladesh Bank, Other Banks And Agents	-	4,000,000,000	1,646,400,000	8,232,000,000	19,336,940,251	33,215,340,251
d) Deposits	14,579,455,123	16,578,557,824	60,166,540,167	110,567,079,274	54,236,540,255	256,128,172,643
c) Other Accounts	12,100,273	24,200,546	60,501,365	242,005,460	871,219,655	1,210,027,299
d) Provision and Other Liabilities	-	1,725,966,128	3,451,932,257	12,081,762,898	25,690,959,500	42,950,620,783
e) Equity	-	-	-	-	-	-
<b>Total Liabilities</b>	<b>14,591,555,396</b>	<b>22,328,724,498</b>	<b>65,325,373,788</b>	<b>131,122,847,632</b>	<b>100,135,659,662</b>	<b>333,504,160,976</b>
<b>Net Liquidity Mismatch</b>	<b>313,942,861</b>	<b>(181,996,300)</b>	<b>3,026,541,333</b>	<b>(18,496,224,333)</b>	<b>(50,145,871,374)</b>	<b>(65,483,607,813)</b>
<b>Cumulative Net Mismatch</b>	<b>313,942,861</b>	<b>131,946,561</b>	<b>3,158,487,894</b>	<b>(15,337,736,439)</b>	<b>(65,483,607,813)</b>	<b>(65,483,607,813)</b>







## 1. Background

### 1.1 Status of the Bank

Bangladesh Krishi Bank (BKB) has been established under the Bangladesh Krishi Bank order, 1973 (President's Order No 27 of 1973). BKB is Banking Company under the Banking Company Act-1991 (As amended in 2013). The Head Office is situated at Krishi Bank Bhaban, 83-85 Motijheel Commercial Area, Dhaka - 1000. It has 1037 branches operating all over Bangladesh except Rajshahi and Rangpur division.

### 1.2 Principal Activities

The Bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, remittances, money transfer, foreign exchange transaction, guarantee, commitments etc. Generally, it provides loans & advances to individuals and corporate bodies related to:

- i) Production of Crops (including its related industries)
- ii) Purchase of Irrigation machinery and equipment
- iii) Development of horticulture
- iv) Pisciculture (Fisheries)
- v) Animal husbandry (Beef fattening & dairy farming)

The Bank gives emphasis to establish small agro-based cottage industries at both urban and rural areas by way of providing technical and financial supports. The Bank, within its constitution put priority, as far as possible, and extend loan to small and marginal farmers. The Bank as such is discharging its duty to the society side by side its responsibility as a financial institution.

### 1.3 International Banking:

The focus of International Division with its expertise caters mainly to the banking needs related to import and export affairs. The department established correspondent relationships with the foreign banks in consultation with the respective senior management.

### 1.4 Information Technology:

In view of the above, Bangladesh Krishi Bank has already set up an Information Technology platform partially for some of its branches and offices, some branches are operated in off-line computerized system and some branches are operated manually. The bank has a vision to expand and to modernize the IT platform and information systems gradually for its all branches. Notwithstanding the level of computerization, the security requirements of information systems are Universal and significant to the sustainability of the IT platforms. Accordingly, the bank requires policies to secure IT setup as well as information and to set standards for IT operations.

## 2.0 Significant accounting policies and basis of preparation of financial statements

### 2.01 Statement of Compliance

The financial statements of the Bank for the year ended 30 June 2019 have been prepared under the "First Schedule" (section-38) of the Bank Companies Act 1991 (amended in 2018), as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act, 1994, International Accounting Standards (IAS) & International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and other laws and rules applicable in Bangladesh. Where the requirement of provisions and circulars issued by Bangladesh Bank differ with those of the regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.







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

#### 2.01.01 Investment in shares

**IFRSs:** As per requirements of IFRS-9 Investment in shares which are actively traded on a quoted market are designated at fair value (market price) through profit or loss (FVTPL). Gains or losses arising from a change in the fair value of such financial assets are recognized in the statement of profit or loss and other comprehensive income.

**Bangladesh Bank:** As per Banking Regulation & Policy Department (BRPD) Circular no. 14 dated 25 June 2003 of Bangladesh Bank Investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments. As such Bangladesh Krishi Bank measures and recognizes Investment in Quoted and unquoted shares at cost if the year-end Market value (for Quoted shares) and book value (Unquoted shares) are higher than the cost.

#### 2.01.02 Provision on loans and advances

**Bangladesh Bank:** Provision for loans and advances is made on the basis of period-end review by the management following instructions contained in Bangladesh Bank BRPD Circular no. 7 dated 6 December 2005, BRPD Circular no. 14 dated 23 September 2012, BRPD Circular no. 19 dated 27 December 2012, BRPD Circular no. 5 dated 29 May 2013, BRPD Circular no. 16 dated 18 November 2014, BRPD Circular no. 8 dated 2 August 2015. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Bank Company Act 1991 (amended up to 2018). Rate of Provision for Unclassified Loans and Advances respectively a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard and SMA loans) has to be maintained regardless of objective evidence of impairment. Also, provision for sub-standard loan, doubtful loans and bad losses, should be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again, as per BRPD Circular no. 10 dated 18 September 2007 and BRPD Circular no. 14 dated 23 September 2012, a general provision at 1% should be provided for all off-balance sheet exposures. IAS 39 not specifically in line with those prescribes such Provision policies.

#### 2.01.03 Financial Instruments - presentation and disclosure:

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such some disclosure and presentation requirements of IFRS 9 and IAS 32 cannot be made in the accounts.

#### 2.01.04 Financial Guarantees

**IFRSs:** As per IAS-39 financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

**Bangladesh Bank:** As per BRPD circular # 14 dated 25 June 2003, financial guarantees such as L/C, L/G will be treated as off balance sheet items. No liability is recognized for the guarantee except the cash margin.







**2.01.05 Cash and cash equivalents**

**IFRSs:** Cash and cash equivalents items should be reported as cash item as per IAS 7 statement of Cash Flows.

**2.01.06 Non banking assets**

**IFRSs:** No indication of non-banking assets are found in any IFRSs.

**Bangladesh Bank:** As per BRPD circular # 14 dated 25 June 2003, there should exist a face item named non banking assets.

**2.01.07 Cash flow statement**

**IFRSs:** Cash flow statement can be prepared either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

**Bangladesh Bank:** The statement of cash flows has been prepared in accordance with the guideline As per BRPD circular # 14 dated 25 June 2003, cash flow should be a mixture of direct and indirect method.

**2.01.08 Balance with Bangladesh Bank: (CRR)**

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

**Bangladesh Bank:** Balance with Bangladesh Bank should be treated as cash and cash equivalents.

**2.01.09 Loans and advance net of provision**

**IFRSs:** Loans and advances should be presented net of provisions.

**Bangladesh Bank:** As per BRPD circular # 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

*[Also refer to Note 2.21 Compliance of international Accounting Standards (IASs) and international Financial Reporting Standards (IFRSs)]*

**2.02 Basis of measurement**

The financial statements 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 credited to revaluation reserve but loss charged to income statement.
- b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.
- c) Land & Buildings is recognized at cost at the time of acquisition and subsequently measured at fair value as per IAS-16 "Property, Plant & Equipment."

The accounting policies, unless otherwise stated have been consistently applied by the company and consistent with those of the previous year.





**2.03 Going concern**

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

As per President order no.-27 dated 31.03.1973 of Bangladesh Krishi Bank No provision of law relating to the winding up of banking companies shall apply to the Bank and the Bank shall not be wound up save by order in writing of the Government and in such manner as the Government may direct.

**2.04 Functional and presentation currency**

The financial statements are presented in Bangladesh Taka (BDT) currency, which is the Bank's functional currency. All financial information presented in BDT has been rounded to the nearest BDT.

**2.05 Use of estimates and judgments**

The preparation of financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements.

The most critical estimates and judgments are applied to the Provision for impairment of loans & investments and Employees benefits.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

**2.06 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.

**2.07 Foreign currency transaction and Commitments**

**a) Foreign currencies transaction**

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21 "The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into Taka equivalent. The resulting exchange transaction gains and losses are included in the profit and loss account.







b) Commitments

Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance sheet date.

2.08 Statement of cash flows

Statement of cash flows has been prepared in accordance with International Accounting Standard (ISA-7) "Statement of Cash Flows" and under the guideline of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003. The Statement shows the Structure of Changes in cash and cash equivalents during the financial year.

2.09 Statement of changes in equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with International Accounting Standard (ISA-1) "Presentation of Financial Statements" and relevant guidelines of Bangladesh Bank.

2.10 Liquidity statement

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 short notice, etc. are on the basis of their maturity term;
- b) Investments are on the basis of their residual maturity term;
- c) Loans and advances are on the basis of their repayment/maturity schedule;
- d) Fixed assets are on the basis of their useful lives;
- e) Other assets are on the basis of their adjustment;
- f) Borrowing from other banks and financial institutions are as per their maturity/repayment term;
- g) Deposits and other accounts are on the basis of their maturity term and behavioral past trend;
- h) Other long-term liabilities are on the basis of their maturity term;
- i) Provisions and other liabilities are on the basis of their settlement.

2.11 Accounting for contingent liabilities and contingent assets

The bank recognized provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the obligation can be made. No provision is recognized for:

- a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of the bank; or
- b) Any present obligation that arises from past events but is not recognized because
  - It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or





- A reliable estimate of the amount of obligation cannot be made.

## 2.12 Assets and basis of their valuation

### 2.12.01 Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand held with Bangladesh Bank and its agent bank, ATM balance with other banks and financial institutions, money at call and on short notice and prize bond.

### 2.12.02 Investments

All investment in securities is initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts accredited, using the effective yield method and are taken to discount income. The valuation methods of investments used are:

a) Value of investments has been shown as under:

Investment class	Initial recognition	Measurement after recognition	Recording of change
Unquoted shares and debenture	Cost	None	-
Quoted shares	Cost	Cost	Loss transferred to profit and loss account but no unrealized gain recorded.

### 2.12.03 Loans, advances and provisions

Loans and advances are stated at gross amount. General provisions on unclassified loans & off balance sheet exposures, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter end review by the management and instruction contained in BRPD Circular no. 14, 19 & 5 dated 23 September 2012, 27 December 2012 & 29 May 2013 and subsequent changes.

#### Interest on loans and advances

Interest is calculated on daily product basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss. Interest is calculated on unclassified loans and advances (only standard) and recognized as income during the year. Interest calculated on classified loans and advances (including special mention accounts) as per Bangladesh Bank circulars is kept in interest suspense account and credited to income on realization. Interest suspense and penal interest (if any) calculated on classified loans and advances are taken into income in the year of its receipt from the defaulting borrowers.

Commission and discounts on bills purchased and discounted are recognized at the time of realization. Recovery of written off loans and advances are taken into income in the year of its receipts from the defaulting borrowers.

#### Provision for loans and advances

Provision for loans and advances are made on the basis of quarter as well as year-end review by the management following instructions contained in BRPD Circular no. 14 dated 23 September 2012 of Bangladesh Bank. The percentage of provision on loans and advance are given below:







#### Rate of provision

Particulars		Short term Agri. Credit	Consumer financing			SMEF	Loans to BHs/SDs	All other Credit
			Other than HF, LP	HF	LP			
UC	Standard	2.5%	5%	2%	2%	0.25%	2%	1%
	SMA	-	5%	2%	2%	0.25%	2%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%

#### 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.

#### Written off loans and advances

Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss more than five years as per guidelines of Bangladesh Bank and iii) Special permission of Bangladesh Bank. These write off however, will not undermine/ affect that claim amount against the borrowers. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

### 2.12.04 Property, Plant and Equipment's

#### a) Recognition

The cost of an item of property, plant and equipments (Fixed assets) shall be recognized as an asset, if and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Property, plant and equipments have been accounted for at cost or revalued amount less accumulated depreciation (except land) as per IAS-16: Property, plant and equipments. Cost includes expenditure that is directly attributable to the acquisition of the items. Subsequent cost of enhancement of an existing asset is recognized as a separate asset, only when it is probable that future economic benefits associated with the item can be measured reliably. All other repairs and maintenance are charged to the income statement during the financial periods, which are incurred.

#### b) Depreciation

Depreciation is charged at the following rates on straight-line method on all material fixed assets other than land

#### Category of fixed assets

Land  
Building  
Furniture and fixture  
Electrical equipment  
Office Equipment  
Motorcar and Motor cycle

#### Rate of Depreciation

Nil  
2.50%  
10%  
20%  
15%  
20%

### 2.12.05 Other assets

Other assets include all assets not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.





**Provision for other assets**

Other assets have been classified as per BRPD Circular No. 14 dated June 25, 2001 of Bangladesh Bank and necessary provisions made thereon accordingly and for items not covered under the circular adequate provisions have been made considering their reliability.

**2.12.06 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 mortgaged property.

**2.13 Liabilities and provision**

**2.13.01 Borrowings from other banks, financial institutions and agents**

Borrowing from other banks, financial institutions and agents include interest bearing borrowing redeemable at call, on-demand and short-term deposits lodged for periods of less than 6 months. These items are brought to account at the gross value of the outstanding balance. Interest paid or payable on these borrowings is charged to the income statement.

**2.13.02 Deposits and other accounts**

Deposits and other accounts include non interest bearing current deposit redeemable at call, interests bearing on demand and short-term deposits, savings deposit, term deposit, margin, bills payable etc. 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; provision for taxes, pension fund, interest payable, interest suspense, accrued expenses etc. Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income-tax Ordinance, 1984, IAS-37 and internal policy of the banks. Provisions 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 of the amount of the obligation.

**2.13.04 Deferred and Penal Interest Reserve Account**

The provisions for charging for penal interest has been postponed with effect from July 01, 1992 vide the Circular No. 7 dated April 18, 1993. But all penal interest realized from loan account before the circular issued have been credited to income. The deferred interest on bad and doubtful loans is credited to income on realization.

**2.13.05 Employee benefit scheme**

The Bank operates one alternative retirement benefit scheme for its permanent employees, elements of which are as under:

**Superannuation fund:**

The Bank operates a Superannuation Fund Scheme, contribution in respect of which is made on monthly basis covering all its eligible employees. The trust fund has been established to meet financial facilities after retirement of employee's service. The fund is operated by a separate Board of Trustees. During the year Tk. 150.00 Crore has been transferred to Superannuation Fund.

**2.13.06 Provision for taxation**

As per Income Tax Ordinance 1984, section 82c provision has been kept Taka 8,67,85,376 for minimum tax @ 0.6% for turnover or total income earned by the bank during the financial year 2018-2019.







**2.14 Capital Expenditure Commitment**

There is no capital expenditure on contingent contract or commitment as at June 30, 2019.

**2.15 Off Balance Sheet items**

Under general banking transactions, liabilities against acceptance, endorsements and other obligations and bills against which acceptance has been given and claims exists there against, have been shown as Off-Balance Sheet items.

In compliance with the instruction of BRPD Circular No. 10 dated September 18, 2007 issued by the Bangladesh Bank, provision against the off-balance sheet exposures of the Bank as at reporting date has been made as follows:

Category/status of Off -balance sheet exposures	Rates	
	Bangladesh Bank's Requirement	Maintained by the Bank
General provisions for off-balance sheet exposures		
All types of Off- balance sheet exposures	1 %	1 %

**2.16 Revenue recognition**

The Revenue during the year has been recognized according to the provision of IAS-18 "Revenue" as well as Bangladesh Bank guidelines.

**2.16.01 Interest income**

In terms of the provisions of the IAS-18 "Revenue", the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified.

- Interest on unclassified loans and advances (except SMA) has been accounted for as income on accrual basis and calculated on daily product basis but charged and accounted for quarterly and in some cases yearly;
- Interest on classified loans and advances including SMA has been credited to interest suspense account with actual receipt of interest there from having credited to income as and when received as per Instruction of Bangladesh Bank;
- No interest is charged on loans and advances on classified as bad/loss;
- Commission and discount on bills purchased and discounted are recognized at the time of realization.
- Recovery of written off loans and advances are taken into income in the year of its receipts from the defaulting borrowers.

**2.16.02 Investment income**

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

- Income on investment in treasury bills, bonds, preference shares and debenture, etc. other than equity shares has been accounted for on accrual basis.

Govt. securities (ITM) are revalued on accrual basis and effect of such revaluation gain has been credited to Asset Revaluation Reserve account.





- Dividend on equity shares is recognized during the period in which it is declared and duly approved.
- Net increase in securities held to maturity during the period due to the valuation at market to market basis has been credited to income statement.

**2.16.03 Fee and commission income**

- Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions.
- Fee and Commission on bills discounted, purchased & others are recognized at the time of realization.
- Foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and exchange gains or losses arising out of such transactions are recognized as income or expense for the year and dealt with exchange account.

**2.16.04 Dividend Income:**

Dividend Income from Investments is recognized at the time when it is declared, ascertained and right to receive the payment is established.

**2.16.05 Other operating income**

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

**2.16.06 Interest paid on deposits and borrowings**

Interest paid on deposits, borrowing and other expenses are recognized on accrual basis.

**2.16.07 Other expenses**

Expenses incurred by the bank are recognized on accrual basis.

**2.16.08 Other comprehensive income**

Other comprehensive income is presented in financial statements in accordance with IAS-1: **Presentation of financial statements**. No other comprehensive income is recognized during the year.

**2.17 Reporting period**

These financial statements of the bank cover one financial year from 01 July 2018 to 30 June 2019.

**2.18 Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS)**

The institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS). Bangladesh Krishi Bank has applied all the applicable of IAS and IFRS as adopted by ICAB while preparing the financial statements. Details are given below:

Name of the International Accounting Standards (IASs)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied







Accounting policies, Changes in accounting Estimates & 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	N/A
Revenue	18	Applied
Employees Benefits	19	Applied

Name of the International Accounting Standards (IASs)	IAS No.	Status
Accounting for Government 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 and Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	Applied*
Earning per share	33	N/A
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provision, Contingent Liabilities and Contingent Assets	37	Applied*
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	Applied*
Investment Property	40	Applied
Agriculture	41	N/A
International Financial Reporting Standard (IFRSs)	IFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standard	1	N/A
Shares Based Payment	2	N/A
Business Combination	3	N/A
Insurance Contracts	4	N/A
Non current Assets Held for Sale and Discontinued Operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied*
Operating Segments	8	Applied
Financial Instruments	9	Applied

- Bangladesh Bank is the prime regulatory body for banks in Bangladesh. Some requirements of Bangladesh Bank's rules and regulations contradict with the provision of IAS / IFRS as marked above. As such the bank has departed from those contradictory requirements of IAS/IFRS in order to comply with the rules and regulations of Bangladesh Bank.

## 2.19 Regulatory & legal compliance

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

- The Bank Companies Act, 1991 (as amended 2013)
- Rules & regulations issued by Bangladesh Bank
- The Income-tax Ordinance, 1984
- VAT Act, 1991.







**2.20 Approval of financial statements**

The financial statements were approved by the board of directors.....

**2.21 Events after the reporting period**

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment/disclosures have been made in the financial statements.

**2.22 Litigation**

The bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The bank, however, provides adequate provisions as per guidelines of IAS 37.

**2.23 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 canceled and removed from ("written off") the bank's statement of financial position. Recovery against debts written off /provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable.

**2.24 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. According to Bangladesh Bank BRPD Circular # 17, dated 07-10-2003 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 minimize the affected loss:-

1. Credit Risk;
2. Asset Liability/ Balance Sheet Risk;
3. Foreign Exchange Risk;
4. Internal Control & Compliance Risk;
5. Money Laundering Risk.
6. IT Risk

A Risk Management Department has been established in Bangladesh Krishi Bank dated 08-10-2014 according to the instruction of Bangladesh Bank. This department has been done monthly meeting which is addressed by the Managing Director. All the information as per Bangladesh Bank instruction has filled up and sent to the Bangladesh Bank quarterly. Besides, various statements such as CAMELS rating, Basel-3, Stress Test Report, Capital Adequacy etc. send to Bangladesh Bank in due time. All the Risk identification, measurement, how to control, and executes are done by this department and try to reduce it.

In managing the six 'Core Risks' in BKB, & six committees have been formed, headed by the Managing Director. The following steps have been taken regarding individual 'Core Risks':

**2.24.1 Credit Risk:**

An eight members committee has been formed, headed by the Managing Director to implement the Guidelines provided by Bangladesh Bank in credit risks management. Core task of the committee is to assess the risks and provide directions of those credit proposals received from the field level branches. 85% to 90% of BKB's total loan portfolio is delivered to borrowers under 1 crore and are specially delivered to crop, fishery, live stock, irrigation equipment, agro-based industries, working capital and poverty alleviation sectors. For the assessment of credit risk four credit risk assessment format has been introduced to BKB's loan procedure under "Risk Grade Matrix".







**2.24.2 Asset Liability/ Balance Sheet Risk:**

ALM is a key management tool for improving the balance sheet of the bank. A high level Asset Liability Management Committee (ALCO) has been formed, headed by the Managing Director, to manage the balance sheet risks of BKB. From time to time the ALCO Committee takes necessary actions and set the 'Key Management indicators' to lower the risks associated with balance sheet. The ALCO committee meeting is conducted at regular basis.

**2.24.3 Foreign Exchange Risk:**

A committee consisting four members has been formed to monitor & coordinate the buying & selling of local and foreign currency form the money market in line of global fund management of BKB. The committee monitors and implements the following:

- a. Coordination between local currency management and foreign currency management;
- b. Coordination between local and foreign currency buying & selling in the money market; and
- c. Managing foreign exchange risks and money market risks.

The introduction of full-fledged "Dealing Room" is well under process.

**2.24.4 Internal Control & Compliance Risk:**

According to the instructions provided by the Central Bank Guidelines, each and every department of the Head Office has been instructed to provide the schedule of task done by them in a regular interval, two month, at the meeting of Management Coordination Committee (MCC). According to the same guidelines the 'Declaration of Ethical Code of Conduct' has been collected from all the employees of the bank. A well-coordinated process is under way for the development, modernization and enhancement of all manuals of the bank.

**2.24.5 Money Laundering Risk:**

According to the Anti Money Laundering Act-2002 BKB has formed a committee & issued different Circulars and provided different statements as required by the Bangladesh Bank Guidelines from time to time. Beside this BKB takes necessary actions as introduced by Bangladesh Bank in identifying the abnormal transaction that could arise from money laundering.

**2.24.6 IT Risk:**

As per Bangladesh Bank Guidelines to conduct IT activities, BKB has formulated an Information & Communication Technology Security Policy in December, 2007. To mitigate different IT risks, the bank has adopted maintaining sufficient stock of hardware, backup of system & data storage. Qualified technical manpower is also employed to the IT operational areas. There is continuous training program of IT personnel of the bank through bank's own training institute & other ICT training centers.

**2.25 Directors responsibility on statements**

The Board of Directors takes the responsibility for the preparation and presentation of these financial statements.

**2.26 Related Party Transactions**

As per International Accounting Standards (IAS-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 bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

During the year the Bank has some transactions with the Government (owner of the Bank) in respect of banking business like loans and advances, guarantees and commitments.





**2.27 Law Suit Position**

- a) 20 Writ Suits, 147 Artho Rine Suits are filled during the period and 36 Writ Suits, 245 Artho Rine Suits are settled during the period from 01 July 2018 to 30 June 2019.
- b) 99 Writ Suits, 02 Insolvency Suits & 1338 Artho Rine Suits are unsettled as on 30 June, 2019.

**2.28 Post balance sheet event**

No post balance sheet event occurred from July, 2018 to September, 2019 so far the available book and records and information gathered.

**2.29 Disclosures of frauds and forgeries by bank employees**

During the financial year 02 frauds have been committed by 02 employees. Total Tk. 64.60 Lac are involved in these frauds & 90.00 Lac amounts is realized from that fraud during the period.

In addition, from the beginning to 30 June, 2018 total 35 frauds and forgeries were committed in the bank & Tk. 2848.61 Lac are involved of that cases and total realized amount are Tk. 1087.60 Lac.

**2.30 General**

- a) Wherever consider necessary certain accounts of Financial Year 2018-2019 financial statements have been rearranged to confirm to the current presentation.
- b) Figures appearing in these accounts have been rounded off to the nearest Taka.







Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2019	30 June 2018
3	Cash			
	Cash in Hand (Including Foreign Currencies)	3.1	2,099,354,545	2,026,767,599
	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	16,797,839,947	22,700,025,715
			<u>18,897,194,491</u>	<u>24,726,793,314</u>
3.1	Cash in Hand (Including Foreign Currencies)			
	Local Currency		2,059,543,956	1,981,784,740
	Foreign Currency	3.1.1	9,359,525	7,105,038
	Q-Cash (ATM)		709,371	(129,850)
	Electronic Money	3.1.2	27,476,693	30,657,671
	ATM cash account (ICT, card section)		2,265,000	7,350,000
			<u>2,099,354,545</u>	<u>2,026,767,599</u>
3.1.1	Currency-wise Grouping			
	Currencies	Amt in FC (30-06-19)	Exchange Rate	Amount in Taka
	USD	111,324	84.0750	9,359,525
				<u>9,359,525</u>
3.1.2	Electronic Money:			
	DBBL mobile banking		21,794,077	21,993,685
	Bkash mobile banking		5,682,616	8,663,987
			<u>27,476,693</u>	<u>30,657,671</u>
3.2	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)			
	Bangladesh Bank :			
	In Local Currency	3.2.1	13,929,010,325	18,547,267,847
	In Foreign Currency (Clearing Account)	3.2.2	255,858,738	(1,064,374,468)
			<u>14,184,869,063</u>	<u>17,482,893,378</u>
	Sonali Bank		2,612,970,884	5,217,132,337
			<u>16,797,839,947</u>	<u>22,700,025,715</u>
3.2.1	Local Currency in Bangladesh Bank			
	Motijheel Office		13,846,380,230	18,423,654,468
	Chittagong Office		22,988,480	52,585,479
	Sylhet Office		5,410,626	8,474,696
	Barisal Office		31,056,705	19,994,583
	Khulna Office		23,174,284	42,558,621
			<u>13,929,010,325</u>	<u>18,547,267,847</u>
3.2.2	Currency-wise Grouping			
	Currencies	Amt in FC (30-06-19)	Exchange Rate	Amount in Taka
	USD	2,604,638	84.0750	218,984,940
	GBP	340,866.00	106.4769	36,294,355
	EURO	6,076.00	95.3599	579,443
				<u>255,858,738</u>
3.3	Disclosures Regarding Maintenance of CRR & SLR			
3.3.1	Cash Reserve Requirement (CRR)			
	Cash Reserve Requirement (CRR) have been calculated and maintained in accordance with section 33 of Bank Companies Act 1991 (amended 2013) and MPD circular no.1 dated 23 June 2014.			
	As per Monetary Policy Department (MPD) circular No. 01 dated 23 June 2014 of Bangladesh Bank (effective from 24 June 2014), all scheduled banks are required to maintain CRR of minimum 6.0% on daily basis and 6.5% on bi-weekly basis based on weekly average demand and time liabilities of two months prior to current month.			





It has been decided by BB to refix this CRR at 5.5% on bi-weekly average basis with a provision of minimum 5.0% on daily basis effective from 15 April, 2018 as per the circular no. 01 of MPD, BB issued dated 03.04.2018. (i.e. CRR of June 2019 will be based on weekly average balance of April 2019 as per Banking Regulation and Policy Department (BRPD) circular no. 12 dated 06 September 1998). However, Bangladesh Krishi Bank (BKB) has been maintaining its CRR according to the policy.

Average Time & Demand Liabilities	242,773,591,000	233,616,212,500
Required reserve @ 5.5%	13,630,000,000	12,848,891,688
Actual reserve Maintained	14,040,000,000	18,586,764,988
<b>Surplus/(Shortfall)</b>	<b>410,000,000</b>	<b>5,737,873,301</b>

\*As per Bangladesh Bank statements.

### 3.3.2 Statutory Liquidity Ratio (SLR)

As per MPD circular No. 02 dated 10 December 2013 and Department of Offsite Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank (Effective from 01 February 2014), all scheduled banks are required to maintain SLR at minimum 13.5% on daily basis based on weekly average demand and time liabilities of two months prior to current month. But the specialised banks continued to remain exempt from maintaining SLR. Bangladesh Krishi Bank is a specialised bank of the government, hence the bank has been exempt from this compliance requirement of Bangladesh Bank.

### 4 Balance With Other Banks and Financial Institutions

In Bangladesh	4.1	243,872,902	2,326,767,974
Outside Bangladesh	4.2	716,841,251	957,793,670
		<b>960,714,153</b>	<b>3,284,561,644</b>
<b>4.1 In Bangladesh</b>			
Current Deposits	4.1.1	137,239,937	175,251,782
Short Term Deposits	4.1.2	29,926,252	77,741,518
Fixed Deposits	4.1.3	76,706,714	2,073,774,674
		<b>243,872,902</b>	<b>2,326,767,974</b>
<b>4.1.1 In Current Deposits</b>			
Janata Bank		58,626,871	85,340,831
Rupali Bank Ltd.		27,140,567	41,110,492
Agrani Bank Ltd.		32,013,421	26,869,563
Pubali Bank Ltd		2,686,378	2,277,802
Trust bank (ATM)		29,899	167,609
The City Bank Ltd		1,176	1,176
Islami Bank (Bd.) Ltd		8,708,038	6,724,260
Shajalal Islami Bank Ltd		4,355,561	6,426,865
DBBL (Mobile banking)		1,502	2,192
BRAC Bank Ltd (Bkash)		68	3,013,075
Standard Bank Ltd		1,273,941	-
National Bank Ltd		2,402,517	3,317,917
		<b>137,239,937</b>	<b>175,251,782</b>
<b>4.1.2 Short Term Deposits</b>			
Janata Bank		8,417,785	25,798,400
Rupali Bank Ltd.		3,491,896	15,845,067
Agrani Bank Ltd.		13,061,075	33,130,561
Pubali Bank Ltd		402,995	-
Mutual Trust Bank Ltd		4,552,501	2,967,490
		<b>29,926,252</b>	<b>77,741,518</b>
<b>4.1.3 In Fixed Deposits</b>			
ICB Islamic Bank Ltd		76,706,714	76,734,674
The City Bank Ltd		-	1,000,000,000
Standard Bank Ltd		-	497,040,000
Markentile Bank Ltd		-	500,000,000
		<b>76,706,714</b>	<b>2,073,774,674</b>
<b>4.2 Outside Bangladesh (Debit balance with NOSTRO Accounts)</b>			
Bank of Tokyo Mitsubishi Ltd. Japan		4,566,819	4,229,206
Mashreq Bank PSC, Newyork		411,641,525	799,485,635
Sonali Bank, Calcutta ( ACU Dollar )		40,342,638	52,165,933
Summit Bank Ltd		2,647,576	2,661,602
Arab Bangladesh Bank Ltd. Mumbai (ACU Dollar)		31,857,351	53,518,661







ICICI Bank LTD. Mumbai India  
Habib Metro bank(ACUD)  
Standard Chartered bank, Kolkata  
Habib AG Juric Bank, CHF  
Habib American bank, NY (USA)  
Habib AG Juric Bank, EURO  
RBB, Nepal

54,382,899	
4,821,763	4,882,180
7,217,854	7,233,127
18,201,161	10,915,701
89,988,789	-
42,236,980	18,463,376
8,935,896	4,238,247
<b>716,841,251</b>	<b>957,793,669</b>

**4.2.1 Currency-wise Grouping**

Currencies	Amount in FC (30-06-19)	Exchange Rate	Amount in Taka
USD	7,753,033	84.0750	651,836,383
EURO	442,921.00	95.3599	42,236,902
CHF	210,800.00	86	18,201,147
YEN	5,837,682.00	0.7823	4,566,819
			<b>716,841,251</b>

**4.3 Balance with Other Banks and Financial Institutions (according to remaining maturity grouping):**

On demand	854,081,188	1,133,045,452
Not more than one month	29,926,252	77,741,518
More than 1 months but less than 3 months	-	1,997,040,000
More than 3 months but less than 1 year	-	2,400,000
More than 1 year but less than 5 years	-	12,000,000
More than 5 years	76,706,714	62,334,674
	<b>960,714,153</b>	<b>3,284,561,644</b>

**5 Money at call and short notice**

There is no deposit under money at call & short notice with other banks or financial institutions.

**6 Investment**

Government securities	6.1	88,440,000	78,203,000
Other investments	6.2	36,939,000	34,439,000
		<b>125,379,000</b>	<b>112,642,000</b>

**6.1 Government securities**

i) Treasury bill	-	-
ii) National Investment Bond	-	-
iii) Bangladesh Bank Bill	-	-
iv) Govt. Notes/Bonds	73,304,000	73,304,000
v) Prize Bond	15,136,000	4,899,000
vi) Others	-	-
v) Repo	-	-
	<b>88,440,000</b>	<b>78,203,000</b>

**6.2 Other Investments**

i) Share	6.2.1	31,439,000	31,439,000
ii) Debenture & Bond		-	-
iii) Other investment		5,500,000	3,000,000
iv) Gold etc		-	-
		<b>36,939,000</b>	<b>34,439,000</b>

**6.2.1 Ordinary Shares**

Quoted (publicly traded)	31,439,000	31,439,000
Unquoted	-	-
	<b>31,439,000</b>	<b>31,439,000</b>

\* Investment in quoted shares has been valued at 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 cost and market price, details of which are provided in Annexure - A.





6.3	<b>Maturity grouping of Investments</b>		
	Upto 3 months	15,136,000	4,899,000
	Over 3 months but below 1 year	-	-
	Over 1 year but below 5 years	73,304,000	73,304,000
	Over 5 years	36,939,000	34,439,000
		<u>125,379,000</u>	<u>112,642,000</u>
6.4	<b>Provision Required For Investment</b>		
	<b>Ordinary Shares</b>		
	i) Provision required for diminution in value of Investment	18,863,400	16,033,890
	ii) Last year provision	18,549,010	18,549,010
	iii) Provision made during the year	-	-
	iv) Transfer from provision for unclassified loans & advances	314,390	-
	<b>Total Provision Held</b>	<u>18,863,400</u>	<u>18,549,010</u>
	iv) Provision excess/(shortfall)	-	2,515,120
6.5	<b>Net Investment On Ordinary Share</b>		
	Gross investment	31,439,000	31,439,000
	Less: provision for investment	18,863,400	18,549,010
		<u>12,575,600</u>	<u>12,889,990</u>
7	<b>Loans and Advances</b>		
	Loans, Cash Credits, Overdrafts etc.	213,332,424,096	194,510,836,045
	Bills Purchased and Discounted	5,894,740,354	5,736,117,064
		<u>219,227,164,449</u>	<u>200,246,953,110</u>
7.1	<b>Maturity Grouping of Loans and Advances</b>		
	Loans and advances are repayable :		
	Receivable on demand	8,769,086,578	8,009,878,124
	With in 3 months	17,538,173,156	16,019,756,249
	With in 3 months to 12 months	61,383,606,046	56,069,146,871
	With in 1 year to 5 years	109,613,582,225	100,123,476,555
	More than 5 years	21,922,716,445	20,024,695,311
		<u>219,227,164,449</u>	<u>200,246,953,110</u>
7.2	<b>Loans, Cash Credit and Overdraft etc. (including bills purchased and discounted)</b>		
	In Bangladesh	219,227,164,449	200,246,953,110
	Outside Bangladesh	-	-
		<u>219,227,164,449</u>	<u>200,246,953,110</u>
7.2.1	<b>In Bangladesh</b>		
	Loans	178,728,188,146	166,187,066,087
	Cash Credit	34,604,235,950	28,323,769,958
	Overdrafts	-	-
	Bills Purchased & discounted	5,894,740,354	5,736,117,064
		<u>219,227,164,449</u>	<u>200,246,953,110</u>
7.2.2	<b>Outside Bangladesh</b>		
	Bangladesh Krishi Bank does not sanction any loans & advances outside the country.		
7.3	<b>"Loans, Cash credit and overdraft including bills purchased and discounted (loan category wise)"</b>		
	Loans	7.3.1 178,728,188,146	166,187,066,087
	Cash Credit	7.3.2 34,604,235,950	28,323,769,958
	Bills Purchased & discounted	7.3.3 5,894,740,354	5,736,117,064
		<u>219,227,164,449</u>	<u>200,246,953,110</u>
7.3.1	<b>Loans</b>		
	Crop loan	121,518,075,371	111,782,970,927
	Fishery loan	12,569,300,000	11,090,500,000
	Livestock	13,315,800,000	11,154,200,000
	Irrigation Equipment	494,400,000	487,100,000
	Agro Industry Loan	658,800,000	789,200,000
	Socio Economic Activities	101,200,000	3,752,600,000
	Staff Loans	11,946,112,775	10,448,095,160







	Ready Made Garments (RMG)		2,890,600,000	3,015,300,000
	Textiles		2,859,200,000	3,945,600,000
	Transport, storage & communication		86,600,000	168,000,000
	SME		12,288,100,000	9,553,500,000
			<b>178,728,188,146</b>	<b>166,187,066,087</b>
7.3.2	Cash Credit			
	Cash Credit		34,604,235,950	28,323,769,958
			<b>34,604,235,950</b>	<b>28,323,769,958</b>
7.3.3	Bills Purchased & Discounted			
	Local bill purchased		-	-
	Inland bill purchased		-	-
	Foreign documentary bill purchased	7.3.3.1	5,894,740,354	5,736,117,064
			<b>5,894,740,354</b>	<b>5,736,117,064</b>
7.3.3.1	Foreign documentary bill purchased			
	In Bangladesh		-	-
	Outside Bangladesh		5,894,740,354	5,736,117,064
			<b>5,894,740,354</b>	<b>5,736,117,064</b>
7.3.3.2	Maturity Grouping of Bills Purchased & Discounted			
	Payable within 1 month		4,407,582,354	4,118,566,064
	Over 1 month but less than 3 months		913,612,000	796,200,000
	Over 3 months but less than 6 months		573,546,000	462,300,000
	6 months or more		-	359,051,000
			<b>5,894,740,354</b>	<b>5,736,117,064</b>
7.4	Loans and Advances On The Basis Of Significant Concentration			
7.4.1	Loans and advances to Directors, Executive and customers group (loan amount more than 10% of bank's total paid-up capital)			
	i) Advances to allied concern of directors		-	-
	ii) Advances to Chief Executive and other Senior Executive		-	-
	iii) Advances to customers (loan amount more than 10% of bank's total paid-up capital):			
	Number of client		20	6
	Loan amount	7.4.2	21,194,300,000	8,979,200,000
	Classified loan therein:			
	Sub Standard (SS)		-	-
	Doubtful (DF)		-	-
	Bad/Loss (BL)		6,796,600,000	5,627,400,000
			<b>6,796,600,000</b>	<b>5,627,400,000</b>

**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 the 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

**7.4.2 Large Loans details (loan amount more than 10% of bank's total paid up capital)**

Name of borrower	Outs. in crore	Limit	Status
BCIC , BCIC BHABAN DHAKA	343.09	400.00	UC
Fair Yarn Processing Ltd	313.53	237.08	BL
Padma Bliching and dying Ltd	159.00	103.25	UC (Resheduled)
Pran Dairy Ltd	106.82	100.00	UC
M/S Mono Packaging Ltd	104.42	15.00	UC (Resheduled)
Multajim spinning Mills Ltd	103.49	133.00	UC
Anika Enterprize	101.54	92.71	BL
National Tea co Ltd	96.93	217.54	UC
M/s Hossen Enterprize	90.26	50.00	UC (Resheduled)
M/S Bay Agro Ind Ltd	90.21	114.00	UC (Resheduled)
M/s S A Oil Refinary	86.38	78.37	BL





Mono Bag Mills Ltd	76.84	44.26	UC (Resheduled)
Fiaz enterprize	75.37	50.00	BL
Afil Agro Ltd	67.16	60.58	UC (Resheduled)
M/S Rahman Tarding	62.65	56.08	BL
Abul khayer leaf Tobacco Idt	61.58	65.00	UC
Jaber & Jubayer febrics	50.67	100.00	UC
Abul khayer Consumer products Idt	48.93	30.00	UC
Sufia Febrics	40.37	40.00	UC
MS Paharika Farms Ltd	40.19	27.09	BL
<b>Total</b>	<b>2119.43</b>	<b>2013.96</b>	

**7.4.3 Industry Wise Distribution of Loans and Advances(Excluding Staff Loans):**

Textiles	2,859,200,000	3,945,600,000
Transport	86,600,000	168,000,000
Food (Industry & Trade)	11,158,200,000	7,224,400,000
Export & Import credit	9,559,000,000	11,484,400,000
Rural credit	180,727,451,674	164,018,593,774
Ready Made Garments (RMG)	2,890,600,000	3,015,300,000
<b>Total</b>	<b>207,281,051,674</b>	<b>189,856,293,774</b>

**7.4.4 Geographical Area Wise Loans and Advances (Excluding Staff Loans)**

Dhaka	66,373,051,674	59,216,093,774
Chittagong	40,143,900,000	37,211,100,000
Sylhet	12,153,700,000	11,023,400,000
Khulna	33,722,100,000	30,513,300,000
Barisal	20,424,200,000	19,036,800,000
Mymensingh	34,464,100,000	32,855,600,000
<b>Total</b>	<b>207,281,051,674</b>	<b>189,856,293,774</b>

**7.5 Classification Status of Loans & Advances**

**Unclassified**

i) Standard (including staff loans)	182,710,329,349	160,378,683,251
ii) Special Mention Account (SMA)	855,942,017	516,901,894
<b>Sub-total</b>	<b>183,566,271,366</b>	<b>160,895,585,145</b>

**Classified**

i) Sub-Standard	2,631,894,786	4,224,923,338
ii) Doubtful	1,279,282,487	2,305,029,856
iii) Bad	31,749,715,810	32,821,414,771
<b>Sub-total</b>	<b>35,660,893,083</b>	<b>39,351,367,965</b>
<b>Grand total</b>	<b>219,227,164,449</b>	<b>200,246,953,110</b>

**7.6 Movement of classified Loans & Advances**

Opening classified loans & advances	39,351,367,965	43,158,677,476
Less:		
Cash recovery & adjustment	10,850,300,000	11,371,600,000
Write off	-	-
Interest waiver	-	-
Re-scheduling	21,050,700,000	5,648,400,000
	<b>31,901,000,000</b>	<b>17,020,000,000</b>
Add: Newly classified loans & advances during the year	3,759,893,083	13,212,690,489
<b>Closing balance of classified loans &amp; advances</b>	<b>35,660,893,083</b>	<b>39,351,367,965</b>

**7.7 Details of Provision required and held for loans and advances**

**Provision required:**

**For unclassified loan**

Standard	1,634,662,613	1,451,484,224
SMA	7,694,069	4,628,465
<b>sub-total:</b>	<b>1,642,356,682</b>	<b>1,456,112,689</b>







For classified loan			
Substandard		126,998,119	302,993,066
Doubtful		73,815,633	168,725,002
Bad/loss		17,494,725,916	20,351,861,839
	sub-total:	17,695,539,668	20,823,579,907
	Total:	19,337,896,350	22,279,692,596
Provision maintained/held:			
For unclassified loan	13.3.1	1,642,356,682	1,456,112,689
For classified loan	13.3.2	18,024,332,139	20,936,659,254
	Total:	19,666,688,821	22,392,771,943
Provision excess/(shortfall)		328,792,471	113,079,347
<b>7.8 Net Loans and Advances</b>			
Gross loans & advances		219,227,164,449	200,246,953,110
Less: interest suspense		9,248,404,041	7,683,966,441
Less: total provision held		19,666,688,821	22,392,771,943
		190,312,071,587	170,170,214,726
<b>7.9 Particulars of Loans and Advances</b>			
1. Debts considered good in respect which the banking company is fully secured		32,874,700,000	30,649,900,000
2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee.		133,907,375,371	125,089,070,927
3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's		11,946,112,775	10,448,095,160
4. Debts considered bad or doubtful not provided for. (Total classified loans and advances less provision)		178,728,188,146	166,187,066,087
5. Debts due by directors or officers of the banking company or any of these either separately or jointly with any other person.		-	-
6. Debts due by companies or firms in which the directors of Banking company have interests as directors, partners or managing agents or, in the case of private companies as members.		-	-
7. Maximum total amount of advances including temporary advances made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person.		-	-
8. Maximum total amount of advances including temporary advances granted during the year to the companies or firms in whom the directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members.		-	-
9. Due from banking companies		-	-
10. Amount of classified loan on which interest has not been charged		35,660,893,083	39,351,367,965
11. Amount written off during the year		-	-
12. Total written off Loan from beginning to the end		3,692,164,000	3,692,164,000
13. Amount realized/adjusted against previous written off		100,000,000	35,700,000
14. 30.06.18 Balance of written off loan		2,115,898,000	2,215,898,000
15. The amount of written off loan for which law suit has been filed.		2,115,898,000	2,215,898,000
<b>8 Fixed Assets including premises, furniture &amp; fixtures</b>			
Land		6,440,330,000	4,756,076,000
Building		663,580,660	1,024,948,875
Motor Vehicles		142,644,901	39,338,354
Furniture & Fixtures		146,017,978	125,850,597
Office Equipments		61,587,619	49,917,198
Office Machineries		401,378,914	351,638,239
Electrical Equipments		154,936,059	152,651,913
		8,010,476,129	6,500,421,176

Fixed assets schedule detail in Annexure - B.





9	Other Assets			
	Income generating		-	-
	Non income generating	20,465,071,978	18,305,362,070	
		<u>20,465,071,978</u>	<u>18,305,362,070</u>	
9.1	Ageing of Other Assets			
	Upto 6 months	10,775,571,977	7,418,167,827	
	More than 6 months but less than 1 year	671,000,000	442,800,000	
	More than 1 year but less than 2 years	1,691,100,000	32,548,265	
	More than 2 years but less than 3 years	1,196,200,000	95,684,545	
	More than 3 years	6,131,200,000	10,316,161,433	
		<u>20,465,071,977</u>	<u>18,305,362,070</u>	
	Income Generating			
	Bangladesh Krishi Bank has no subsidiary company. So no investment is made therein.			
	Non Income Generating			
	Stamps	3,863,592	14,035,110	
	Stationery	114,263,636	88,927,370	
	Accrued Interest Receivable on staff loans & advances	4,145,446,628	4,345,215,496	
	Advance, Deposit & Pre-Payments	38,224,662	86,368,614	9.2
	Sundry debtors (Accounts Receivable)	13,437,387,565	11,036,095,086	9.3
	Suspense Account	2,725,885,896	2,734,720,394	9.4
		<u>20,465,071,978</u>	<u>18,305,362,070</u>	
9.2	Advance, Deposit & Pre-Payments			
	Traveling Advance	2,596,434	1,451,742	
	Advance against Salary	930,100	1,565,916	
	Other Advances to Staff	139,135	1,012,063	
	Advance against Supply	113,612	49,757,612	
	Security Deposits	7,055,139	6,837,807	
	Prepaid Expenses	27,340,586	25,661,461	
	Advance against Foreign Loan	49,656	82,013	
		<u>38,224,662</u>	<u>86,368,614</u>	
9.3	Sundry debtors (Accounts Receivable)			
	Interest remitted on pre-liberation agri. loans & advances	42,322,933	39,975,318	
	Interest remitted on crop loans	48,035,566	17,239,459	
	Interest Remitted on weavers credit in 1988	54,719,747	54,742,497	
	Interest Remitted on weavers credit in 1995	75,284,536	75,468,906	
	Remissionable loan transfer account	305,791,444	305,912,055	
	Remissionable interest against industrial & commercial loan	513,921,878	623,453,729	
	Remissionable agricultural loan	131,916,847	131,529,901	
	Losses against remission of interest and others	573,731,889	573,733,389	
	Remitted interest of loan account which disbursed upto 30.06.90	19,276,131	26,897,055	
	Loom board credit	1,498,939	1,082,102	
	20% interest remission of classified loan for four years	67,957,365	67,397,229	
	Remission of agricultural Loan (1st claim)	63,508,728	69,912,710	
	Remissionable interest on swanirvar credit program	5,370,047	4,720,949	
	Receivable from Govt. against remissionable 40% of sick frozen food industry	33,479,958	32,918,075	
	Interest Remitted up to Tk.5000	350,733,754	349,936,105	
	Legal charges against written off loan	4,763,919	5,019,474	
	50% of remitted Agri. loan upto Tk.5000/- Bank's share	9,296,335	8,062,819	
	Reconstruction of Accounts	5,039,344	5,310,750	
	SIDOR affected agricultural Loan	28,150,413	28,412,566	
	Interest Remitted upto TK.5000	898,730	190,557	
	Prize against classified loan recovery	8,951,820	12,073,042	
	Receivable from RAKUB	1,196,166,986	1,265,620,162	
	Protested bill	25,515,588	19,014,755	
	Provision for land and building	13,167,393	8,813,566	
	Food procurement program	155,318,504	90,727,592	







	Retired Army pension	740,745,421	777,600,898
	Payable on pension Account	59,968,488	56,997,178
	Benevolent grant after death	1,683,643	2,162,237
	Miscellaneous	4,073,117,674	1,483,353,888
	Provision for others expenditure	335,827,492	424,047,540
	Govt. subsidy against S.T.W.	(28,960,148)	(31,931,810)
	Wage Earners bond	8,184,153	11,489,969
	Business development	349,534	1,067,471
	Receivable from Government(note:9.3.1)	4,511,652,515	4,493,142,955
		<b>13,437,387,565</b>	<b>11,036,095,086</b>
9.3.1	<b>Receivable from Government</b>		
	Income Tax Refundable	1,199,306,415	1,181,006,167
	Receivable against Excess Interest of double amount of the principal loan	3,312,346,100	3,312,136,788
		<b>4,511,652,515</b>	<b>4,493,142,955</b>
9.4	<b>Details of Suspense Account</b>		
	Fishery credit project	444,996	444,996
	Central Godown A/C (Maintenance)	370,341	370,341
	Grameen Bank	9,505	9,505
	D D paid in Suspense Accounts	479,394,842	682,148,746
	Western Union Remittance	44,099,437	28,472,365
	Ex-advice Foreign DD suspense	5,408,260	6,398,107
	Xpress Money	18,779,524	13,045,026
	IME	1,713,459	3,007,528
	Trans Fast	16,441,439	8,398,245
	Electronic money (bkash mobile banking)	(4,683,000)	(5,715,000)
	Electronic money (DBBL)	(361,431)	7,315,000
	Sanchay patra	1,149,194,606	1,510,370,601
	Sanchay patra (block)	826,786,504	615,223,070
	Ex-advice payment for BEFT	157,166,863	123,532,963
	RIA Money Transfer (USA)	23,540,179	10,342,011
	AL Ansari Exchange(Cash Express)	817,571	914,941
	NBL Money Transfer Spot Cash	2,056,050	512,550
	Marchantrade, SPOT CASH	9,320,830	4,114,334
	Provu Money Transfer Spot Cash	7,412,462	3,037,367
	Interest reMax Money Sdn. Bhd, Malaysia	65,084	142,018
	IBTA interest receivable account	88,485,171	1,012,500
	Demonotised Notes	108,247	35,073
	Interest receivable on personal loan(salary earners)	37,978	-
	Interest receivable on past due personal loan(salary earners)	119,153	-
	Placid NK Corporation(Placid Express), USA	410,983	-
	Brac Saajan exchange ltd.	26,100	-
	Govt. special 4% interest subsidy loan(moshla, dal,tailbiz,bhutta)	6,269	-
	Govt. special Interest on agri. Loan 5% special(hill tracts)	(33,715)	-
	Govt. special Interest on agri. Loan 5% special(hill tracts) Interest	39,637	-
	Govt. special Interest on agri. Loan 5% special(hill tracts) Interest	344,222	-
	Agrani remittance house pvt. Ltd. Singapore	6,848,836	-
	Money Gram	8,577,111	-
	IBP(Inland bill purchase)	9,059	-
	Balance of Inter branch transaction accounts	(117,070,677)	(278,411,896)
		<b>2,725,885,896</b>	<b>2,734,720,394</b>
9.4.1	<b>Inter Branch Transaction Accounts</b>		
	<b>Account head of IBTA</b>		
	111_BKB Due to Branch	6,134,910,030	6,511,355,684
	1110_On line BKB General acc	(44,655,503)	39,511,728
	1111_BKB Exchange house General acc	(251,099,064)	(213,638,580)
	1112_BKB-DBBL General acc	(27,764,844)	10,567,376
	1113_BKB-B Cash General acc	(12,723,908)	(420,912,044)
	1114_BKB General Account	(148,457,559)	38,085,961
	1115_RTGS General account	26,899,773	1,220,064,849





1116_Bkash Regional General Account
112_BKB Due to head office
113_BKB General a/c
115_BKB Regional a/c
116_BKB Divisional a/c
117_BKB General a/c
118_BKB Exchange House General Account
119_BKB General a/c

(309,493,004)	(98,701,888)
(6,142,384,974)	(6,148,692,850)
155,238,907	407,568,725
(986,956,026)	(2,810,659,512)
(56,484,315)	(229,707,244)
991,949,029	1,289,976,420
(1,497,218,542)	1,265,586
2,051,169,324	125,503,892
(117,070,677)	(278,411,896)

The above figures represent the accumulated balance of all branches & head office of BKB.

**9.5 Particulars of required provision of other assets**

	Base for provision	Rate (%)	30.06.2019
Other assets for 0-6 months	9,579,404,991	0%	-
Other assets for 6-12 months	671,000,000	0%	-
Other assets for more than 12 months	4,931,928,521	100%	4,931,928,521
Protested bill	33,479,958	100%	33,479,958
Legal charges against written off loan	740,745,421	100%	740,745,421
*Claim to the Government as excess interest on double amount of principal loan.	3,312,346,100	0%	-
Receivable from RAKUB	1,196,166,986	0%	-
	20,465,071,977		5,706,153,900

The amounts relating to claims from government of Bangladesh have not been provided on as per meeting held for finalization of the bank's audited financial statements for the year 2018-2019.

\* Interest receivable from staff loans & advances are included in other assets. However this amount is fully secured and as such no provision has been maintained on this amount.

**9.6 Classification of other assets and provision therein**

i) Amount classified		10,111,441,607	10,513,540,099
ii) Provision required		5,706,153,900	5,738,417,377
iii) Last year provision	13.5	5,706,200,000	5,706,200,000
iv) Add: Provision made during the year		-	-
Total provision held(iii+iv)		5,706,200,000	5,706,200,000
v) Provision excess/(shortfall)		46,100	(32,217,377)

**10 Non-Banking Assets**

Income generating		-	-
Non income generating	10.1	334,552,963	324,750,852
		334,552,963	324,750,852

**10.1 Non income generating**

*Assets acquired in settlement loans & advances		334,552,963	324,750,852
		334,552,963	324,750,852

\* Bank acquired the land & building in settlement of mortgage loans & advances.

**10.2 Ageing of non-banking assets**

Upto 6 months		-	-
More than 6 months but less than 1 year		100,365,889	97,425,256
More than 1 year but less than 2 years		133,821,185	129,900,341
More than 2 years but less than 3 years		100,365,889	97,425,256
More than 3 years		-	-
		334,552,963	324,750,852

**11 Borrowing from Other Banks, Financial Institutions & Agents**

In Bangladesh	11.1	32,951,520,540	28,526,255,827
Outside Bangladesh	11.2	263,819,711	433,863,342
		33,215,340,251	28,960,119,168

**11.1 Borrowing in Bangladesh**

From Government	11.1.1	2,102,631,402	2,102,631,402
From Bangladesh Bank	11.1.2	25,798,889,138	26,423,624,425
From Other Bank	11.1.3	5,050,000,000	-
		32,951,520,540	28,526,255,827







11.1.1	<b>Borrowings from Government</b>			
	Before Liberation			
	<b>After Liberation :</b>	32,652,959	32,652,959	
	Fund for Thana Bonayan Kormosuchi	1,815,000	1,815,000	
	Sigma Consortium Loan (Fund for sick industries)	20,400,000	20,400,000	
	Gharre Fera	50,000,000	50,000,000	
	Fund for Disbursement under Agro Based Industries	1,186,998,000	1,186,998,000	
	Revolving fund of Agro Based Industrial Loans	810,765,443	810,765,443	
		<b>2,102,631,402</b>	<b>2,102,631,402</b>	
11.1.2	<b>Borrowings from Bangladesh Bank:</b>			
	From the beginning Bangladesh Krishi Bank borrows from Bangladesh Bank as re-finance for imbursement of agricultural loans provided to farmers. There-finance was sanctioned by BB under 3 categories.			
	Re-finance under 10 taka a/c holder	11.1.2.1	396,322,155	374,706,136
	* Re-finance (block)	11.1.2.2	21,402,566,983	23,048,918,290
	Demand Loan		4,000,000,000	3,000,000,000
			<b>25,798,889,138</b>	<b>26,423,624,426</b>
11.1.2.1	<b>Short Term Loan</b>			
	Re-finance under 10 taka a/c holder		396,322,155	374,706,136
			<b>396,322,155</b>	<b>374,706,136</b>
11.1.2.2	* Re-finance (block): Refinance overdues as on the dated 22-10-2017 principal amount of taka 1812,62,60,697.31 and interest amount of taka 656,90,08,898.67 are transferred to block accounts as per decision of Bangladesh Bank. These amounts that Will be paid by 30th semi annual installments from dec/2017 to jun/2032. Each installment amount is taka 82,31,75,653.18 which is contained by principal amount of taka 60,42,08,689.91 and interest amount of taka 21,89,66,963.26.			
	Block Re-finance Loan			
	Opening (Principal)		16,917,843,317	18,126,260,697
	Opening (Interest)		6,131,074,972	6,569,008,899
	Total		23,048,918,290	24,695,269,596
	Payment during the year		1,646,351,306	1,646,351,306
	Outstandind at the end of the year		21,402,566,984	23,048,918,290
11.1.3	<b>Borrowings from Other Bank:</b>			
	Call Money		-	-
	Agrani bank ltd		250,000,000	-
			<b>250,000,000</b>	<b>-</b>
	Term borrowing			
	Agrani bank ltd		1,000,000,000	-
	Unitd Commerce Bank ltd		2,000,000,000	-
	Sonali bank ltd		1,000,000,000	-
	Standard bnak ltd		800,000,000	-
			4,800,000,000	-
			<b>5,050,000,000</b>	<b>-</b>
11.2	<b>Outside Bangladesh</b>			
	Credit Balances with NOSTRO Accounts	11.2.1	-	168,897,031
	Borrowings from International Financial Institutions	11.2.2	263,819,711	264,966,311
			<b>263,819,711</b>	<b>433,863,342</b>
11.2.1	<b>Credit Balances with NOSTRO Accounts</b>			
	Mashreq Bank PSC, Newyork		-	-
	ICICI Bank LTD. Mumbai India		-	153,773,283
	Habib American bank, NY (USA)		-	15,123,748
			<b>-</b>	<b>168,897,031</b>
11.2.2	<b>Borrowings from International Financial Institutions :</b>			
	Bangladesh Krishi Bank receives funds from various International Financial Institutions (IFIs) through Ministry of Finance for lending to lesser/under developed economic sectors.			
	ADB 329 BAN (SF)		509,404	509,404
	ADB - 1067		233,007,135	233,007,135
	I FAD 280 BAN		-	1,146,600





	ODA Grant (Machine)		17,986,851	17,986,851
	E E C Grant		11,146,900	11,146,900
	STABESK/ Complex Fund		974,245	974,245
	ASCAP / ILO Grant		195,175	195,175
			<b>263,819,711</b>	<b>264,966,311</b>
11.2.3	Security wise grouping			
	Secured by Government		263,819,711	264,966,311
	Unsecured		-	-
			<b>263,819,711</b>	<b>264,966,311</b>
11.2.4	Maturity wise grouping			
	Repayable on demand		-	-
	others		263,819,711	264,966,311
			<b>263,819,711</b>	<b>264,966,311</b>
12	Deposits & others accounts			
	Current & Contingency accounts	12.1	23,504,988,082	19,744,373,114
	Bills Payable	12.2	1,210,027,299	1,127,869,152
	Savings deposit	12.3	67,109,953,889	60,861,391,493
	Fixed deposit	12.4	165,513,230,671	160,098,939,494
			<b>257,338,199,942</b>	<b>241,832,573,252</b>
12.1	Current & other accounts			
	Current Deposits		13,727,189,160	11,766,874,838
	Hajj deposit		159,760,267	414,666,408
	ODA Revolving Fund		59,621,812	308,807,345
	Call Deposits		116,256,862	33,363,226
	Dorment Accounts		139,535,636	147,115,643
	Guarantee Account Cash Collateral(current)		989,323	238,681
	Guarantee Account Cash Collateral(savings)		46,245	17,666
	Guarantee Accounts Cash Collateral (Fixed)		-	4,211,928
	Special Deposits		63,221,477	42,443,318
	Special Blocked Account		4,910,910	24,658,622
	SND (Short Term Deposit Account)		8,594,273,226	6,388,973,441
	Marginal Deposit Account		437,455,235	406,374,171
	Customers F.C A/C		6,854,303	37,292,695
	Exporters F.C A/C		28,621,789	21,284,350
	Account of U.A.E Exchange Co.		165,758,021	147,979,467
	Resident Foreign Currency Deposit		121,300	20,000
	Accounts Payable F.C (WES)		372,515	51,315
			<b>23,504,988,082</b>	<b>19,744,373,114</b>
12.2	Bills Payable			
	Payment Orders Outstanding		779,740,776	838,036,349
	Demand Draft Payable		507,989,323	506,733,481
	Telegraphic transfer payable		(77,814,603)	(216,315,049)
	Mail Transfer Payable		462,902	(709,848)
	Demand Draft Payable on Ex-advice		(351,100)	124,220
			<b>1,210,027,299</b>	<b>1,127,869,152</b>
12.3	Savings bank deposits			
	Savings deposits		67,109,953,889	60,861,391,493
			<b>67,109,953,889</b>	<b>60,861,391,493</b>
12.4	Fixed deposits			
12.4.1	Term-wise breakdown of fixed deposits is as follows:			
	Less than 3 months		859,430,433	407,514,314
	More than 3 months but less than 6 months		19,018,563,000	17,320,180,000
	More than 6 months but less than 1 year		21,014,991,000	11,547,158,000
	More than 1 year but less than 2 years		89,713,291,000	75,470,033,000
	More than 3 years *		13,156,245,000	35,866,945,000
			<b>143,762,520,433</b>	<b>140,611,830,314</b>

\* There are included the deposits those duration more than 3 (three) years and more.







12.4.2

Some deposit schemes are adopted by BKB for motivation of savings to the people of various economic sectors specially rural areas. Such as :

Deposit Pension Scheme  
BKB Savings Pension Scheme  
Teacher Deposit Scheme  
Small saving scheme  
Hajj Savings Scheme  
Education Savings Scheme  
BKB Sanchya Scheme  
Krishion Krishionery Sanchya Scheme  
Monthly/ Quarterly benefit Scheme  
BKB Monthly Savings Scheme  
Student savings scheme  
BKB Doubl Benefit Scheme  
BKB Monthly/Quarterly Profit Scheme  
BKB Retired Saving Scheme  
Quarterly Profit Savings Scheme  
BKB Doubl Profit Scheme  
BKB Millionier Scheme  
BKB Monthly Deposit Scheme  
BKB Lakhapathi scheme

6,624,028	7,183,810
9,357,336	16,179,856
341,919	246,445
4,526,718	4,858,655
7,003,968	14,919,970
2,518,620	2,721,535
389,602,604	2,694,620,257
137,165,476	137,746,137
157,810,934	165,858,148
19,459,082,002	16,364,547,720
80,949,184	78,226,648
707,033,713	-
146,528,005	-
16,100,555	-
283,006,311	-
133,253,333	-
90,744,686	-
70,832,406	-
48,228,442	-
<b>21,750,710,238</b>	<b>19,487,109,181</b>
<b>165,513,230,671</b>	<b>160,098,939,495</b>

**Total deposits**

12.5

**Maturity grouping of deposits & other accounts**

Repayable on demand  
Repayable within 1 month  
Over 1 month but within 3 months  
Over 3 month but within 1 year  
Over 1 year but within 5 years  
Over 5 years  
More than 10 years

6,863,594,580	5,883,437,419
10,315,860,544	9,078,411,461
18,578,557,824	15,774,279,334
60,166,540,167	47,125,755,448
130,567,079,274	116,217,853,597
30,707,031,918	47,605,720,352
139,535,636	147,115,643
<b>257,338,199,942</b>	<b>241,832,573,254</b>

12.6

**List of Top 10(Ten) depositors:**

Petro Bangla  
REB  
BCIC  
Civil Aviation  
Petro Bangla related  
Chittagong Port Authority  
BRDB  
Fertilizer Chemical and Pharmaceuticals  
Bridge Authority  
IGR(Department of Registration)  
Dhaka WASA

Amount in crore	
1,246.66	751.96
847.36	670.37
915.07	816.51
344.02	463.60
823.08	844.84
455.96	474.22
645.55	168.28
350.47	914.64
-	212.40
382.70	335.41
431.62	-
<b>6,442.49</b>	<b>5,652.23</b>

13

**Other Liabilities**

Interest Payable on Fixed Deposits  
Security Deposits of contractors  
Outstanding loan from Rupali Bank  
Payable accounts  
Deferred Credit Interest Uncollected  
Provision for loans & advances  
Provision for investment in shares  
Provision for other assets  
Provision for off balance sheet items  
Provision for Taxation

13.1  
13.2  
13.3  
13.4  
13.5  
13.6  
13.7

3,389,442,480	2,746,622,006
118,884,127	105,187,710
138,560,511	136,847,336
4,364,370,124	3,781,540,860
9,248,404,041	7,683,966,441
19,666,688,821	22,392,771,943
18,863,400	18,549,009
5,706,200,000	5,706,200,000
121,156,534	70,665,469
178,050,745	91,265,369
<b>42,950,620,783</b>	<b>42,733,616,142</b>





13.1

**Accounts Payable**

Cash Excess	1,752,826	4,355,742
Deputationists Accounts	231,349	572,165
Undisbursed Emoluments to Staff	9,446,003	3,540,907
Reconstruction on Loan Accounts	3,746,732	3,759,370
Recovery of BRRFC Loans	150,135	2,040
Recovery of BRRFC Staff Loans	102,733	146,700,745
Employees provident fund	1,719,471	7,079,121
Employees Security Deposits	14,294,500	11,120,968
Miscellaneous	2,234,374,782	1,179,118,568
Income Tax Deducted from the Contractors Bills	15,792,879	15,786,820
Cost of Revenue Stamp Realised	6,873,889	4,275,491
Realised Loan Of Polly Progati Prokolpa	174,213,497	191,930,441
Premium due for EFAS	-	629,533
Deduction of Levey on deposit Interest	1,372,493	1,214,605
Development Levey (4%) Flood	1,606,099	79,852
Deduction at source tax	95,869,938	94,161,323
Outstanding DD/TT/PO	3,430	-
Payable pension fund	217,664	242,355
Excise Duty	11,261,672	6,126,604
Financial benefit for dairy farm in Private sector	20,042,295	19,950,085
Subscription for Benevolent fund	1,910,399	1,819,653
Service charge deduction from Swanirvar Programme	4,649,774	5,950,328
Deposit of check/ payorder from outsider trainee	75,388	757,402
Provision for land & building	8,577,530	4,223,703
Provision for others expenditures	310,252,118	445,718,701
ODA Revolving fund	(35,735,101)	(35,781,532)
Post-flood Rehabilitation Tax on intt.of deposit	105,247	84,916
Hand Loom Board Credit.	4,035,159	2,973,544
E.E.C Revolving Fund	43,478,105	47,869,956
E.C. Revolving fund	54,707,113	48,909,585
Payable intt. on E.C Revolving Fund.	14,365,787	13,611,352
Payable intt. on E.E.C Revolving Fund	1,847,295	2,132,076
Amt. of rent/lease/ sale of asset acquired unseattle	8,498,666	8,352,245
Treasury Bond Received from Govt.	-	73,304,000
Community wise Asset Management Project	500	31,830
Service charge on CIB online	41,530,288	27,065,919
Western Union Common Marketing	11,195,833	10,050,238
Realised VAT from BACH	817,671	175,961
Realised VAT & commission for BB	25,069	202,189
Sanchay patra	1,120,512,152	1,349,754,999
SWIFT charges	496,970	484,129
FDR Account (Foreign Exchange)	145,210	2,916,378
Income tax deduction from staff	37,116,495	40,854,553
Income Tax realised from staff (for the year:2011-12 & 2012-13)	1,070,496	960,091
Tax deduction from fees for Profe. & Tech. services	13,643	653,756
Foreign Exchange back to back L/c	44,629,056	37,643,055
Taxes of office house paid	209,178	146,811
Xpress Money	23,789	28,286
VAT deduction from fees for Profe. & Tech. services	121,978	-
Tax deduction from the Certain services	88,079	-
VAT deduction from the Certain services	68,328	-
Tax deduction from L/C	(1,200)	-
Vat deduction from L/C	88,047	-
VAT of office house rent paid	794,691	-
Contribution to national Exchequer	(1,746,891)	-
Fund for issuing DD infavour of American Express	1,091,212	-
Deduction levy from intt. on Saving & FD	7,140	-
Supervised Credit Project	151,076	-
Post Charge (Foreign Exchange)	150,675	-
Money Gram	455	-
IBTA nterest payable account	87,828,110	-
Int. payable on Quaterly Profit Savings Scheme	4,546,282	-
Int. payable on BKB Millionier Scheme	139,110	-







Int. payable on BKB Doubl Profit Scheme  
Int. payable on BKB Monthly Deposit Scheme  
Int. payable on BKB Lakhpathi scheme  
Balance of Inoperative Deposit Accounts

2,031,169	-
1,372,017	-
9,524	-
4,108	-
<b>4,364,370,124</b>	<b>3,781,540,860</b>

**13.2 Interest suspense account**

Opening balance  
Add : Transferred during the year  
Less: Realized during the year  
Less : Adjustment during the year  
Closing Balance

7,683,966,441	7,652,416,051
4,009,938,600	2,358,450,390
2,192,590,000	2,283,100,000
252,911,000	43,800,000
<b>9,248,404,041</b>	<b>7,683,966,441</b>

**13.3 Provision for Loans and Advances**

General provision (for unclassified)  
Specific provision (for classified)  
Total provision held  
Required provision  
Provision excess/(shortfall)

1,642,356,682	1,456,112,689
18,024,332,139	20,936,659,254
<b>19,666,688,821</b>	<b>22,392,771,943</b>
19,414,970,350	22,279,692,596
<b>251,718,471</b>	<b>113,079,347</b>

As per BRPD Circular # 14 dated September 23,2012 (revised BRPD Circular # 5, dated May 29,2013) of Bangladesh Bank, Bangladesh krishi bank has maintained as required the provision against loans & advances. For details calculation , please refer to Annexure -'F'

**13.3.1 General Provision (for unclassified)**

Opening balance  
Transfer from/(to) Diminution in Value of Investments  
Transfer from specific provision for loans  
Adjustment to remission of interest of staff loans  
Transfer to retained earnings  
Transfer from/(to) off balance sheet items  
Provision held  
Required provision  
Provision excess/(shortfall)

1,456,112,689	2,918,725,369
-	-
211,521,660	-
(25,277,667)	-
-	(1,462,612,680)
-	-
<b>1,642,356,682</b>	<b>1,456,112,689</b>
<b>1,642,356,682</b>	<b>1,456,112,689</b>
-	-

**13.3.2 Specific Provision (for classified)**

Opening balance  
Recoveries of amounts previously written off  
Specific provision made during the year  
Transfer to unclassified loans & advances  
Transfer to Diminution in Value of Investments  
Transfer to off balance sheet items  
Transfer to retained earnings  
Provision held  
Required provision  
Provision excess/(shortfall)

20,936,659,254	21,536,659,254
-	-
-	-
(211,521,660)	-
(314,390)	-
(50,491,065)	-
(2,650,000,000)	(600,000,000)
<b>18,024,332,139</b>	<b>20,936,659,254</b>
<b>17,772,613,668</b>	<b>20,823,579,907</b>
<b>251,718,471</b>	<b>113,079,347</b>

**13.4 Provision for Diminution in Value of Investments**

Opening balance  
Provision made during the year  
Transfer from specific provision for loans  
Provision at end of the year  
Less: Required provision for investment  
Provision Excess/(Shortfall)

18,549,010	18,549,010
-	-
314,390	-
<b>18,863,400</b>	<b>18,549,010</b>
<b>18,863,400</b>	<b>16,033,890</b>
-	<b>2,515,120</b>

Provisions for diminution in value of investments has been maintained fully in accordance with Bangladesh Bank DOS circular no. 04 dated November 24, 2011 & as per the letter # DOS(SR) 1153/161/2012-427 dated December 30, 2012 .  
(See the Annexure-A)





13.5	<b>Provision Maintained for Other Assets</b>		
	Opening balance	5,706,200,000	5,706,200,000
	Add : Addition during the year	-	-
	Less : Adjustment during the year	-	-
	<b>Total provision held</b>	<b>5,706,200,000</b>	<b>5,706,200,000</b>
	Less: Required provision for other assets (assessed by Bangladesh Bank)	5,706,200,000	5,706,200,000
	Provision Excess/(Shortfall)	-	-
	<b>Wavier from provision on Other assets amounting to Tk. 3,312,300,000 (331.23 Crore)</b>		
13.6	<b>Provision for Off-balance Sheet Exposures</b>		
	Opening Balance	70,665,469	70,665,469
	Add/(less): provision made/(released) during the year	-	-
	Transfer from specific provision for loans	50,491,065	-
	<b>Provision held</b>	<b>121,156,534</b>	<b>70,665,469</b>
	Required provision	121,156,534	59,371,481
	Provision Excess/(Shortfall)	-	11,293,988
	As per BRPD circular # 10, dated 23 September 2012 provision for off balance sheet items is required Tk.12,11,56534 and its fully maintained.		
13.7	<b>Provision for Taxation</b>		
	Opening Balance	91,265,369	5,708,816
	Add: Provision made during the year	86,785,376	85,556,553
	Less: Adjustment made during the year	-	-
	<b>Total provision held</b>	<b>178,050,745</b>	<b>91,265,369</b>
	As per Income Tax Ordinance 1984, section 82c provision has been kept for minimum tax @ 0.6% for turnover or total income earned by the bank for the financial year 2018-2019.		
14.	<b>Share Capital</b>		
14.1	<b>Authorised Capital</b>		
		15,000,000,000	15,000,000,000
		<b>15,000,000,000</b>	<b>15,000,000,000</b>
14.2	<b>Issued, Subscribed and Paid-up Capital</b>		
		9,000,000,000	9,000,000,000
		<b>9,000,000,000</b>	<b>9,000,000,000</b>
14.3	<b>Re-capitalization</b>		
	Opening balance	6,500,000,000	2,500,000,000
	Received during the Year	-	4,000,000,000
		<b>6,500,000,000</b>	<b>6,500,000,000</b>
14.4	<b>Capital Adequacy</b>		
	Details of the capital requirement & capital surplus/(shortfall) of the Bank as per requirement of Section 13(2) of the		
	Core Capital (Tire I)	14.4.1	(72,316,694,477) (65,524,601,334)
	Supplementary capital (Tier-II)	14.4.2	2,446,821,883 2,076,755,852
	Regulatory capital		(69,869,872,595) (63,447,845,482)
	Required capital (10% of total risk weighted assets)	14.4.3	18,962,710,000 15,919,450,000
	Capital surplus/(shortfall)		(88,832,582,595) (79,367,295,482)
	Capital Adequacy Ratio (CAR)		
	Core capital (Tier-I)		-38.14% -41.16%
	Supplementary capital (Tier-II)		1.29% 1.30%
			-36.85% -39.86%
14.4.1	<b>Core Capital (Tire I)</b>		
	Paid-up Capital	9,000,000,000	9,000,000,000
	Re-capitalization	6,500,000,000	6,500,000,000
	Statutory Reserve	232,306,342	232,306,342
	Legal Reserve	588,133,859	588,133,859
	Retained Earnings	(88,637,134,679)	(81,845,041,535)
		<b>(72,316,694,477)</b>	<b>(65,524,601,334)</b>







14.4.2	<b>Supplementary capital (Tier-II)</b>		
	General provision on unclassified loans including OBS items	1,763,513,216	1,526,778,158
	Asset revaluation reserve (up to 50%)	3,416,543,333	2,749,888,470
		<b>5,180,056,549</b>	<b>4,276,666,628</b>
	Less : Regulatory adjustments		
	Revaluation Reserves for fixed assets, securities & equity securities	2,733,234,666	2,199,910,776
	Other adjustments	-	-
		<b>2,446,821,883</b>	<b>2,076,755,852</b>
14.4.3	<b>Required capital</b>		
	Total assets (including Off-balance sheet amount)	280,136,206,519	259,438,632,225
	Risk weighted assets	189,627,100,000	159,194,500,000
	Required capital (10% of risk weighted assets)	<b>18,962,710,000</b>	<b>15,919,450,000</b>
14.4.3.1	<b>Break up of Risk weighted assets</b>		
	<b>Credit risk:</b>		
	On-balance sheet	184,821,300,000	155,373,600,000
	Off-balance sheet	1,413,400,000	609,400,000
		<b>186,234,700,000</b>	<b>155,983,000,000</b>
	<b>Market risk</b>	464,100,000	179,300,000
	<b>Operation risk</b>	2,928,300,000	3,032,200,000
		<b>189,627,100,000</b>	<b>159,194,500,000</b>
15	<b>Statutory Reserve</b>		
	Opening balance	232,306,342	232,306,342
	Add: Transfer from current year	-	-
		<b>232,306,342</b>	<b>232,306,342</b>
16	<b>Other Reserves</b>		
	General Reserve	437,713,494	437,713,494
	Contingency Reserve	90,000,000	90,000,000
	Exchange Rate Fluctuation	3,000,000	3,000,000
	Reserve for Insurance Fund	1,420,365	1,420,365
	Reserve for Bank Building and Staff Quarter	56,000,000	56,000,000
	Asset Revaluation Reserve	6,833,086,665	5,499,776,939
		<b>7,421,220,524</b>	<b>6,087,910,798</b>
16.1	<b>Assets Revaluation Reserve</b>		
	Opening balance carried forward	5,499,776,939	5,520,806,090
	Addition during the year	1,333,309,726	-
	Transferred to retained earnings	-	(21,029,151)
	Closing balance	<b>6,833,086,665</b>	<b>5,499,776,939</b>
17	<b>Retained earnings Account</b>		
	Balance carried forward	(81,845,041,535)	(75,612,270,126)
	Prior year adjustment	1,151,786	4,676,058
	<b>Re-stated opening balance</b>	(81,843,889,749)	(75,607,594,068)
	Profit/(Loss) generated during the year	(6,793,244,929)	(6,258,476,618)
	Transferred from asset revaluation reserve account	-	21,029,151
		<b>(88,637,134,679)</b>	<b>(81,845,041,535)</b>
17.1	<b>Prior year adjustment</b>		
	Excess depreciation charged on banking application software for the year 2016-2017	-	4,676,058
	Excess depreciation charged by ICT operation department for the year 2017-2018	1,151,786	-
		<b>1,151,786</b>	<b>4,676,058</b>





18	<b>Contingent Liabilities</b>			
	Letters of guarantee	18.1	82,988,137	100,889,650
	Irrevocable letters of credit		12,032,665,217	5,836,258,408
	Bills for collection		-	-
			<b>12,115,653,354</b>	<b>5,937,148,058</b>
18.1	<b>Letters of Guarantee</b>			
	Claims lodged with the bank company, which is not recognized as loan Money for which the bank is contingently liable in respect of guarantee issued favoring:		-	-
	Director		-	-
	Government		-	-
	Bank & other financial institutions		82,988,137	100,889,650
	Others		-	-
			<b>82,988,137</b>	<b>100,889,650</b>
19	<b>Interest Income</b>			
	Interest on Loans & advances(excluding staff loans & advances)		12,917,559,037	12,845,134,777
	Interest on Deposits to other banks		211,362,410	170,299,572
	Interest on staff loans & advances		327,059,308	332,464,470
			<b>13,455,980,755</b>	<b>13,347,898,819</b>
20.	<b>Interest expense on Deposits &amp; Borrowings</b>			
	Deposit Pension Scheme		41,098,653	67,808,229
	BKB-Double Benefit Scheme		1,851,263,170	1,801,820,974
	Hazz Deposit Scheme		124,923	3,311,615
	Student Savings Account		2,892,053	2,422,992
	Farmer Savings Account		2,026,798	3,541,218
	Matikata Savings Account		5,484,578	1,302,153
	Monthly /Quarterly Benefit Scheme		64,090,771	117,195,797
	BKB Savings Pension Scheme		5,384,851	22,189,997
	Teacher savings scheme		1,446,165	688,928
	Small savings scheme		16,698,023	6,530,972
	Education Deposit Scheme		1,692,301	6,763,537
	BKB Sanchay Scheme		227,944,138	389,862,631
	Krishan Krishony Sanchay Scheme		7,076,816	12,106,256
	BKB monthly/Quarterly Profit Schem		184,348,208	298,726,348
	Excess interest paid for fixed deposits		107,289,221	116,331,099
	BKB monthly savings scheme		1,421,460,327	1,145,293,765
	Marginal Deposit Against L/C		-	1,805,470
	Fixed Deposit(FDR)		7,975,210,825	7,008,155,363
	Short Notice Deposit(SND)		169,232,004	73,883,321
	Savings Deposit (Urban)		650,140,082	690,389,059
	Savings Deposit (Rural)		1,044,271,346	967,373,378
	Bangladesh Bank demand loan		138,709,902	30,105,282
	Other bank & FI		53,845,522	176,576
	IFI		33,920	202,508
	Quarterly Profit Savings Scheme		13,213,037	-
	BKB Millionier Scheme		1,154,826	-
	BKB Doubl Profit Scheme		46,588,135	-
	Quarterly Profit Savings Scheme		10,802,473	-
	BKB Lakhapathi scheme		248,717	-
	Employees Provident Fund		379,134,992	-
	Employees Security Deposit		448,632	-
	<b>Total</b>		<b>14,423,355,410</b>	<b>12,767,987,470</b>
21.	<b>Income from investment</b>			
	Dividend received from Grameen Bank		1,080,000	1,080,000
	Dividend received from ICB Islamic Bank Ltd		-	-
			<b>1,080,000</b>	<b>1,080,000</b>
22	<b>Commission, Exchange &amp; Brokerage</b>			
	Commission and Exchange		106,400,389	101,331,235
	Commission on L/C		68,416,123	37,621,683
	Inter branch online commission		646,736	446,870
	Commission on RTGS		4,626,258	2,924,273
	SMS Service charge		2,729,202	863,400







	Commission on ATM	6,971,087	892,107
	Commission on Bach	264,495	134,183
	Commission received from Western Union	6,338,948	3,767,474
		<b>196,393,239</b>	<b>147,981,225</b>
<b>23</b>	<b>Other Receipts</b>		
	Fees and Other Charges	78,432,891	66,031,600
	Search Fees	43,717,394	31,893,489
	Appraisals Fees	5,616,190	5,796,066
	Sale Proceeds of Forms	25,206,553	21,950,127
	Rent Received	329,483	584,067
	Income from Sales of other Assets	7,791,703	164,112
	Miscellaneous income	212,874,097	349,900,728
	Gain from Foreign Exchange Transaction	175,330,147	49,588,620
	Income from Swift machine	-	6,245,095
	Service Charges/ Accounts maintenance Fee	261,476,863	235,085,075
		<b>810,775,321</b>	<b>767,238,979</b>
<b>24</b>	<b>Salary &amp; Allowance</b>		
	Salary of Officers	2,570,350,116	2,508,820,135
	Salary and Wages (Staff)	421,302,702	530,559,262
	Housing / House Allowance	1,243,232,731	1,254,855,206
	Overtime Allowance to employees	13,388,758	14,009,173
	Other Allowance	383,413,898	313,954,575
	Expenses for encashment of earned leave/privilege	403,075,874	461,113,005
	Staff Welfare and Recreation Expenses	412,665,947	420,159,510
	Rest & Recreation	44,474,900	129,989,363
	Medical Services	168,936,217	167,789,032
	Bank Contribution to Employees P.F	119,900,000	413,171,375
	Expenses on borrowed staff	1,881,538	867,578
	Bonus to staff ( Festival)	492,890,546	489,303,553
	Exgratia to staff	262,465,774	308,821,270
	Contribution to Superannuation Fund	1,500,446,429	1,351,565,971
	BKB integrity award	1,000,000	-
	BKB research & innovation	25,000	-
		<b>8,039,450,430</b>	<b>8,364,979,008</b>
<b>25</b>	<b>Rent, Tax and Insurance</b>		
	Electricity & Water Charges	54,761,204	48,740,125
	Rentals	182,031,147	169,271,358
	Vat paid on Rentals	23,471,114	25,390,704
	Rate & taxes	5,381,497	5,464,455
	Insurance	111,683,185	99,580,476
	Rent for Staff Bus	22,589,528	24,598,680
	Rent for rental Car	8,187,013	5,244,500
		<b>408,104,689</b>	<b>378,290,298</b>
<b>26</b>	<b>Legal Charges</b>		
	Legal charges	1,424,483	1,196,056
	(Including stamps, power of attorney & notary public expenses)		
		<b>1,424,483</b>	<b>1,196,056</b>
<b>27</b>	<b>Postage, Telegram &amp; Stamps</b>		
	Postage & Telegram	5,602,302	4,278,450
	Expenses on Telephone ( Office)	9,002,648	9,603,775
	Expenses on Telephone ( Residence)	790,765	1,062,908
	Charges for internet	49,169,285	43,952,923
		<b>64,564,999</b>	<b>58,898,055</b>
<b>28</b>	<b>Auditor's Fees</b>		
	Statutory audit	976,000	1,017,125
		<b>976,000</b>	<b>1,017,125</b>





29 Stationery, Printing & Advertisement

Stationery and supplies ( Printing)  
Stationery and supplies ( Local purchased)  
Advertisement and Publicity  
Advertising & Publicity(Others)

29,205,689	22,620,184
19,091,899	17,388,875
11,597,184	10,803,190
216,689	327,879
<b>60,111,461</b>	<b>51,140,128</b>

30 Pay & Allowances of Managing Director

Basic salary  
Allowances

936,000	818,299
671,220	530,891
<b>1,607,220</b>	<b>1,349,190</b>

31 Director's Fees

Board meeting  
Executive committee meeting  
Audit committee meeting  
Risk management meeting

1,591,600	1,830,800
-	-
138,000	138,000
110,400	110,400
<b>1,840,000</b>	<b>2,079,200</b>

Remuneration for Chairman & Directors is BDT 8000 per meeting for attendance. 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.

32 Depreciation & Repairs of Bank Property

Repair & maintenance expenses (for general)  
Repair & maintenance expenses for building  
Repair & maintenance (office equipment)  
Fuel expenses for motor car & other vehicles  
Repair & maintenance of motor car and other vehicles  
Cost of spare parts & materials for motor car &  
Depreciation on Furniture & Fixtures  
Depreciation on Office Equipments  
Depreciation on Office Machineries  
Depreciation on Electrical Equipments  
Depreciation on Motor Vehicles  
Depreciation on Building

10,593,450	11,696,996
2,446,223	5,505,485
3,936,738	5,565,063
13,515,890	11,074,366
6,841,339	6,980,546
586,059	943,173
45,059,861	16,368,694
12,332,550	11,336,008
95,750,668	99,304,839
43,207,755	49,125,078
19,689,337	30,811,496
17,024,105	30,528,615
<b>270,983,975</b>	<b>279,240,359</b>

33 Other Expenditure

Employees Benevolence  
Traveling & Tour  
Liveries for Class four employees  
Employees Travelling expense Transfer  
Training Expenses  
Field level workshop/conference  
Honoraria Rewards and Grand  
Incentive paid for deposit collection  
Conveyance Charge  
Awards and donation  
Business Development  
Customer Conference  
Losses on Dead Stock  
Books Purchases for Library  
Commission Expenses and other Charge  
Generator fuel cost  
Charges for remete on us (NRSB) for LPO  
RTGS charges  
Recruitment Expense  
Computer Services Charge  
Death Relief Grant  
Miscellaneous Expenses  
Papers Bill and house Building Loan Reg.  
Remissions on loans & others  
Tax & levy paid for Hazz deposit  
Swift expenses  
Batch Commission  
Outsourcing of data entry

5,531,709	3,510,077
111,505,760	95,385,244
7,045,930	7,809,440
12,871,199	14,236,390
9,411,952	16,234,324
4,658,564	5,778,555
15,681,376	21,269,847
265,945	58,200
14,080,494	13,439,880
2,281,324	9,126,647
14,817,188	10,758,890
3,038,588	1,445,946
1,510,390	4,273,586
60,787	118,918
55,905,823	104,843,015
12,242,527	9,526,098
78,470	88,931
5,000	305
-	42,344,000
45,434,822	34,594,217
8,435,000	23,118,523
52,789,303	41,027,525
24,888,504	25,474,420
139,296,614	103,751,869
8,000	145,301
5,000,709	4,904,447
812,209	290,290
612,015	-
<b>548,270,202</b>	<b>593,554,884</b>







34	<b>Closing Cash and Cash Equivalents</b>			
	Cash in hand	3.1	2,099,354,545	2,026,767,599
	Balance with Bangladesh Bank and Sonali Bank	3.2	16,797,839,947	22,700,025,715
	Balance with other bank and financial institutions	4	960,714,153	3,284,561,644
	Money at call and short notice		-	-
	<b>Closing cash and cash equivalents</b>		<b>19,857,908,645</b>	<b>28,011,354,958</b>
35	<b>Interest Received in Cash</b>			
	Opening uncollected interest		53,652,961,560	49,728,942,000
	Add: Interest Charged during the year		13,455,980,755	13,347,898,819
			67,108,942,315	63,076,840,819
	Less: Cash received during the year		10,637,978,924	9,309,469,259
	Less: Adjusted during the year		390,662,000	114,410,000
	<b>Closing uncollected interest</b>		<b>56,080,301,391</b>	<b>53,652,961,560</b>
36	<b>Interest Paid by Cash</b>			
	Interest paid on Deposits		8,956,463,915	8,279,377,017
	Interest Paid to Bangladesh Bank		138,709,902	5,566,000
	Interest paid on Loans from International financial institutes		33,920	-
			<b>9,095,207,737</b>	<b>8,284,943,017</b>
37	<b>Cash Paid to Suppliers</b>			
	Stationery and supplies ( Printing)		29,205,689	22,620,184
	Stationery and supplies ( Local)		19,091,899	17,388,875
			<b>48,297,588</b>	<b>40,009,059</b>
38	<b>Cash Paid for Other Operating Activities</b>			
	Rent, Taxes, Insurance, Lighting etc.	25	408,104,689	378,290,298
	Legal Charges	26	1,424,483	1,196,056
	Postage, Telegram, Telephone & Stamps	27	64,564,999	58,898,055
	Advertisement and Publicity	29	11,597,184	10,803,190
	Pay & Allowances of Managing Director	30	1,607,220	1,349,187
	Director's Fees	31	1,840,000	2,079,200
	Repairs & Maintenances	32	37,919,698	41,765,629
	Other Expenditure	33	539,835,202	570,436,361
			<b>1,066,893,476</b>	<b>1,064,817,975</b>

39. **Audit Committee of the Board of Directors:**

In compliance to Bangladesh Bank's Circular, The audit committee of the Board of Directors consisted of the following 04(four) members of the Board:

Sl.	Name	Status with the Bank	Status with the Committee
1	Mr. Mohammad Shafiqul Azam	Director	Chairman
2	Md. Saiful Islam	Director	Member
3	Mr. DR A K M Munirul Haque	Director	Member
4	Mr. A.K.M Amirul Monjur	DGM	Member Secretary

During the year 2018-2019, the audit committee of the board conducted 06 (six) 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 2017-2018.
- Reviewed performance of internal audit 2018-2019.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to keep it regular.
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2017-2018.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.





40. Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2019(In Taka)	Share Holding on 30.06.2018 (In Taka)
1	Mr. Mohammad Ismail	Chairman	Nil	Nil
2	Mr. Md. Ali Hossain Prodhania	Managing Director	Nil	Nil
3	Mr. Mohammad Shafiqul Azam	Director	Nil	Nil
4	Mr. Syed kamruzzaman (Mahbub)	Director	Nil	Nil
5	Mr. DR A K M Munirul Haque	Director	Nil	Nil
6	Mr. Md. Saiful Islam	Director	Nil	Nil
7	Mr. Md. Gias Uddin Ahmned	Director	Nil	Nil
8	Mr. Md. Abdul Mueyed	Director	Nil	Nil
9	Mr. Md. Nurul Islam	Director	Nil	Nil







41. Name of Directors and their interest in different entities:

SL.	Name	Designation	Entities where they have interest as the owner/ MD etc.	Share/Guarantee Interest with other Organization
1	Mr. Mohammad Ismail	Chairman	Nil	Nil
2	Mr. Md. Ali Hossain Prodhania	Managing Director	Nil	Nil
3	Mr. Mohammad Shafiqul Azam	Director	Nil	Nil
4	Mr. Syed kamruzzaman (Mahbub)	Director	Nil	Nil
5	Mr. DR A K M Munirul Haque	Director	Nil	Nil
6	Mr. Md. Saiful Islam	Director	Nil	Nil
7	Mr. Md. Gias Uddin Ahmed	Director	Nil	Nil
8	Mr. Md. Abdul Mueyed	Director	Nil	Nil
9	Mr. Md. Nurul Islam	Director	Nil	Nil

Significant contracts where Bank is a party and wherein Directors have interest:

Nil

Shares issued to Directors and Executive without consideration or exercisable at discount:

Nil

Lending to related parties is effected as per requirement of section 27(1) of the Bank Companies Act-1991:

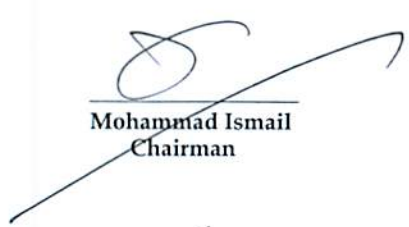
Nil


Loan and advances to Directors and their related concern:

Nil

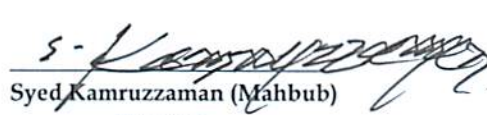
Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Companies Act-1991:

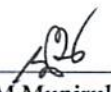
Nil

  
Mohammad Ismail  
Chairman


  
Md. Ali Hossain Prodhania  
Managing Director

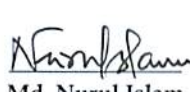
  
Mohammad Shafiqul Azam  
Director


  
Syed Kamruzzaman (Mahbub)  
Director

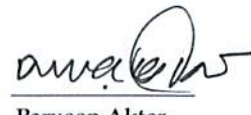
  
Dr. A K M Munirul Haque  
Director

  
Md. Saiful Islam  
Director

  
Md. Gias Uddin Ahmed  
Director

  
Md. Nurul Islam  
Director

  
Dr. Md. Abdul Mueyed  
Director

  
Parveen Akter  
General Manager





**BANGLADESH KRISHI BANK**

**Investment in Shares**

**As at 30 June 2019**

**Annexure 'A'**

Particulars	Number of Shares	Market Price per Share/Taka	Total market price/ Taka	Cost per Share	Total cost/Taka	Surplus(+) /diminution(-)
Shares (quoted)						
ICB islami bank ltd	3,143,900	4.00	12,575,600	10.00	31,439,000	(18,863,400)
Total			12,575,600		31,439,000	(18,863,400)







**BANGLADESH KRISHI BANK**  
Fixed assets Schedule  
For the year ended 30 June 2019

Annexure -'B'

Sl no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2019
		Opening as on 01.07.2018	Addition during the year	Revaluation during the year	Adjustment during the year	Total cost		Opening Accumulated	Charged during the year	Total Depreciation	
1	2	3	4	5	6	7	8	9	10	11	12
1	Land	4,756,076,000	-	1,684,254,000	-	6,440,330,000	-	-	-	-	6,440,330,000
2	Building	1,024,948,875	6,549,529	(350,934,274)	-	680,564,130	2.5	374,831,256	17,024,105	391,855,361	663,580,660
3	Motor Vehicles	54,053,640	108,280,597	-	-	162,334,238	20	312,671,657	19,689,337	332,360,994	142,644,901
4	Furniture & Fixtures	125,618,851	65,458,988	-	-	191,077,839	10	194,415,104	45,059,861	239,474,965	146,017,978
5	Office Equipments	50,148,944	23,771,225	-	-	73,920,169	15	106,681,347	12,332,550	119,013,898	61,587,619
6	Office Machineries	352,790,025	144,339,556	-	-	497,129,581	15	488,443,329	95,750,668	584,193,996	401,378,914
7	Electrical Equipments	152,651,912	45,491,901	-	-	198,143,814	20	237,881,479	43,207,755	281,089,234	154,936,059
	<b>Total</b>	<b>6,516,288,248</b>	<b>393,891,797</b>	<b>1,333,319,726</b>	<b>-</b>	<b>8,243,499,771</b>		<b>1,714,924,172</b>	<b>233,064,276</b>	<b>1,947,988,448</b>	<b>8,010,476,129</b>





**BANGLADESH KRISHI BANK**  
**Maturity Analysis of Outstanding entries of foreign currency dealings**  
**As on 30-06-2019**  
**As per Local Book**

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	3	282,453	3	20,276	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	-	-	
More than 6 months but less than 9 months	-	-	-	-	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
<b>Total</b>	<b>3</b>	<b>282,453</b>	<b>3</b>	<b>20,276</b>	

As per Correspondent 's book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	52	1,946,212	174	3,692,279	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months			51	1,091,439	
More than 6 months but less than 9 months					
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
<b>Total</b>	<b>52</b>	<b>1,946,212</b>	<b>225</b>	<b>4,783,718</b>	







**BANGLADESH KRISHI BANK**  
**Schedule of Branch Unadjustment account**

Due to head office (112)

Annexure - 'D'

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
	15	92,074	31	4,430,747	46	4,522,821

BKB General accounts (113)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
	15	1,900,000	23	553,878	38	2,453,878

BKB general accounts (117)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2007	1	13,000	0	-	1	13,000
2009	2	84,602	2	118,000	4	202,602
2010	0	-	2	420,000	2	420,000
Total :	3	97,602	4	538,000	7	635,602

BKB general accounts (119)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2011	116	8,437,582	46	2,659,584	162	11,097,166
2012	169	12,094,898	52	2,792,129	221	14,887,027
2013	263	12,014,566	85	3,727,937	348	15,742,503
2014	100	4,106,628	50	1,763,740	150	5,870,368
Total :	648	36,653,674	233	10,943,390	881	47,597,064

BKB general accounts (1114)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	183	66,326,892	148	46264768	331	112591660
2015	2131	141,819,266	1840	224782182	3971	366601448
2016	3808	418,435,055	3733	407513327	7541	825948382
2017	7477	843,459,992	6689	820353464	14166	1663813456
2018	7143	1481357728	6895	1144627550	14038	2625985278
2019	8676	1861805977	8289	1781478286	16965	3643284263
Total :	29418	4,813,204,910	27594	4,425,019,577	57012	9,238,224,487





**BKB general accounts (118)**

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2001	1	26,000	0	-	1	26,000
2002	1	10,000	2	55,000	3	65,000
2003	2	17,885	0	-	2	17,885
2004	1	13,500	2	45,000	3	58,500
2005	2	24,492	10	152,000	12	176,492
2006	10	233,505	12	238,000	22	471,505
2007	12	278,959	168	2,559,534	180	2,838,493
2008	11	193,396	106	1,729,834	117	1,923,230
2009	7	264,969	56	1,092,205	63	1,357,174
2010	9	363,000	24	435,154	33	798,154
2011	10	137,307	1059	20,176,692	1069	20,313,999
2012	10	252,678	652	11,438,690	662	11,691,368
2013	9	102,054	5	98,000	14	200,054
2014	0	-	63	1,495,620	63	1,495,620
<b>Total :</b>	<b>85</b>	<b>1,917,745</b>	<b>2159</b>	<b>39,515,729</b>	<b>2244</b>	<b>41,433,474</b>

**BKB Exchange General A/c (1111)**

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2016	26	1,178,557	3	-	29	1,178,557
2017	5354	163,286,494	889	27,858,625	6243	191,145,119
2018	23010	765,708,104	1840	64,289,485	24850	829,997,589
2019	12124	497,783,682	46014	1,634,146,688	58138	2,131,930,370
<b>Total :</b>	<b>40514</b>	<b>1,427,956,837</b>	<b>48746</b>	<b>1,726,294,798</b>	<b>89260</b>	<b>3,154,251,635</b>

<b>G.Total</b>	<b>70698</b>	<b>6,281,822,842</b>	<b>78790</b>	<b>6,207,296,119</b>	<b>149488</b>	<b>12,489,118,961</b>
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**BANGLADESH KRISHI BANK**

Year wise Income tax provision & assessment are as under:

Annexure - 'E'

Financial year	Assessment Year	Tax provision as per accounts	Assessed Tax as per Tax authority	Cash paid/adjusted with AIT	Remarks Profit/Loss as per audited report
1994-95	1995-96	-	(192.67)	-	(165.07)
1995-96	1996-97	-	(271.06)	-	(238.76)
1996-97	1997-98	-	(180.30)	-	(157.71)
1997-98	1998-99	-	(200.60)	-	(206.14)
1998-99	1999-00	-	(224.85)	-	(227.68)
1999-00	2000-01	-	(215.84)	-	(264.06)
2000-01	2001-02	-	(19.99)	-	2.91
2001-02	2002-03	-	(225.75)	-	(192.07)
2002-03	2003-04	-	(125.80)	-	(133.28)
2003-04	2004-05	-	(209.43)	-	(140.76)
2004-05	2005-06	-	(245.09)	-	(184.40)
2005-06	2006-07	-	(177.70)	2.37(T.T.)	(177.26)
2006-07	2007-08	-	3.07	1.45(T.T.)	(148.77)
2007-08	2008-09	-	(196.64)	-	(196.64)
2008-09	2009-10	-	(1.49)	-	nil
2009-10	2010-11	-	-	-	nil
2010-11	2011-12	-	47.17	-	(154.28)
2011-2012	2012-2013	-	7.43	-	(140.40)
2012-2013	2013-2014	-	4.02	-	(389.70)
2013-2014	2014-2015	-	2.80	-	(2,991.05)
2014-2015	2015-2016	0.57	121.40	-	(215.25)
2015-2016	2016-2017	-	7.01	-	(678.74)
2016-2017	2017-2018	-	7.90	-	(565.87)
2017-2018	2018-2019	8.56	Awaiting assessment	-	(624.68)
2018-2019	2019-2020	8.68	Return not submitted	-	(679.32)





**BANGLADESH KRISHI BANK**  
Calculation of required provision for loans and advances as of 30-06-2019

Sector	Total Outstanding	Un-Classified UC		Classified			Annexure 'F'
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	Total Classified (CL)
Continuous	36,142,238,340	26,801,205,022	337,808,306	665,174,453	165,154,560	8,172,895,999	9,003,225,012
Demand loans	11,757,966,585	3,006,302,668	25,509,679	37,519,007	-	8,688,635,231	8,726,154,238
Fixed loan	27,203,545,469	16,676,034,215	492,624,032	267,203,999	128,951,178	9,638,732,045	10,034,887,222
STAC & MC	132,177,301,280	124,280,674,669	-	1,661,997,327	985,176,749	5,249,452,535	7,896,626,611
Staff Loan	11,946,112,775	11,946,112,775	-	-	-	-	-
TOTAL 30TH JUNE, 2019	219,227,164,449	182,710,329,349	855,942,017	2,631,894,786	1,279,282,487	31,749,715,810	35,660,893,083
TOTAL 30TH JUNE, 2018	200,246,953,110	160,378,683,251	516,901,894	4,224,923,338	2,305,029,856	32,821,414,771	39,351,367,965

Sector	Base of Provision				Amount of Provision Required	Amount of Actual Provision	Amount of Interest suspense
	Un-Classified (SMA)	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)			
Continuous	337,808,306	137,808,220	31,272,579	2,025,995,224	2,265,244,664	2,265,244,664	711,671,535
Demand loans	25,509,679	31,841,407	-	7,636,086,903	7,672,773,308	7,672,773,308	451,348,398
Fixed loan	492,624,032	83,300,301	27,843,062	3,130,543,511	3,334,305,410	3,334,305,410	2,905,583,021
STAC & MC	-	1,528,162,658	885,156,213	4,702,100,278	6,142,646,968	6,394,365,439	5,166,701,087
Staff Loan	-	-	-	-	-	-	-
TOTAL 30TH JUNE, 2019	855,942,017	1,781,112,586	944,271,854	17,494,725,916	19,414,970,350	19,666,688,821	9,248,404,041
TOTAL 30TH JUNE, 2018	516,901,894	3,973,339,983	1,674,314,983	19,657,261,839	22,164,992,596	22,392,800,000	7,624,147,355







Tk. In crore

Sl. No.	Particulars	Amount in Taka	
		2018-2019	2017-2018
1	Paid up capital	900.00	900.00
2	Re-capitalization	650.00	650.00
3	Total Capital	(6,548.36)	(6,002.48)
4	Capital Shortfall	8,883.26	7,936.73
5	Total Assets	26,802.06	25,350.15
6	Total Deposits	25,612.82	24,070.47
7	Total Loans and Advances	21,922.72	20,024.70
8	Contingent Liabilities and other Commitments	1,211.57	593.71
9	Credit Deposit Ratio	85.59%	83.19%
10	Percentage of classified loans against total loans and advances	17.00%	19.65%
11	Profit after tax and provision	(679.32)	(625.85)
12	Amount of classified loan	3,566.09	3,935.14
13	Provision maintained: i) for loans & advances	1,966.67	2,239.28
	ii) for diminution of share value	1.89	1.60
	iii) for OBS items	12.12	5.94
	iv) for other assets	570.62	570.62
14	Provision surplus/(shortfall): i) for loans & advances	25.17	11.31
	ii) for diminution of share value	-	0.25
	iii) for OBS items	-	1.13
	iv) for other assets	-	-
15	Cost of Fund	9.84%	9.92%
16	Interest Earning Assets	18,356.63	16,089.56
17	Non-Performing Assets	8,445.43	9,260.59
18	Return on Investment (loans & advances) (ROI)	6.14%	6.67%
19	Return on assets (ROA) after tax	-2.53%	-2.47%
20	Income from Investment	0.11	0.11
21	Income per share (EPS)	N/A	N/A
22	Earning per share (EPS)	N/A	N/A
23	Return on equity (ROE)	-10.37%	-10.43%

