



BANGLADESH KRISHI BANK

Auditors' Report and Financial Statements as at and for the year ended 30 June 2015

AUDITORS'

M. J. ABEDIN & CO
Chartered Accountants
National Plaza (3rd Floor)
109 Bir Uttam C. R. Datta Road
Dhaka - 1205

KAZI ZAHIR KHAN & CO
Chartered Accountants
67/4 Kakrial (Ground Floor),
Dhaka-1000.

**AUDITORS' REPORT
TO THE SHAREHOLDERS
(GOVERNMENT OF THE PEOPLE'S
REPUBLIC OF BANGLADESH)
OF
BANGLADESH KRISHI BANK**

Report on the financial statements

We have audited the accompanying financial statements of Bangladesh Krishi Bank (BKB), (the Bank) which comprise the Balance Sheet as at 30 June 2015 and the related Profit and Loss Account, Statement of Changes in Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note 2.01 and for such internal control as management determines is necessary to enable the preparation of financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements of the Bank. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements of the Bank, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis for Qualified Opinion:

1. Short Provision on Other Assets:

Provision was not made against other assets for an aggregate sum of Tk. 555.43 crore.

2. Capital Adequacy Ratio:

Capital Adequacy Ratio of the bank has not been maintained as per risk based capital (BASEL-III) and as per requirement of sec-13(2) of the Bank Company Act 1991 and BRPD Circular# 18, dated 21 December 2014. (Note-14.4)

3. Branch Adjustments:

Branch adjustment account shows a total debit balance of Tk. 11,666,561,932 and a credit balance of Tk. 8,771,453,686 (as per note 9.4.1) whereby there arises a difference of Tk. 2,895,108,246 for which no reconciliation was provided to us. Provision if required was not made.

On the other hand, as per "reconciliation department" debit balance shows for Tk. 26,642,865,120 and credit balance shows for Tk. 33,632,337,659 leaving a difference of Tk. 6,989,472,539 for which no reconciliation was available.



4. Deferred Tax:

As per BAS 12 "Deferred Tax" was not recognized.

Opinion

In our opinion, except for the matter discussed under Basis for Qualified Opinion paragraph, the financial statements of the Bank give a true and fair view of the state of the Bank's affairs as of 30 June 2015 and the results of its operations and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note 2.01.

Report on Other Legal and Regulatory Requirements

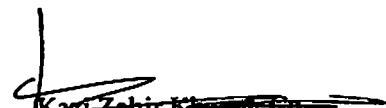
In accordance with the Companies Act 1994, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report the following:

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) to the extent noted during the course of our audit work performed on the basis stated under the Auditors' Responsibility section in forming 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:
 - i) internal audit, internal control and risk management arrangements of the Bank as disclosed in note 2.24 of the financial statements appeared to be materially adequate;
 - ii) there are instances of forgery or irregularities or administrative error and exception or anything detrimental committed by employees of the Bank and the matters have been disclosed in note 2.29 of these financial statements;
- c) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books.
- d) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account;
- e) the expenditure incurred was for the purposes of the Bank's business;
- f) the financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as with related guideline issued by Bangladesh Bank;
- g) adequate provision has been made for advances which are, in our opinion, doubtful of recovery;
- h) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- i) the information and explanation required by us have been received and found satisfactory;
- j) The amount of capital shortfall of the bank, as per risk based capital (BASEL-III), is Tk. 6,655.54 crore (note 14.4) and
- k) We have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 3,525 person hours during the audit.


M. J. ABEDIN & CO
Chartered Accountants

Dated, Dhaka
22 December 2015




Kazi Zahir Khan & Co
Chartered Accountants



BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2015

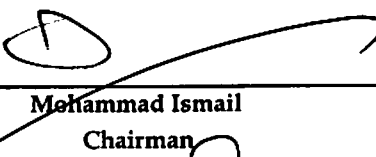




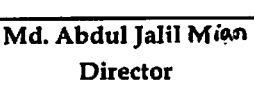
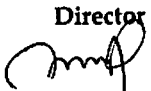

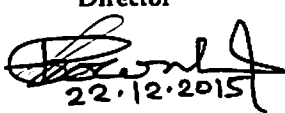
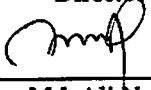
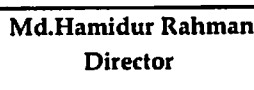
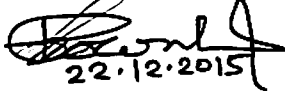
Particulars	Note	30 June 2015 Taka	30 June 2014 Taka
<u>Property and Assets</u>			
Cash	3	17,264,155,464	14,386,718,137
Cash in Hand (Including Foreign Currencies)		1,348,098,645	1,306,463,368
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)		15,916,056,819	13,080,254,769
Balance with Other Banks & Financial Institutions	4	5,596,932,694	1,532,123,393
In Bangladesh		5,242,910,994	1,260,843,018
Outside Bangladesh		354,021,700	271,280,375
Money at call and short notice	5	-	-
Investments	6	42,648,000	43,037,000
Government Securities		8,209,000	8,598,000
Other Investments		34,439,000	34,439,000
Loans and Advances	7	179,960,175,586	173,181,968,165
Loans, Cash Credits, Overdrafts etc.		173,664,843,747	166,176,267,400
Bills Purchased and Discounted		6,295,331,839	7,005,700,765
<u>Fixed Assets Including</u>			
Premises, Furniture & Fixtures	8	6,394,924,338	6,418,484,698
Other Assets	9	20,371,836,215	17,220,993,285
Non-Banking Assets	10	329,226,120	139,310,809
Total Assets		229,959,898,416	212,922,635,487
<u>Liabilities and Capital</u>			
<u>Liabilities</u>			
Borrowing from Other Banks, FI and Agents	11	30,129,389,409	32,757,020,492
In Bangladesh		29,639,352,505	32,441,345,675
Outside Bangladesh		490,036,905	315,674,817
Deposits and Other Accounts	12	198,912,373,336	178,006,466,553
Current and Contingency Accounts		33,023,152,083	28,543,049,011
Bills Payable		1,484,022,994	1,426,548,068
Savings Deposit		44,139,103,981	39,544,791,671
Fixed Deposit		120,266,094,278	108,492,077,803
Other Liabilities	13	46,308,455,410	47,896,931,855
Total Liabilities		275,350,218,155	258,660,418,899
<u>Capital/ Owners' Equity</u>			
Paid-up Capital	14	9,000,000,000	9,000,000,000
Re-Capitalization	14.3	2,500,000,000	-
Statutory Reserve	15	232,306,342	232,306,342
Other Reserve	16	6,150,998,250	6,172,027,401
Retained Earnings Surplus/(Deficit)	17	(63,273,624,332)	(61,142,117,156)
Total Capital/ Owners' Equity		(45,390,319,740)	(45,737,783,413)
Total Liabilities and Owners' Equity		229,959,898,416	212,922,635,487



BANGLADESH KRISHI BANK
OFF BALANCE SHEET ITEMS
AS AT 30 JUNE 2015

Particulars	Note	30 June 2015 Taka	30 June 2014 Taka
Contingent Liabilities:	18	7,147,580,165	9,643,200,688
Acceptance for Constituents Liabilities (Letter of Credit)		7,037,746,587	9,534,313,379
Outstanding Customers Liabilities Guarantees		109,833,578	108,887,309
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		7,147,580,165	9,643,200,688

Accompanying notes form an integral part of these financial statements

 Mohammad Ismail Chairman	 M. A. Yousoof Managing Director	 Alhaz Mahabubur Rahman Bhuyan Director
 Shahabuddin Ahmed Director	 Mamataz-Ala-Shakoor Ahmed Director	 Md. Abdul Jalil Mia Director
 Krishibid Md. Moshir Rahman (Humayun) Director	 Khandaker Morad Hossain Director	 Mohammad Shafiqul Azam Director
 Md. Ali Noor Director	 Md. Hamidur Rahman Director	 Pijush Chandra Bhowal General Manager

Dated, Dhaka
22 December 2015


M. J. ABEDIN & CO
Chartered Accountants



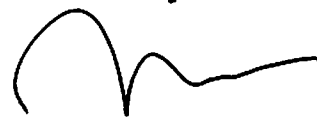

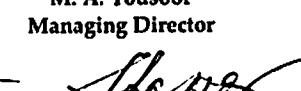

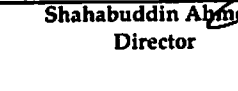

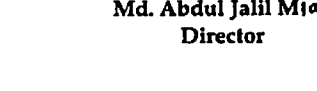
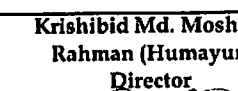
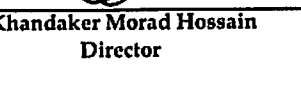
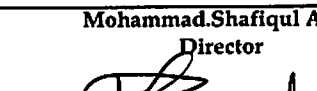

Kazi Zahir Khan & Co
Chartered Accountants



BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
For the year ended on 30 June 2015

Particulars	Note	30 June 2015 Taka	30 June 2014 Taka
Interest Income	19	14,684,007,128	14,600,613,697
Less : Interest Paid on Deposit & Borrowings	20	(14,291,644,348)	(14,773,700,887)
Net Interest Income		392,362,780	(173,087,190)
Income from Investment	21	1,080,000	1,080,000
Commission, Exchange & Brokerage	22	326,010,480	819,540,203
Other Receipts	23	1,183,485,557	588,155,355
Total Operating Income		1,902,938,817	1,235,688,368
Salary & Allowance	24	5,303,508,435	5,201,461,155
Rent, Taxes, Insurance, Lighting etc.	25	308,341,203	273,562,346
Legal Charges	26	892,520	1,116,000
Postage, Telegram, Telephone & Stamps	27	37,730,784	35,366,887
Auditor's Fees	28	974,000	972,250
Stationery, Printing & Advertisement	29	54,831,663	48,926,882
Pay & Allowances of Managing Director	30	1,280,000	1,350,000
Director's Fees	31	1,317,116	1,836,750
Depreciation & Repairs of Bank Property	32	167,729,856	151,533,374
Other Expenditure	33	504,638,913	486,913,117
Total Operating Expenditure		6,381,244,490	6,203,038,761
Profit / (Loss) Before Provision :		(4,478,305,673)	(4,967,350,393)
Provision for Loans & Advances	34	(2,306,553,964)	19,138,355,639
Provision for Diminution in Value of Investment	35	-	2,200,730
Other Provision	36	(24,924,198)	5,802,600,000
Total Provision		(2,331,478,162)	24,943,156,369
Total Profit / (Loss) before taxes		(2,146,827,511)	(29,910,506,762)
Provision for Income Tax	37	5,708,816	-
Net Profit/(Loss) After Tax		(2,152,536,327)	(29,910,506,762)
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Dividend		-	-
Retained Surplus		(2,152,536,327)	(29,910,506,762)
Earnings Per Share (EPS)		-	-

Accompanying notes form an integral part of these financial statements

 Mohammad Ismail Chairman	 M. A. Yousoof Managing Director	 Alhaz Mahabubur Rahman Bhuyan Director
 Shahabuddin Ahmed Director	 Mamataz-Ala-Shakoor Ahmed Director	 Md. Abdul Jalil Mian Director
 Krishibid Md. Moshir Rahman (Humayun) Director	 Khandaker Morad Hossain Director	 Mohammad Shafiqul Azam Director
 Md. Ali Nodr Director	 Md. Hamidur Rahman Director	 Pijush Chandra Bhowal General Manager

Dated, Dhaka
22 December 2015

M. J. ABEDIN & CO
Chartered Accountants

Kazi Zahir Khan & Co
Chartered Accountants



BANGLADESH KRISHI BANK
CASH FLOW STATEMENT
For the year ended on 30 June 2015

Particulars	Note	30 June 2015 Taka	30 June 2014 Taka
A. Cash flow from operating activities:			
Interest Received	39	8,737,344,480	8,537,915,696
Interest Paid	40	(7,703,927,219)	(10,337,481,250)
Dividend Received		-	-
Fees and Commission Receipt	22	326,010,480	819,540,203
Cash Paid to Employees	24	(5,303,508,435)	(5,201,461,155)
Cash Paid to Suppliers	29	(46,799,650)	(43,823,564)
Income from Investment	21	(1,080,000)	(1,080,000)
Receipt from Other Operating Activities	23	1,183,485,557	588,155,355
Paid for Other Operating Activities	41	(713,267,901)	(650,922,684)
Recoveries of Previously Written-Off Loans & Advances		19,568,000	33,160,000
Income Tax Paid (at source)		(56,163,402)	(9,427,890)
Cash generated from operating activities		(3,558,338,090)	(6,265,425,289)
Increase/(decrease) in operating assets and liabilities			
Loans and Advances to Customers		(6,778,207,421)	(18,967,221,975)
Other Assets		(3,340,758,240)	(190,874,986)
Other Liabilities		(876,405,765)	3,008,301,706
Deposits From Customers		20,905,906,783	23,544,341,370
		9,910,535,357	7,394,546,114
Net Cash Flow from Operating Activities(A)		6,352,197,267	1,129,120,826
B. Cash Flows From Investing Activities			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		389,000	(8,598,000)
(Purchase)/Sale of Property, Plant and Equipments		23,560,360	(182,746,455)
Net cash Flow from Investing Activities		23,949,360	(191,344,455)
C. Cash Flows from Financing Activities			
Paid up Capital/Re-capitalization		2,500,000,000	-
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		(1,933,900,000)	(1,933,900,000)
Net Cash Flow from Financing Activities		566,100,000	(1,933,900,000)
D. Net Increase/(Decrease) in Cash (A+B+C)		6,942,246,627	(996,123,629)
F. Cash and Cash Equivalents at the Beginning of the Year		15,918,841,530	16,914,965,159
G. Cash and Cash Equivalents at the End of the Year(D+F)	38	22,861,088,157	15,918,841,530

Accompanying notes form an integral part of these financial statements

Mohammad Ismail
Chairman

M. A. Yousoof
Managing Director

Alhaz Mahabubur Rahman Bhuyan
Director

Shahabuddin Ahmed
Director

Mamataz-Ala-Shakoor Ahmed
Director

Md. Abdul Jalil Man
Director

Krishibid Md. Moshir
Rahman (Humayun)
Director

Khandaker Morad Hossain
Director

Mohammad Shafiqul Azam
Director

Md. Ali Noor
Director

Md. Hamidur Rahman
Director

Pijush Chandra Bhawal
General Manager

Dated, Dhaka
22 December 2015

M. J. ABEDIN & CO
Chartered Accountants

Kazi Zahir Khan & Co
Chartered Accountants



BANGLADESH KRISHI BANK
STATEMENT OF CHANGES IN EQUITY
For the year ended as on 30 June 2015

Amount in Taka							
Particulars	Paid-Up Capital	Re-capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Profit/ (Loss)	Total Amount
Balance as at 01 July, 2014	9,000,000,000		232,306,342	5,583,893,543	588,133,858	(61,142,117,156)	(45,737,783,413)
Related Balance due to Changes of Accounting Policy	-		-		-	-	-
Increased/ Decreased due to Revaluation of Assets or Devaluation of Currency				(21,029,151)		21,029,151	-
Revaluation Reserve					-	-	-
Re-Capitalization		2,500,000,000				-	2,500,000,000
Net Profit / (Loss)	-		-		-	(2,152,536,327)	(2,152,536,327)
Dividend	-		-		-	-	-
Increased of Capital	-		-		-	-	-
Issue of Share Capital	-		-		-	-	-
Balance as at 30 June, 2015	9,000,000,000	2,500,000,000	232,306,342	5,562,864,392	588,133,858	(63,273,624,332)	(45,390,319,740)

Accompanying notes form an integral part of these financial statements.

Mohammad Ismail
Chairman

M. A. Yousoof
Managing Director

Alhaz Mahabubur Rahman Bhuyan
Director

Shahabuddin Ahmed
Director

Mamataz-Ala-Shakoor Ahmed
Director

Md. Abdul Jalil M. (an)
Director

Krishibid Md. Moshir
Rahman (Humayun)
Director

Khandaker Morad Hossain
Director

Mohammad Shafiqul Azam
Director

Md. Ali Noor
Director

Md. Hamidur Rahman
Director

Pijush Chandra Bhowal
General Manager

Dated, Dhaka
22 December 2015

M. J. ABEDIN & CO
Chartered Accountants

Kazi Zahir Khan & Co
Chartered Accountants



BANGLADESH KRISHI BANK
Liquidity Statement
Maturity Analysis of Assets & Liabilities as at 30 June 2015

Amount in Taka

Particulars	upto 1 month	1- 3 months	3 -12 months	1-5 years	More than 5 years	Total
Assets						
a) Cash	1,348,098,645	-	-	-	-	1,348,098,645
b) Balance with other Banks	7,803,708,319	-	-	88,810,624	13,620,470,569	21,512,989,512
c) Investment	-	-	-	-	42,648,000	42,648,000
d) Loans & Advance	8,098,207,901	17,996,017,559	49,489,048,286	89,980,087,793	14,396,814,047	179,960,175,586
e) Land Building & Other Fixed Assets	-	-	-	-	6,394,924,338	6,394,924,338
f) Other Assets	-	2,037,183,621	3,055,775,432	5,092,959,054	10,185,918,107	20,371,836,215
g) Non- Banking Assets	-	-	-	329,226,120	-	329,226,120
Total Assets	17,250,014,866	20,033,201,180	52,544,823,718	95,491,083,591	44,640,775,061	229,959,898,416
Liabilities						
a) Borrowing from Bangladesh Bank, Other Banks And Agents	200,000,000	400,000,000	2,820,000,000	26,709,389,409	-	30,129,389,409
d) Deposits	9,267,727,511	14,210,515,517	37,070,910,044	61,784,850,073	75,094,347,197	197,428,350,342
c) Other Accounts	14,840,230	74,201,150	445,206,898	949,774,716	-	1,484,022,994
d) Provision and Other Liabilities	-	463,084,554	926,169,108	13,892,536,623	31,026,665,125	46,308,455,410
e) Equity	-	-	-	-	-	-
Total Liabilities	9,482,567,741	15,147,801,221	41,262,286,050	103,336,550,822	106,121,012,322	275,350,218,155
Net Liquidity Mismatch	7,767,447,125	4,885,399,959	11,282,537,668	(7,845,467,231)	(61,480,237,262)	(45,390,319,739)
Cumulative Net Mismatch	7,767,447,125	12,652,847,084	23,935,384,753	16,089,917,522	(45,390,319,739)	(45,390,319,739)



BANGLADESH KRISHI BANK
Notes to the Financial Statement
as at and for the year ended 30 June 2015

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. The Head Office is situated at Krishi Bank Bhaban, 83-85 Motijheel Commercial Area, Dhaka - 1000. It has 1029 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 through its Branches in Bangladesh. Generally it provides loan to individuals and corporate bodies related to:

- i) Production of Crops
- ii) Purchase of Irrigation machinery and equipment
- iii) Development of horticulture
- iv) Pisciculture
- v) Animal husbandry

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 for its branches and offices. The bank has a vision to expand and to modernize the IT platform and information systems gradually. 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 2015 have been prepared under the historical cost convention and in accordance with Bangladesh Financial Reporting Standards (BFRSs), the "First Schedule" (section-38) of the Bank Companies Act 1991, as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act, 1994, 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 BFRSs in order to comply with the rules and regulation of Bangladesh Bank which are disclosed below:



2.01.01 Investment in shares

BFRSs: As per requirements of BAS 39 investments in shares generally falls either under "at fair value through profit and loss accounts" or under "available for sale" where any change in the fair value at the year ended is taken to profit and loss account or revaluation reserve account, as the case may be.

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

BFRSs: As per Bangladesh Accounting Standard (IAS)-39, an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets, which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD Circular no. 14 dated 23 September 2012 and BRPD Circular no. 19 dated 27 December 2012 a general provision at 0.25% to 5% under different categories of unclassified loans (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, a general provision at 1% should be provided for all off-balance sheet exposures. BAS 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 BAS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the accounts.

2.01.04 Financial guarantees

BFRSs: As per BAS-39 financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are 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

BFRSs: Cash and cash equivalents items should be reported as cash item as per BAS 7 statement of Cash Flows.



2.01.06 Non banking assets

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

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

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

Bangladesh Bank: As per BRPD circular # 14 dated 25 June 2003, cash flow should be a mixture of direct and indirect method.

2.01.08 Balance with Bangladesh Bank: (CRR)

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

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

2.01.09 Loans and advance net of provision

BFRSs: 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 Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs)]

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 BAS-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.



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 Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) 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 translation

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS-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 Bangladesh Accounting Standard-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 Bangladesh Accounting Standard-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
Un quoted 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 equipments

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 BAS-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

<u>Category of fixed assets</u>	<u>Rate of Depreciation</u>
Land	Nil
Building	2.50%
Furniture and fixture	10%
Electrical equipment	20%
Office Equipment	15%
Motorcar and Motor cycle	20%

Depreciation is charged on building after the completion of 3 years of that building.

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, BAS-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. 88.58 crore has been transferred to Superannuation Fund.

2.13.06 Provision for taxation

Provision for income tax is not kept due to significant losses incurred during the year and carried forward losses of earlier years.

2.14 Capital Expenditure Commitment

There is no capital expenditure on contingent contract or commitment as at June 30, 2015.



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 BAS-1: Presentation of financial statements. No other comprehensive income is recognized during the year.

2.17 Reporting period

These financial statements of the bank and its subsidiary cover one financial year from 01 July 2014 to 30 June 2015.

2.18 Compliance report on Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRS)

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 Bangladesh Accounting Standards (BASs)	BAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting policies, Changes in accounting Estimates & 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 Bangladesh Accounting Standards (BASs)	BAS 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
Bangladesh Financial Reporting Standard (BFRSs)	BFRS 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

- 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 BAS / BFRS as marked above. As such the bank has departed from those contradictory requirements of BAS/BFRS 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 up to 2013)
- The Companies Act, 1994
- Rules & regulations issued by Bangladesh Bank
- The Securities and Exchange Rules 1987, The Securities and Exchange Ordinance 1969, The Securities and Exchange Commission Act 1993.
- The Income-tax Ordinance, 1984
- VAT Act, 1991.

2.20 Approval of financial statements

The financial statements were approved by the board of directors on 22 December 2015.



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 BAS 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 Bangladesh Accounting Standards (BAS) 24 "Related Party Disclosures", parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The 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) 25 Writ Suits & 82 Artho Rine Suits are settled during the period from 01 July 2014 to 30 June 2015.
- b) 69 Writ Suits, 02 Insolvency Suits & 1332 Artho Rine Suits are unsettled up to 30 June 2015.

2.28 Post balance sheet event

No post balance sheet event occurred from July, 2015 to sept, 2015 so far the available book and records and information gathered.

2.29 Disclosures of fraud and forgeries by bank employees

During the year 2 frauds committed by 6 employees. Total amount involved in the fraud is Tk. 8.80 lac, but that amount has been realized.

In addition from 1983 to 2014 number of frauds were committed. The total amount involved in the fraud cases is Tk. 229,812,019 out of which Tk. 19,600,527 was realized.

2.30 General

- a) Wherever consider necessary certain accounts of Financial Year 2013-2014 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.



		Note	Amount in Taka	
			30-6-2015	30-6-2014
3	Cash			
	Cash in Hand (Including Foreign Currencies)	3.1	1,348,098,645	1,306,463,368
	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	15,916,056,819	13,080,254,769
			<u>17,264,155,464</u>	<u>14,386,718,137</u>
3.1	Cash in Hand (Including Foreign Currencies)			
	Local Currency		1,335,217,831	1,298,091,509
	Q-Cash (ATM)		8,330,650	1,212,500
	Foreign Currency		4,550,164	7,159,359
			<u>1,348,098,645</u>	<u>1,306,463,368</u>
3.2	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)			
	Bangladesh Bank :			
	In Local Currency	3.2.1	13,620,470,569	11,071,747,062
	In Foreign Currency (Clearing Account)		560,779,341	358,213,264
			<u>14,181,249,910</u>	<u>11,429,960,326</u>
	Sonali Bank (as an Agent of BB) Local Currency		1,734,806,909	1,650,294,443
			<u>15,916,056,819</u>	<u>13,080,254,769</u>
3.2.1	Local Currency in Bangladesh Bank			
	Motijheel Office		13,583,185,595	11,015,534,841
	Chittagong Office		7,003,972	2,593,059
	Sylhet Office		12,141,741	3,517,417
	Barisal Office		6,206,119	24,983,841
	Khulna Office		11,933,142	25,117,904
			<u>13,620,470,569</u>	<u>11,071,747,062</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 upto 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 (i.e. CRR of June 2015 will be based on weekly average balance of April 2015 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 policy.			
	Average Time & Demand Liabilities		187,281,328,600	168,923,076,923
	Required reserve @ 6.5%		12,173,286,359	10,980,000,000
	Actual reserve maintained		13,620,470,569	11,071,747,062
	Surplus/(Shortfall)		<u>1,447,184,210</u>	<u>91,747,062</u>
	*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 a SLR minimum 13% 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 the SLR. Bangladesh Krishi Bank is a specialised bank of the government. So the bank has been exempted from this circular of Bangladesh Bank.			
4	Balance with other Banks and Financial Institutions			
	In Bangladesh	4.1	5,242,910,994	1,260,843,018
	Outside Bangladesh	4.2	354,021,700	271,280,375
			<u>5,596,932,694</u>	<u>1,532,123,393</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
4.1 Balance in Bangladesh		
Current Deposits	108,303,821	120,723,879
Short Term Deposits	45,796,549	48,275,755
Fixed Deposits	5,088,810,624	1,091,843,384
	5,242,910,994	1,260,843,018
4.1.1 In Current Deposits		
Janata Bank	50,853,112	76,112,237
Rupali Bank Ltd.	18,874,197	17,634,282
Agrani Bank Ltd.	22,444,662	19,207,460
Pubali Bank Ltd	3,704,028	6,499,554
National bank Ltd	2,201,307	702,447
Trust bank (ATM)	(170,332)	543,576
Standard Chartered	24,323	24,323
The City Bank Ltd	2,676	-
Dutch Bangla Bank Ltd	11,977	-
BRAC Bank Ltd	18,020	-
Islami Bank (Bd.) Ltd	3,323,600	-
Shajalal Islami Bank Ltd	7,016,251	-
	108,303,821	120,723,879
4.1.2 Short Term Deposits		
Janata Bank	7,139,650	26,151,356
Rupali Bank Ltd.	67,664	4,443,745
Agrani Bank Ltd.	38,589,235	17,680,654
	45,796,549	48,275,755
4.1.3 In Fixed Deposits		
ICB Islamic Bank Ltd	88,810,624	91,843,384
Estern Bank Ltd	2,000,000,000	1,000,000,000
The City Bank Ltd	3,000,000,000	-
	5,088,810,624	1,091,843,384
4.2 In Outside Bangladesh		
(Debit balance with NOSTRO Accounts)		
Bank of Tokyo Mitsubishi Ltd. Tokyo	18,567,707	7,132,380
Mashreq Bank PSC, Newyork	53,431,727	29,071,319
Bank of Montreal,Torento, Canada	-	3,534,666
Sonali Bank, Calcutta (ACU Dollar)	15,707,173	26,731,955
Rupali Bank Ltd. Karachi (ACU Dollar)	-	2,797,547
Arab Bangladesh Bank Ltd. Mumbai (ACU Dollar)	39,870,082	37,353,120
Hypovereins Bank(EURO)	307,371	7,304,739
Commerz Bank,AG,Frunkfurt,Germany(EURO)	-	18,745,223
Nepali Grindlaze Bank.(Nepal Aque Dollar)	2,411,744	1,803,558
ICICI Bank LTD. Mumbai India	43,024,456	22,036,446
Al-Rajhi Banking & Inv. Corp. Riadh Saudia Arabia	24,477,763	5,002,581
Habib Metro bank	1,107,296	13,655,154
Standard Chartered bank, Mumbai	23,160,259	8,208,963
Sonali Bank (UK) GBP	6,974,608	11,203,938
Habib AG Juric Bank,	4,756,099	19,550,875
Habib American bank, NY (USA)	86,619,469	18,581,586
Sonali Bank Ltd. UK-London	27,291,450	38,566,325
Summit Bank Ltd	2,801,145	-
Habib AG Juric Bank, Switzerland (euro)	3,513,350	-
	354,021,700	271,280,375



		Note	Amount in Taka	
			30-6-2015	30-6-2014
Currency-wise Grouping				
Currencies	Amount in FC (2015)	Exchange Rate	Amount in Taka (2015)	
USD	4,107,898.10	77.8750	319,902,565	
EURO	43,935.42	86.9622	3,820,721	
GBP	57,089.51	122.1697	6,974,608	
JPY	29,071,093.00	0.6387	18,567,707	
CHF	56,574.70	84.0676	4,756,099	
			<u>354,021,700</u>	
4.3	Balance with Other Banks and Financial Institutions (according to remaining maturity grouping)			
			462,325,521	392,004,254
			45,796,549	48,275,755
			5,000,000,000	1,000,000,000
			-	-
			-	-
			88,810,624	91,843,384
			<u>5,596,932,694</u>	<u>1,532,123,393</u>
5	Money at call and short notice			
There is no deposit under money at call & short notice into the other banks or financial institutions.				
6	Investment			
	6.1		8,209,000	8,598,000
	6.2		34,439,000	34,439,000
			<u>42,648,000</u>	<u>43,037,000</u>
6.1	Government securities			
	i) Treasury bill		-	-
	ii) National Investment Bond		-	-
	iii) Bangladesh Bank Bill		-	-
	iv) Govt. Notes/Bonds		-	-
	v) Prize Bond		8,209,000	8,598,000
	vi) Others		-	-
	v) Repo		-	-
			<u>8,209,000</u>	<u>8,598,000</u>
6.2	Other Investments			
	i) Share	6.2.1	31,439,000	31,439,000
	ii) Debenture & Bond		-	-
	iii) Other investment		3,000,000	3,000,000
	iv) Gold etc		-	-
			<u>34,439,000</u>	<u>34,439,000</u>
6.2.1	Ordinary Shares			
	Quoted (publicly traded)		31,439,000	31,439,000
	Unquoted		-	-
			<u>31,439,000</u>	<u>31,439,000</u>
* Investment in quoted shares has been valued at the fair value as on the reporting date. As per Bangladesh Bank DOS circular No. 04 dated 24 November 2011, provisions for diminution value of shares will be made on the difference of average cost and market price. During the year average market price is lower than the cost price. For this reason the Bank made for provision during the year, details in Annexure - A.				
6.3	Maturity grouping of Share			
	Upto 3 months		-	-
	Over 3 months but below 1 year		-	-
	Over 1 year but below 5 years		-	-
	Over 5 years		31,439,000	31,439,000
			<u>31,439,000</u>	<u>31,439,000</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
6.4 Provision required for investment Ordinary Shares		
i) Provision required for diminution in value of Investment	18,549,010	14,776,330
ii) Last year provision	14,776,330	12,575,600
iii) Provision made during the year 13.5	-	2,200,730
iv) Transfer from provision for unclassified loans & advances	3,772,680	-
Total provision held	18,549,010	14,776,330
iv) Provision excess/(shortfall)	-	-
6.5 Net investment ordinary share		
Gross investment	31,439,000	31,439,000
Less: provision for investment	18,549,010	14,776,330
	12,889,990	16,662,670
7 Loans and Advances		
Loans, cash credits, Overdrafts etc.	173,664,843,747	166,176,267,400
Bills Purchased and Discounted	6,295,331,839	7,005,700,765
	179,960,175,586	173,181,968,165
7.1 Maturity Grouping of loans and advances		
Loans and advances are repayable :		
Receivable on demand	8,098,207,901	9,293,568,165
With in 3 months	17,996,017,559	100,092,300,000
With in 3 months to 12 months	49,489,048,286	11,164,300,000
With in 1 year to 5 years	89,980,087,793	33,493,000,000
More than 5 years	14,396,814,047	19,138,800,000
	179,960,175,586	173,181,968,165
7.2 Loans, Cash credit and overdraft etc. (including bills purchased and discounted)		
In Bangladesh	179,960,175,586	173,181,968,165
Outside Bangladesh	-	-
	179,960,175,586	173,181,968,165
7.2.1 In Bangladesh		
Loans	145,053,686,732	131,631,367,400
Cash Credit	28,611,157,015	34,544,900,000
Overdrafts	-	-
Bills Purchased & discounted	6,295,331,839	7,005,700,765
	179,960,175,586	173,181,968,165
7.2.2 Outside Bangladesh		
Bangladesh krishi bank does not sanction any amount as loans & advances to outside of the country.	-	-
7.3 "Loans, Cash credit and overdraft including bills purchased and discounted (loan category wise)"		
Loans 7.3.1	145,053,686,732	131,631,367,400
Cash Credit 7.3.2	28,611,157,015	34,544,900,000
Bills Purchased & discounted 7.3.3	6,295,331,839	7,005,700,765
	179,960,175,586	173,181,968,165
7.3.1 Loans		
Crop loan	86,700,400,000	76,935,567,400
Fishery loan	10,230,000,000	10,162,700,000
Livestock	9,663,100,000	9,322,800,000
Irrigation Equipment	53,150,000	519,900,000
Agro Industry Loan	11,888,800,000	10,245,800,000
Socio Economic Activities	3,861,700,000	3,791,900,000
Staff Loans	10,099,936,732	9,413,900,000
Ready Made Garments (RMG)	2,816,000,000	2,604,500,000
Textiles	3,579,400,000	3,255,600,000
Transport, storage & communication	576,500,000	564,500,000
SME	5,584,700,000	4,814,200,000
	145,053,686,732	131,631,367,400



Note	Amount in Taka	
	30-6-2015	30-6-2014
7.3.2 Cash Credit		
Cash Credit	28,611,157,015	34,544,900,000
	28,611,157,015	34,544,900,000
7.3.3 Bills Purchased & discounted		
Local bills purchased	448,851,436	655,570,312
Inland bills purchased	299,234,291	595,663,067
Foreign documentary bills purchased	5,547,246,113	5,754,467,386
	6,295,331,839	7,005,700,765
7.3.3.1 Bills Purchased & discounted		
In Bangladesh	748,085,727	1,251,233,379
Outside Bangladesh	5,547,246,113	5,754,467,386
	6,295,331,839	7,005,700,765
7.3.3.2 Maturity grouping of Bills Purchased & discounted		
Payable within 1 month	4,799,160,386	4,798,155,386
Over 1 month but less than 3 months	748,085,727	956,312,000
Over 3 months but less than 6 months	448,851,436	655,570,312
6 months or more	299,234,291	595,663,067
	6,295,331,839	7,005,700,765
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 capital)		
i) Advances to allied concern of directors	-	-
ii) Advances to Chief Executive and other Senior Executive	48,115,000	36,575,000
iii) Advances to customers (loan amount more than 10% of bank's total capital)	6	7
Number of client	9,884,500,000	9,850,300,000
Loan amount		
Classified loan therein:		
Sub Standard (SS)	-	-
Doubtful (DF)	1,567,700,000	-
Bad/Loss (BL)	4,562,300,000	3,605,800,000
	6,130,000,000	3,605,800,000

Measures taken for recovery of classified loan :

- Bank as a whole takes following steps to recover its classified loans and advances
- Sending letters and reminder to customer.
- Recovery cell including top management level holds discussion with the clients to recover the loans.
- Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.
- Legal proceedings and quick settlement.
- Providing incentives to employee for cash recovery from classified and written-off loans

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

Name of borrower	Outs. in crore	Types of Loan	Status
Fair Yern Mills	321.66	CC/LTR	BL
M/s Delta Blended Yern Ltd, Tongi	156.77	CC	DF
M/s Multazin Spaining Mills Ltd	140.70	CC/Project	UC
M/s Keya Yern Mills Ltd	134.57	CC	BL
M/s Padma Bleaching & Dying Ltd	120.07	CC/Project	UC
Bay Agro Ind. Ltd	114.68	CC/Project	UC
M/s S Alam Refind Sugar Ind Ltd	102.22	LTR	UC
M/s Anika Enterprise	101.49	CC/LTR	BL
M/s Tharmex Dek Febrics Ltd	89.06	CC/Project	UC
M/s Alif Agro Ltd	86.78	Project	BL
M/s S A Oil Refinery Ltd	86.72	CC/Project	DF
M/s S Alam Super Edible Oil	69.25	LTR	UC
M/s Hossain Enterprise	61.30	CC	UC
M/s Ifad multi Product Ltd	55.53	CC/Project	UC
M/s Fiaz Enterprise	51.59	CC/LTR	BL
M/s Bikrompur potato	45.70	Project	UC
M/s Sad Musa Febrics Ltd	37.96	CC	UC
M/s Delta Blended Yern Ltd,LPO	36.77	CC	UC
M/s Mirsarai Plotry Layer	35.40	CC/Project	UC
M/s Mono Bag Ltd	31.80	CC/Project	DF
Total	1,880.02		



	Note	Amount in Taka	
		30-6-2015	30-6-2014
7.4.3 Industry wise distribution of loans and advances			
Textiles		3,579,400,000	3,255,600,000
Transport		576,500,000	564,500,000
Food (Industry & Trade)		42,080,772,889	40,921,966,153
Export & Import credit		14,656,129,000	13,859,645,000
House Building		9,657,873,697	9,264,523,012
Rural credit		106,593,500,000	102,560,045,000
Ready Made Garments (RMG)		2,816,000,000	2,755,689,000
		<u>179,960,175,586</u>	<u>173,181,968,165</u>
7.4.4 Geographical area wise Loans and Advances (excluding staff loans)			
Dhaka		84,522,100,000	81,395,500,000
Chittagong		34,005,300,000	34,493,600,000
Sylhet		9,164,700,000	8,807,900,000
Khulna		26,355,000,000	24,653,200,000
Barisal		15,813,100,000	14,417,800,000
		<u>169,860,200,000</u>	<u>163,768,000,000</u>
7.5 Classification Status of loans & advances			
Unclassified			
i) Standard (including staff loans taka 1009.99 crore)		135,971,592,036	126,037,849,977
ii) Special Mention Account (SMA)		887,946,415	1,517,681,580
Sub-total		<u>136,859,538,451</u>	<u>127,555,531,557</u>
Classified			
i) Sub-Standard		5,856,285,265	7,356,289,565
ii) Doubtful		6,062,929,209	5,762,480,317
iii) Bad		31,181,422,661	32,507,666,726
Sub-total		<u>43,100,637,135</u>	<u>45,626,436,608</u>
Grand total		<u>179,960,175,586</u>	<u>173,181,968,165</u>
7.6 Movement of classified loans & advances			
Opening classified loans & advances		45,626,436,608	47,474,501,005
Less:			
Cash recovery		8,411,100,000	11,366,400,000
Write off		2,048,000	15,517,000
Interest weaver		166,589,827	174,103,436
Re-scheduling		23,879,099,000	9,570,515,280
		<u>32,458,836,827</u>	<u>21,126,535,716</u>
Add: Newly classified loans & advances during the year		29,933,037,354	19,278,471,319
Closing balance of classified loans & advances		<u>43,100,637,135</u>	<u>45,626,436,608</u>
7.7 Details of Provision required and held for loans and advances			
Provision required for loans and advances			
For unclassified loan			
Standard		2,544,070,868	7,130,333,403
SMA		8,458,085	75,884,079
		<u>2,552,528,953</u>	<u>7,206,217,482</u>
For classified loan			
Substandard		448,484,802	387,809,090
Doubtful		838,308,200	353,072,005
Bad/loss		21,455,389,826	19,684,070,250
		<u>22,742,182,828</u>	<u>20,424,951,345</u>
Total required provision		<u>25,294,711,781</u>	<u>27,631,168,827</u>
Provision maintained			
For unclassified loan	13.4.1	2,552,528,953	7,206,217,483
For classified loan	13.4.2	22,742,182,828	20,424,951,344
Total provision held		<u>25,294,711,781</u>	<u>27,631,168,827</u>
Provision excess/(shortfall)		-	-



Note	Amount in Taka	
	30-6-2015	30-6-2014
7.8 Net Loans and Advances		
Gross loans & advances	179,960,175,586	173,181,968,165
Less: interest suspense	7,223,378,686	6,149,272,844
Less: provision for loans and advances	25,294,711,781	27,631,168,827
	<u>147,442,085,119</u>	<u>139,401,526,494</u>
7.9 Particulars of Loans and Advances		
1. Debts considered good in respect which the banking company is fully secured	66,482,344,246	72,219,331,742
2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee.	103,377,894,608	95,263,629,386
3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's	10,099,936,732	5,699,007,037
4. Debts considered bad or doubtful not provided for. (Total classified loans and advances less provision)	-	-
	<u>179,960,175,586</u>	<u>173,181,968,165</u>
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	43,100,637,135	45,626,436,608
11. Amount written off during the year	95,200,000	15,517,000
12. Total written off Loan from beginning to the end	3,692,200,000	3,649,417,000
13. Amount realized/adjusted against previous written off	152,169,721	33,160,000
14. 30.06.15 Balance of written off loan	2,381,478,185	2,533,647,906
15. The amount of written off loan for which law suit has been filed.	2,381,478,185	2,533,647,906
8 Fixed Assets including premises, furniture & fixtures		
Land	4,756,076,000	4,756,076,000
Building	1,101,692,511	1,128,813,777
Motor Vehicles	42,301,677	78,314,852
Furniture & Fixtures	112,803,908	100,037,055
Office Equipments	42,240,875	39,679,410
Office Machineries	213,877,893	207,837,462
Electrical Equipments	125,931,474	107,726,142
	<u>6,394,924,338</u>	<u>6,418,484,698</u>

Fixed assets schedule detail in Annexure - B.



Note	Amount in Taka	
	30-6-2015	30-6-2014
9 Other Assets		
Income generating	-	-
Non income generating	20,371,836,215	17,220,993,285
	<u>20,371,836,215</u>	<u>17,220,993,285</u>
9.1 Ageing of Other Assets		
Upto 6 months	40,699,824	39,452,125
More than 6 months but less than 1 year	14,640,635,925	11,481,541,160
More than 1 year but less than 2 years	38,976,321	37,589,632
More than 2 years but less than 3 years	518,862,093	512,452,896
More than 3 years	5,132,662,052	5,149,957,472
	<u>20,371,836,215</u>	<u>17,220,993,285</u>
Income Generating		
Investment in share of subsidiary companies	-	-
Non Income Generating		
Stamps	30,961,902	93,815,159
Stationery	95,959,265	39,261,227
Prepaid Expenses	27,017,007	26,986,913
Accrued Interest Receivable	4,160,468,140	3,778,811,498
Security Deposits	427,888	6,879,874
Preliminary & development expenses	-	-
Advance, Deposit & Pre-Payments	9.2 1,143,076,626	1,079,536,043
Sundry debtors (Accounts Receivable)	9.3 10,289,132,637	10,650,068,031
Suspense Account	9.4 4,624,792,750	1,545,634,540
	<u>20,371,836,215</u>	<u>17,220,993,285</u>
Out of other assets Tk. 610.05 crore is classified for which the required provision has been made during the financial year.		
9.2 Advance, Deposit & Pre-Payments		
Traveling Advance	2,294,277	4,506,840
Advance against Salary	1,131,658	1,035,311
Other Advances to Staff	2,655,791	161,968
Advance against Supply	7,091,491	91,917
Advance against Foreign Loan	81,712	81,712
Income Tax refundable	9.2.1 1,129,821,697	1,073,658,295
	<u>1,143,076,626</u>	<u>1,079,536,043</u>



9.2.1 Income Tax refundable

Year wise break up of refundable tax

Financial year	Ass. year	Amount in Taka	
		30-6-2015	30-6-2014
1990-91	1991-92	488,445,155	488,445,155
1991-92	1992-93	163,008,161	163,008,161
1993-94	1994-95	11,125,000	11,125,000
1996-97	1997-98	32,625,000	32,625,000
1997-98	1998-99	29,000,000	29,000,000
1998-99	1999-00	29,000,000	29,000,000
1999-00	2000-01	29,000,000	29,000,000
2000-01	2001-02	29,000,000	29,000,000
2001-02	2002-03	35,513,600	35,513,600
2002-03	2003-04	46,909,959	46,909,959
2003-04	2004-05	35,113,252	35,113,252
2004-05	2005-06	16,883,290	16,883,290
2006-07	2007-08	8,415,960	8,415,960
2007-08	2008-09	26,313,260	26,313,260
2008-09	2009-10	14,886,945	14,886,945
2009-10	2010-11	22,025,505	22,025,505
2010-11	2011-12	7,250,000	7,250,000
2012-13	2013-14	39,715,318	39,715,318
2013-14	2014-15	9,427,890	9,427,890
2014-15	2015-16	56,163,402	-
		1,129,821,697	1,073,658,295

9.3 Sundry debtors (Accounts Receivable)

Interest on frozen tea Loan	19,889,609	31,813,310
Interest remitted on pre-liberation loans & advances	40,744,144	40,208,157
Interest Remitted on Crop loans	10,270,676	20,933,488
Interest Remitted on weavers credit	129,845,946	130,230,333
Transferable remission of interest Account	307,193,703	305,833,460
Remissionable of interest	986,025,599	1,099,834,166
Loss on remission of interest and others	573,731,888	573,731,888
Remitted interest loan disbursed upto 30.06.90	43,894,016	39,201,293
Loom board credit	853,494	1,575,574
Prize against classified loan recovery	57,093,689	81,492,044
Remission of 20% intt remission of classified loan four years	67,695,167	68,316,618
Receivable from RAKUB	1,283,400,000	1,283,400,000
Protested bill	17,942,254	16,901,492
Provision for land and building	22,026,374	11,122,772
Remission of agricultural Loan (1st claim)	69,912,231	63,788,893
Food procurement program	1,054,400	2,095,350
Retired army person	524,743,596	642,667,226
Remissionable interest on swanirvar credit program	5,127,716	5,151,759
Payable on pension Account	14,486,360	7,705,676
Benevolent grant after death	1,419,991	738,519
Miscellaneous	547,799,294	642,516,924
Provision for others expenditure	410,237,226	304,390,757
Receivable from Govt. against remissionable 40% of sick frozen food industry	32,880,724	32,880,724
Interest Remitted up to Tk.5000	348,700,259	349,877,874
Legal charges against written off loan	6,329,597	4,775,570
50% of remitted Agri. loan upto Tk.5000/-Bank's share	10,974,502	25,101,358
Reconstruction of Accounts	5,601,811	3,078,897
SIDOR affected agricultural Loan	28,273,064	28,256,814
Provision for Car & Vehicles	-	67,699
Interest receivable on ag. term loans adv.(Mid. Term)	-	897,831
Interest receivable on ag. term loans adv.(Long Term)	2,871,249	55,709,926
Interest receivable on ag. term loans adv.(Trust Receipt)	217,611	51,182,591
Govt. subsidy against S.T.W.	4,287,918	3,120,994
Wage Earners bond	7,006,678	7,683,916
Business development	372,204	701,666
Interest receivable on credit for women enterpenour	-	2,948,861
Receivable from Government(note:9.3.1)	4,706,229,647	4,710,133,611
	10,289,132,637	10,650,068,031



Note	Amount in Taka	
	30-6-2015	30-6-2014

9.3.1 Receivable from Government

Receivable from Govt. against provision of first classification in 1990-91	1,400,805,526	1,400,805,526
Receivable against Excess Interest of double amount of the principal loan	3,305,424,121	3,309,328,085
	<u>4,706,229,647</u>	<u>4,710,133,611</u>

* The bank has been received a sanction letter for Tk.140.08 crore against provision of 1st classification of loans and advances (ref. no. 53.00.0000.321.02.002.15-151/1 (2) dated 22.02.2015 of Ministry of Finance). But the bank could not received the cash in the financial year 2014-15 because the govt. fund was not available.

** The Bank claimed to the govt. to pay the subsidy of remissioned interest of excess amount against double of principal upto 3.00 lac of agricultural loan. The govt. is decided to pay the remissioned interest to the BKB. For this reason, the govt. has issued a letter to BB for their opinion (Ref. no. 53.00.0000.331.37.006.15-140 dated 12.04.2015 of Ministry of Finance)).

*** Receivable Tk. 128.34 from Rajshi Krishi Unnayan Bank is recognised by RKUB & government. The government has requested to RKUB to pay the mentioned amount to BKB as early as possible (Ref no. 53.011.034.00.00.004.2006/426 dated 31-12-2012 of Ministry of Finance).

9.4 Details of Suspense Account

Fishery Credit Project	-	444,996
Central Godown A/C (Maintenance)	370,340	370,340
Grameen Bank	9,505	9,505
D D paid in Suspense Accounts	714,807,029	1,273,316,839
Western Union Remittance	55,234,394	69,290,904
Ex-advice payment for Foreign Exchange	53,721,314	44,500,417
Ex-advice Foreign DD suspense	1,457,200	-
Xpress Money	14,133,008	13,260,305
IME	10,737,726	7,183,912
Trans Fast	5,836,077	2,702,536
Electronic money (bkash mobile banking)	2,001,872	514,100
Electronic money (DBBL)	70,319,408	-
Sanchay patra	801,056,631	336,463,038
Inter branch transaction accounts	9.4.1 2,895,108,246	(202,422,352)
	<u>4,624,792,750</u>	<u>1,545,634,540</u>

9.4.1 Inter branch transaction accounts

Particulars	Debit balance	Credit balance	Net balance
Due from Branches(111)	6,048,114,892	-	6,048,114,892
Due to Head Office(112)	-	6,105,155,569	(6,105,155,569)
BKB General Account(113)	176,419,575	-	176,419,575
BKB Zonal Account(115)	367,210,635	-	367,210,635
BKB Division General Account(116)	-	2,074,795,429	(2,074,795,429)
BKB General Account(117)	2,933,573,845	-	2,933,573,845
BKB General A/c,Foreign Exc.(118)	350,354,862	-	350,354,862
BKB General A/c (119)	1,012,667,311	-	1,012,667,311
BKB onLine General A/c (1110)	-	233,853,335	(233,853,335)
BKB Exchange General A/c (1111)	-	313,040,048	(313,040,048)
BKB General A/c, DBBL (1112)	477,435,602	-	477,435,602
BKB General A/c, Bkash (1113)	2,816,770	-	2,816,770
BKB General A/c (1114)	297,968,440	-	297,968,440
Bkash regional General A/C (1116)	-	44,609,305	(44,609,305)
As on 30th June 2015	<u>11,666,561,932</u>	<u>8,771,453,686</u>	<u>2,895,108,246</u>
As on 30th June 2014	<u>8,817,165,991</u>	<u>9,019,588,343</u>	<u>(202,422,352)</u>

The above figure represents net accumulated balance of all branches.



Note	Amount in Taka	
	30-6-2015	30-6-2014

9.5 Particulars of required provision of other assets

	Base for provision	Rate (%)	30.06.2015
Other assets for 6-12 months	1,261,456,297	50%	630,728,149
Other assets for more than 12 months	10,605,500,000	100%	10,605,500,000
Protested bill	17,942,254	100%	17,942,254
Legal charges	6,329,597	100%	6,329,597
	<u>11,891,228,148</u>		<u>11,260,500,000</u>

9.6 Classification of other assets and provision therein

i) Amount classified		11,891,228,148	10,650,068,031
ii) Provision required		<u>11,260,500,000</u>	<u>5,706,200,000</u>
iii) Last year provision		5,706,200,000	-
iv) Add: Provision made during the year	13.6	-	5,706,200,000
Total provision held(iii+iv)		<u>5,706,200,000</u>	<u>5,706,200,000</u>
v) Provision excess/ (shortfall)		(5,554,300,000)	-

10 Non-Banking Assets

Income generating		-	-
Non income generating	10.1	<u>329,226,120</u>	<u>139,310,809</u>
		<u>329,226,120</u>	<u>139,310,809</u>

10.1 Non income generating

* Assets acquired in settlement loans & advances		<u>329,226,120</u>	<u>139,310,809</u>
		<u>329,226,120</u>	<u>139,310,809</u>

* 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		189,915,311	74,565,420
More than 1 year but less than 2 years		74,565,420	64,745,389
More than 2 years but less than 3 years		64,745,389	-
More than 3 years		-	-
		<u>329,226,120</u>	<u>139,310,809</u>

11 Borrowing from Other Banks, Financial Institutions & Agents

In Bangladesh	11.1	29,639,352,505	32,441,345,675
Outside Bangladesh	11.2	<u>490,036,905</u>	<u>315,674,817</u>
		<u>30,129,389,409</u>	<u>32,757,020,492</u>

11.1 Borrowing in Bangladesh

From Government	11.1.1	1,301,865,959	1,311,865,959
From Bangladesh Bank	11.1.2	<u>28,337,486,546</u>	<u>31,129,479,716</u>
		<u>29,639,352,505</u>	<u>32,441,345,675</u>

11.1.1 Borrowings from Government

Before Liberation		32,652,959	32,652,959
After Liberation :			
Fund for SABINCO		10,000,000	20,000,000
Fund for Thana Bonayan Cormosuchi		1,815,000	1,815,000
Fund for Loan Disbursement under Agro Based Industries		1,186,998,000	1,186,998,000
Sigma Consortium Loan (Fund for sick industries)		20,400,000	20,400,000
Gharre Fera		<u>50,000,000</u>	<u>50,000,000</u>
		<u>1,301,865,959</u>	<u>1,311,865,959</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
11.1.2 Borrowings from Bangladesh Bank(including re- finance loan)		
Short Term Loan	14,455,148,000	15,655,148,000
Medium Term Loan	5,440,418,000	5,440,418,000
Long Term Loan	1,309,908,364	2,468,149,578
Interest Payable	7,132,012,182	7,565,764,138
	28,337,486,546	31,129,479,716
Loan accounts head wise details under below :		
11.1.2.1 Short-Term Loan		
29 BK -1	1,464,577,000	1,864,577,000
30 BK -1	2,750,000,000	3,050,000,000
31 BK -1	2,040,571,000	2,040,571,000
33 BK- 1	1,700,000,000	1,700,000,000
34 BK- 1	2,000,000,000	2,000,000,000
37 BK- 1	3,500,000,000	4,000,000,000
38 BK- 1	1,000,000,000	1,000,000,000
Sub Total	14,455,148,000	15,655,148,000
11.1.2.2 Mid-Term Loan		
29 BK - 2	257,566,000	257,566,000
30 BK - 2	335,000,000	335,000,000
31 BK - 2	294,652,000	294,652,000
31 BK - 3	17,000,000	17,000,000
33 BK - 2	880,000,000	880,000,000
33 BK - 4	43,700,000	43,700,000
33 BK- 5	112,500,000	112,500,000
34 BK- 2	330,000,000	330,000,000
34 BK- 3	2,070,000,000	2,070,000,000
34 BK- 6	100,000,000	100,000,000
37 BK- 2	500,000,000	500,000,000
38 BK- 3	500,000,000	500,000,000
Sub Total	5,440,418,000	5,440,418,000
11.1.2.3 Long-Term Loan		
23 BK - RI	501,025,000	925,400,000
29 BK - 5	18,704,364	18,704,364
29 BK Rubber-1	11,876,000	11,876,000
29 BK R/P	-	733,866,214
30 BK - 5	23,000,000	23,000,000
30 BK Rubber - 1	7,066,000	7,066,000
31 BK - 5	29,237,000	29,237,000
31 BK - Rubber - 1	10,000,000	10,000,000
33 BK- 3	109,000,000	109,000,000
33 BK- 6 (Tea)	95,000,000	95,000,000
33 BK- R-1	5,000,000	5,000,000
34 BK - 4	330,000,000	330,000,000
34 BK - 5	160,000,000	160,000,000
34 BK - RI	10,000,000	10,000,000
Sub Total	1,309,908,364	2,468,149,578
11.1.3 Security wise grouping		
Secured by Government	29,639,352,505	32,441,345,675
Unsecured	-	-
	29,639,352,505	32,441,345,675
11.1.4 Maturity wise grouping		
Repayable on demand	-	-
others	29,639,352,505	32,441,345,675
	29,639,352,505	32,441,345,675



	Note	Amount in Taka	
		30-6-2015	30-6-2014
11.2 Outside Bangladesh			
Credit Balances with NOSTRO Accounts	11.2.1	221,143,593	45,472,505
Borrowings from International Financial Instit	11.2.2	268,893,311	270,202,311
		<u>490,036,905</u>	<u>315,674,817</u>
11.2.1 Credit Balances with NOSTRO Accounts			
Standard Chartered bank, Newyork		215,343,362	45,472,505
Commerz Bank,AG,Frunkfurt,Germany(EURO)		5,800,232	-
		<u>221,143,593</u>	<u>45,472,505</u>
Currency-wise Grouping			
Currencies	Amount in FC (2015)	Exchange Rate	Amount in Taka (2015)
USD	2,765,243.81	77.8750	215,343,362
EURO	66,698.31	86.9622	5,800,232
			<u>221,143,593</u>
11.2.2 Borrowings from International Financial Institutions :			
ADB 329 BAN (SF)		509,404	509,404
ADB - 1067		233,007,135	233,007,135
I F A D 280 BAN		5,073,600	6,382,600
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
		<u>268,893,311</u>	<u>270,202,311</u>
11.2.3 Security wise grouping			
Securied by Government		268,893,311	270,202,311
Unsecured		-	-
		<u>268,893,311</u>	<u>270,202,311</u>
11.2.4 Maturity wise grouping			
Repayable on demand		-	-
others		268,893,311	270,202,311
		<u>268,893,311</u>	<u>270,202,311</u>
12 Deposits & others accounts			
Current & Contingency accounts	12.1	33,023,152,083	28,543,049,011
Bills Payable	12.2	1,484,022,994	1,426,548,068
Savings deposit	12.3	44,139,103,981	39,544,791,671
Fixed deposit	12.4	120,266,094,278	108,492,077,803
		<u>198,912,373,336</u>	<u>178,006,466,553</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
12.1 Current & Contingency accounts		
Current Deposits	8,942,496,750	7,633,365,320
Hajj deposit	141,196,707	23,996,976
Call Deposits	5,794,069	21,688,292
Dorment Accounts	146,168,875	146,984,378
Guarantee Account Cash Collateral(current)	1,727,300	1,836,190
Guarantee Account Cash Collateral(savings)	157,310	66,880
Guarantee Account Cash Collateral(fixed)	2,700	-
Special Deposits	35,108,809	34,858,254
Employees Security Deposits	8,821,624	20,920,671
SND (Short Term Deposit Account)	6,236,519,833	5,832,892,320
Marginal Deposit Account	481,162,478	695,969,554
Deposit Pension Scheme	13,825,838	68,837,535
Customers F.C A/C	14,328,699	9,501,621
Exporters F.C A/C	20,304,890	10,781,592
BKB Savings Pension Scheme	22,507,883	33,309,373
Account of U.A.E Exchange Co.	503,718,978	287,297,192
Teacher Deposit Scheme	178,369,061	35,931,267
Small saving scheme	13,541,592	14,672,321
Hajj Savings Scheme	3,702,599	3,855,596
Education Savings Scheme	25,447,035	49,339,190
BKB Sanchya Scheme	9,036,942,610	8,834,140,718
Krishion Krishionery Sanchya Scheme	81,874,777	93,011,988
Monthly/ Quarterly benefit Scheme	173,324,861	250,923,108
ODA Revolving Fund	53,402,687	53,423,317
BKB Monthly Savings Scheme	6,847,061,143	4,374,781,089
Student savings scheme	35,618,775	10,664,269
Special Blocked Account	24,200	-
	<u>33,023,152,083</u>	<u>28,543,049,011</u>
12.2 Bills Payable		
Payment Orders Outstanding	648,124,944	785,588,870
Demand Draft Payable	982,697,443	915,065,483
Telegraphic transfer payable	(147,561,465)	-275,277,530
Mail Transfer Payable	502,372	1,171,245
Demand Draft Payable on Ex-advice	259,700	-
	<u>1,484,022,994</u>	<u>1,426,548,068</u>
12.3 Savings bank deposits		
Savings deposits	44,139,103,981	39,544,791,671
	<u>44,139,103,981</u>	<u>39,544,791,671</u>
12.4 Fixed deposits		
Fixed deposits	120,266,094,278	108,492,077,803
	<u>120,266,094,278</u>	<u>108,492,077,803</u>
12.5 Maturity grouping of deposits & other accounts		
Repayable on demand	464,128,387	528,107,760
Repayable within 1 month	8,818,439,354	10,034,047,440
Over 1 month but within 3 months	14,284,716,667	13,184,093,717
Over 3 month but within 1 year	37,516,116,942	19,358,282,136
Over 1 year but within 5 years	62,734,624,789	80,892,660,063
Over 5 years	75,094,347,197	54,009,275,437
	<u>198,912,373,336</u>	<u>178,006,466,553</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
13 Other Liabilities		
Employees provident fund	6,032,011	2,784,619
Exchange Fluctuation Account	65,416,387	65,416,387
Income Tax Adjustment 13.1	47,028,847	47,028,847
Interest Payable on Fixed Deposits	3,532,291,160	3,422,212,934
Security Deposits	74,124,474	61,408,469
Outstanding loan of Rupali Bank	153,024,939	139,560,753
Interest Payable on Foreign Loans	8,423,611	144,209,336
Payable accounts 13.2	4,102,089,886	4,416,492,509
Deferred Credit Interest Uncollected 13.3	7,223,378,686	6,149,272,844
Provision for loans & advances 13.4	25,294,711,781	27,631,168,827
Provision for investment in shares 13.5	18,549,010	14,776,330
Provision for other assets 13.6	5,706,200,000	5,706,200,000
Provision for off balance sheet items 13.7	71,475,802	96,400,000
Provision for Taxation 13.8	5,708,816	-
	46,308,455,410	47,896,931,855
13.1 Income Tax Adjustment		
Year wise Income Tax Provision & Assessment are as shown in Annexure-E.		
13.2 Accounts Payable		
Cash Excesses	6,435,774	21,640,067
Deputationists Accounts		3,206,182
Undisbursed Emoluments to Staff	11,973,533	4,486,716
Reconstruction on Loan Accounts	2,776,106	2,883,381
Recovery of BRRFC Loans	3,557,965	2,295,910
Miscellaneous	1,754,928,110	2,083,816,724
Income Tax Deducted from the Contractors Bills	27,726,983	61,771,540
Cost of Revenue Stamp Realised	6,383,160	5,865,941
Realised Loan Of Polly Progati Prokolpa	377,660,834	31,163,814
Premium due for EFAS	1,155,813	979,466
Deduction of Levey for Interest	950,558	2,605,252
Development Levey (4%) Flood	470,117	165,868
Deduction at source	34,158,639	428,388,846
Outstanding DD/TT/PO	1,333,257	1,796,064
Balance of inopitt. SB Account upto Taka Fifty	4,351,399	4,348,199
Payable pension fund	48,213,397	29,925,408
Excise Duty	16,069,978	29,608,360
Fin.benefit for dairy farm in Pvt. sector	20,041,895	20,000,503
Subscription for Benevolent fund	561,486	415,965
Service charge deduction from Swanirvar Programme	7,573,751	4,361,299
Budget provision for land & building	12,252,156	2,013,800
Budget provision for others	433,954,875	345,864,326
ODA Revolving fund	(35,661,383)	-34,865,587
Post-flood Rehabilitation Tax on intt.of deposit	69,188	2,177,374
Hand Loom Board Credit.	1,398,781	4,640,376
E.E.C Revolving Fund.	57,085,946	43,483,215
E.C Revolving Fund.	57,424,571	64,893,251
Payable intt. on E.C Revolving Fund.	14,272,948	19,421,388
Payable intt. on E.E.C Revolving Fund	1,113,606	1,849,484
Amt. of rent/lease/sale of asset acquired unsettle	8,213,890	6,849,978
Treasury bond received from Govt. as subsidy against sick industry	216,794,500	216,794,500
Agro. based industry loan's recycle Fund	849,668,000	849,668,000
Community wise Asset Management Project	26,418,698	24,071,255
1.50% Payable intt. on Project Fund of CWAMP	3,222,013	3,103,089
2.00% Payable intt. on Project Fund of CWAMP	-	36,000



Note	Amount in Taka	
	30-6-2015	30-6-2014
Accounts Payable for FC (WFS)	51,315	51,315
Service charge on CIB online	9,422,196	7,928,023
Western Union Common Marketing	13,356,777	48,823,699
Realised VAT from BACH	2,421,711	2,212,281
Realised VAT & commission for BB	250,659	227,537
Sancha poatra	92,626,706	44,486,714
SWIFT charges	236,671	11,387,730
Risk fund for consumer credit	5,546,968	4,199,951
Contribution to national exchange	-	2,749,944
Controlling office expenses	2,395,976	4,141,114
Income tax deduction from staff	868,242	558,247
Tax deduction from fees for Profe. & Tech. services	124,808	-
VAT deduction from fees for Profe. & Tech. services	682,201	-
Tax deduction from the Certain services	16,491	-
VAT deduction from the Certain services	219,406	-
Tax deduction from L/C	32,980	-
Vat deduction from L/C	2,942	-
Taxes of office rent paid	44,319	-
VAT of office rent paid	661,317	-
Xpress Money	511,625	-
Commission for other banks	66,032	-
	4,102,089,886	4,416,492,509
13.3 Deferred Credit Interest Uncollected/Interest suspense account		
Opening balance	6,149,272,844	5,968,524,696
Add : Tr. During the year	2,543,249,341	1,624,761,000
Less: Realized during the year	1,373,096,000	1,265,450,000
Less : Adjustment during the year	96,047,499	178,562,852
Closing Balance	7,223,378,686	6,149,272,844
The above figure represents net accumulated balance of all Branches & Head Office.		
13.4 Provision for Loans and Advances		
General provision (for unclassified)	2,552,528,953	7,206,217,483
Specific provision (for classified)	22,742,182,828	20,424,951,344
Total provision held	25,294,711,781	27,631,168,827
Required provision for loans and advances	25,294,711,781	27,631,168,827
Provision excess/ (shortfall)	-	-
13.4.1 General Provision (for unclassified)		
Opening balance	7,206,217,483	818,040,750
Addition during the year	-	6,402,408,171
Transfer from/(to) Diminution in Value of Investments	(3,772,680)	-
Transfer from/(to) specific provision	(2,317,231,484)	-
Adjustment to remission of interest of staff loans	(26,130,402)	(14,231,438)
Transfer to retained earnings	(2,306,553,964)	-
Provision held	2,552,528,953	7,206,217,483



Note	Amount in Taka	
	30-6-2015	30-6-2014
13.4.2 Specific Provision (for classified)		
Opening balance	20,424,951,344	5,939,003,876
Add: i. Recoveries of amounts previously written off	-	-
ii. Specific provision made during the year	-	14,485,947,468
iii. Net charge to profit & loss account during the year	-	-
Transfer from/(to) provision for unclassified loans & advances	2,317,231,484	-
Transfer from/(to) provision maintained for other assets	-	-
Transfer to retained earnings	-	-
Provision held	22,742,182,828	20,424,951,344
As per BRPD Circular # 14 dated September 23,2012 (revised BRPD Circular # 5, dated May 29,2013) of Bangladesh Bank, required provision is Tk. 2529,47,11,781 against loans & advances & Bangladesh krishi bank has maintained the same amount. For details calculation Annexure 'F'		
13.5 Provision for Diminution in Value of Investments		
Opening balance	14,776,330	12,575,600
Provision made during the year	-	2,200,730
Transfer from/(to) provision for unclassified loans & advances	3,772,680	-
Provision at end of the year	18,549,010	14,776,330
Less: Required provision for investment	18,549,010	14,776,330
Provision Excess/(Shortfall)	-	-
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 .		
13.6 Provision Maintained for Other Assets		
Opening balance	5,706,200,000	-
Add : Addition during the year	-	5,706,200,000
Less : Adjustment during the year	-	-
Total provision held	5,706,200,000	5,706,200,000
Less: Required provision for other assets	11,260,500,000	5,706,200,000
Provision Excess/(Shortfall)	(5,554,300,000)	-
13.7 Provision for Off-balance Sheet Exposures		
Opening Balance	96,400,000	-
Add/(less): provision made/(released) during the year	-	96,400,000
Transfer from/(to) during the year	(24,924,198)	-
Provision held	71,475,802	96,400,000
Required provision	71,475,802	96,400,000
Provision Excess/(Shortfall)	-	-
Provision for off balance sheet items is required Tk. 7,14,75,802 fully maintained as per BRPD circular # 10, dated 23 September 2012.		
13.8 Provision for Taxation		
Opening Balance	-	-
Add: Provision made during the year	5,708,816	-
Less: Adjustment made during the year	-	-
Total provision held	5,708,816	-



Note	Amount in Taka	
	30-6-2015	30-6-2014
14. Share Capital		
14.1 Authorised Capital	15,000,000,000	15,000,000,000
	<u>15,000,000,000</u>	<u>15,000,000,000</u>

(The authorized capital of the bank is approved by the Government of the Peoples Republic of Bangladesh)

14.2 Issued, Subscribed and Paid-up Capital	9,000,000,000	9,000,000,000
	<u>9,000,000,000</u>	<u>9,000,000,000</u>

The paid-up capital is invested by the Government of the Peoples Republic of Bangladesh.

14.3 Re-capitalization	2,500,000,000	-
	<u>2,500,000,000</u>	<u>-</u>

The government given a Taka 250.00 crore to the Bangladesh Krishi Bank as re- capitalization vide the sanction letter no. 53.00.0000.412.20.001.15-82 Dated : 11.06.15.

14.4 Capital Adequacy

Details of the capital requirement & capital surplus/(shortfall) of the Bank as per requirement of Section 13(2) of the Bank Company Act 1991 (amended in 2013) and BRPD circular No. 35 dated 29 December 2010.

Core Capital (Tire I)	14.4.1	(56,507,484,132)	(51,321,676,956)
Supplementary capital (Tier-II)	14.4.2	3,926,820,757	-
Regulatory capital		<u>(52,580,663,375)</u>	<u>(51,321,676,956)</u>
Required capital (10% of total risk weighted as	14.4.3	13,974,690,000	12,627,550,000
Capital surplus/(shortfall)		<u>(66,555,353,375)</u>	<u>(63,949,226,956)</u>
Capital Adequacy Ratio (CAR)			
Core capital (Tier-I)		-40.44%	-40.64%
Supplementary capital (Tier-II)		2.81%	-
		<u>-37.63%</u>	<u>-40.64%</u>

BKB is a specialized Bank and the Government is the owner of this bank. So The government should be obligated to provide the shortfall of the capital adequacy of this bank. The bank was requested to the government to provide capital to reduce it's capital shortfall of Tk. 6,655.53 crore (Ref. the letter no. 1660 dated 22.03.2015). It is mentioned that the govt. was given Tk. 250.00 crore as re-capitalization to reduce it's capital shortfall in the financial year 2014-15.

14.4.1 Core Capital (Tire I)			
Paid-up Capital		9,000,000,000	9,000,000,000
Re-capitalization		2,500,000,000	-
Statutory Reserve		232,306,342	232,306,342
Legal Reserve		588,133,858	588,133,858
Retained Earnings		<u>(63,273,624,332)</u>	<u>(61,142,117,156)</u>
		<u>(50,953,184,132)</u>	<u>(51,321,676,956)</u>
Less: Provision Shortfall for Other Assets (Provision not made for other assets as reported by Auditors and BB)		<u>(5,554,300,000)</u>	<u>-</u>
		<u>(56,507,484,132)</u>	<u>(51,321,676,956)</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
14.4.2 Supplementary capital (Tier-II)		
General provision on unclassified loans including	1,701,675,000	7,302,617,483
Asset revaluation reserve (up to 50%)	2,781,432,196	2,791,946,771
	<u>4,483,107,196</u>	<u>10,094,564,254</u>
Less : regulatory adjustments		
Revaluation Reserves for fixed assets, securities & equity	556,286,439	-
Other adjustments	-	10,094,564,254
	<u>3,926,820,757</u>	<u>-</u>
14.4.3 Required capital		
Total assets (including Off-balance sheet	237,107,478,581	222,565,836,175
Risk weighted assets	<u>139,746,900,000</u>	<u>126,275,500,000</u>
Required capital (10% of risk weighted	<u>13,974,690,000</u>	<u>12,627,550,000</u>
14.4.3.1 Break up of Risk weighted assets		
Credit risk:		
On-balance sheet	135,725,800,000	121,755,300,000
Off-balance sheet	408,200,000	992,200,000
	<u>136,134,000,000</u>	<u>122,747,500,000</u>
Market risk	371,700,000	371,700,000
Operation risk	3,241,200,000	3,156,300,000
	<u>139,746,900,000</u>	<u>126,275,500,000</u>
15 Statutory Reserve		
Opening balance	232,306,342	232,306,342
Add: Transfer from current year	-	-
	<u>232,306,342</u>	<u>232,306,342</u>
16 Other Reserves		
General Reserve	437,713,493	437,713,493
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	5,562,864,392	5,583,893,543
	<u>6,150,998,250</u>	<u>6,172,027,401</u>
16.1 Assets Revaluation Reserve		
Opening revaluation gain	5,583,893,543	5,604,922,694
Less: Transferred to retained earnings	(21,029,151)	(21,029,151)
Add: additions during the year	-	-
Closing balance	<u>5,562,864,392</u>	<u>5,583,893,543</u>
17 Retained earnings Account		
Balance carried forward		
Profit / (Loss) generated during the year	(61,142,117,156)	(31,252,639,545)
Transferred from asset revaluation reserve	(2,152,536,327)	(29,910,506,762)
	<u>21,029,151</u>	<u>21,029,151</u>
	<u>(63,273,624,332)</u>	<u>(61,142,117,156)</u>
18. Contingent Liabilities		
Letters of guarantee		
Irrevocable letters of credit	109,833,578	108,887,309
Bills for collection	7,037,746,587	9,534,313,379
	<u>7,147,580,165</u>	<u>9,643,200,688</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
18.1 Claims lodged with the bank company, which is not recognized as loan respect of guarantee issued favoring:	-	-
Director	-	-
Government	-	-
Bank & other financial institutions	109,833,578	108,887,309
Others	-	-
	<u>109,833,578</u>	<u>108,887,309</u>
19 Interest Income		
Interest on Loans	13,702,800,274	14,124,709,135
Interest on Loan to Employees	408,032,947	387,130,449
Interest on Deposits to others bank	573,173,907	88,774,113
	<u>14,684,007,128</u>	<u>14,600,613,697</u>
19.1 Interest & Commission Received		
Interest Income	14,684,007,128	14,600,613,697
Commission, Exchange & Brokerage	326,010,480	819,540,203
	<u>15,010,017,608</u>	<u>15,420,153,900</u>
20. Interest paid on Deposits & Borrowings		
Interest paid on Deposits	12,136,466,822	12,775,867,249
Interest paid on Deposit Pension Scheme	9,608,487	80,741,987
Interest paid on BKB Savings Pension Scheme	18,853,666	53,212,179
Interest paid on teacher savings scheme	538,573	987,967
Interest paid on small savings scheme	6,881,963	7,964,758
Interest paid on educatipaid on sanchya scheme	21,875,415	14,855,633
Interest paid on BKB Sanchya Scheme	806,999,722	489,141,752
Interest paid on Krishion Krishioney Sanchya Scheme	17,771,106	28,442,169
Interest paid on Monthly/ Quarterly benefit Scheme	140,121,807	123,240,942
Interest Paid to Bangladesh Bank	1,132,399,947	1,185,074,345
Interest paid on Loans from International financial institutes	126,840	14,171,906
	<u>14,291,644,348</u>	<u>14,773,700,887</u>
21. Income from investment		
Dividend received from Grameen Bank	1,080,000	1,080,000
Dividend received from ICB Islamic Bank Ltd	-	-
	<u>1,080,000</u>	<u>1,080,000</u>
22 Commission, Exchange & Brokerage		
Commission and Exchange	161,673,910	143,139,955
Commission on L/C	153,374,855	235,366,543
Commission received from Western Union	10,305,943	11,223,068
Commission on Bach	165,738	151,483
Inter branch online commission	453,800	429,659,154
Commission on Mobile banking	36,234	-
	<u>326,010,480</u>	<u>819,540,203</u>
23 Other Receipts		
Fees and Other Charges	94,939,656	93,640,002
Search Fees	25,849,045	17,495,172
Appraisals Fees	4,865,675	11,000,585
Sale Proceeds of Forms	27,359,513	26,441,825
Rent Received	557,528	2,139,636
Service Charges/ Accounts maint. Fee	235,509,418	21,918,150
Miscellaneous income	438,279,513	415,519,985
Gain from Foreign Exchange Transaction	356,125,209	-
	<u>1,183,485,557</u>	<u>588,155,355</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
24 Salary & Allowance		
Salary of Officers	1,496,689,241	1,282,365,516
Salary and Washes (Staff)	397,620,736	568,239,466
Housing / House Allowance	771,357,708	758,731,119
Overtime Allowance to employees	14,179,803	16,369,669
Other Allowance	555,926,130	529,244,241
Expenses on Encashment of earned / Privilege	114,366,312	55,765,438
Staff Welfare and Recreation Exp.	488,563,114	510,977,655
Medical Services	90,066,353	89,563,437
Bank Contribution to Employees P.F	62,390,633	107,885,565
Bonus to staff (Festival)	426,586,408	425,531,115
Contribution to Superannuation Fund	885,761,997	858,137,934
	<u>5,303,508,435</u>	<u>5,201,461,155</u>
25 Rent, Tax and Insurance		
Electricity & Water Charges	42,120,391	36,092,252
Rentals	137,408,626	121,059,426
Rate & taxes	7,526,894	9,376,255
Insurance	87,110,257	76,198,840
House rent VAT	8,478,199	5,650,098
Rent for Staff Bus	21,408,015	20,191,790
Rent for rental Car	4,288,821	4,993,685
	<u>308,341,203</u>	<u>273,562,346</u>
26 Legal Charges		
Legal charges	856,880	1,083,420
Stamps, power of attorney & notary public expenses	35,640	32,580
	<u>892,520</u>	<u>1,116,000</u>
27 Postage, Telegram & Stamps		
Postage & Telegram	5,037,012	5,585,526
Expenses on Telephone (Office)	10,290,548	10,598,521
Expenses on Telephone (Residence)	1,736,654	3,147,957
Charges for internet	20,666,570	16,034,883
	<u>37,730,784</u>	<u>35,366,887</u>
TT issues & DD/ Cheque collection included		
28 Auditor's Fees		
Statutory audit	974,000	972,250
	<u>974,000</u>	<u>972,250</u>
29 Stationery, Printing & Advertisement		
Stationery and supplies	1,015,146	1,367,828
Stationery and supplies (Printing)	29,647,657	26,275,014
Stationery and supplies (Local)	16,136,847	16,180,722
Advertisement and Publicity	8,032,013	5,103,318
	<u>54,831,663</u>	<u>48,926,882</u>
30 Pay & Allowances of Managing Director		
Basic salary	480,000	480,000
Allowances	800,000	870,000
	<u>1,280,000</u>	<u>1,350,000</u>



	Note	Amount in Taka	
		30-6-2015	30-6-2014
31	Director's Fees		
	Total fees paid for attending board meeting	1,242,116	1,761,750
	Total fees paid for executive committee meeting	-	-
	Total fees for attending audit committee meeting	75,000	75,000
		<u>1,317,116</u>	<u>1,836,750</u>
	Note : Fee of the Chairman & Director's is Taka 5,000 per meeting.		
	No other financial benefits are extended to Board of Directors (as per section 18(1) of the		
32	Depreciation & Repairs of Bank Property		
	Repair & Maintenance cost (General)	2,275,568	2,812,255
	Repair & Maintenance cost of building	3,301,076	4,601,095
	Repair & Maintenance (office Equipment)	3,633,260	2,589,807
	Repair & Maintenance of Motor car and other Vehicles	8,415,275	9,774,545
	Depreciation	150,104,677	131,755,672
		<u>167,729,856</u>	<u>151,533,374</u>
33	Other Expenditure		
	Employees Benevolence	3,888,018	1,967,009
	Traveling & Tour	78,326,135	80,940,729
	Employees Travelling expense Transfer	13,987,504	14,157,865
	Training Expenses	8,309,895	11,923,166
	Field level workshop/conference	4,987,383	4,425,249
	Honoraria Rewards and Grand	12,092,454	14,771,258
	Incentive paid for deposit collection	5,582,936	14,060,835
	Conveyance Charge	11,832,655	11,892,833
	Exp. on Motor Car (Fuels & Lub)	9,972,014	9,527,367
	Liveries for Class four employees	7,021,944	2,051,849
	Awards and donation	1,909,309	7,313,405
	Entertainment Expenses	2,811,876	2,002,697
	Business Development	16,375,685	17,473,601
	Customer Conference	1,920,979	2,545,934
	Losses on Dead Stock	122,338	185,924
	Books Purchases for Library	56,896	51,063
	Computer Services Charge	17,652,333	12,826,921
	Death Relief Grant	21,750,000	19,000,000
	Misc. Expenses	33,160,787	30,506,818
	Papers Bill and house Building Loan Reg.	23,166,802	24,810,773
	Remissions on loans & others	166,589,827	174,103,436
	Commission Expenses and other Charge	42,920,874	24,221,839
	Generator fuel cost	10,490,952	4,950,492
	Bach Commission	9,709,317	1,202,054
		<u>504,638,913</u>	<u>486,913,117</u>
34	Provision for Loans and Advances		
	For unclassified loans(released/made)	13.4 (4,623,785,448)	6,402,408,171
	For classified loans and advances (made)	13.4 2,317,231,484	12,735,947,468
		<u>(2,306,553,964)</u>	<u>19,138,355,639</u>
35	Provision for diminution in value of Investment		
	Provision made during the year	-	2,200,730
		-	<u>2,200,730</u>
36	Other Provision		
	Other Assets	-	580,260,000
	Off-balance Sheet Exposures	24,924,198	-
		<u>24,924,198</u>	<u>580,260,000</u>



Note	Amount in Taka	
	30-6-2015	30-6-2014
37 Provision for Taxation		
Current year tax	5,708,816	-
Deferred tax	-	-
	<u>5,708,816</u>	<u>-</u>
38 Closing Cash and Cash Equivalents		
Cash in hand	1,348,098,645	1,306,463,368
Balance with Bangladesh Bank and Sonali Bank	15,916,056,819	13,080,254,769
Balance with other bank and financial institutions	5,596,932,694	1,577,595,899
Money at call and short notice	-	-
Closing cash and cash equivalents	<u>22,861,088,157</u>	<u>15,964,314,036</u>
39 Interest & Commission Income Received in Cash		
Interest received from loans & advances	8,411,334,000	7,718,375,493
Commission, Exchange & Brokerage	326,010,480	819,540,203
	<u>8,737,344,480</u>	<u>8,537,915,696</u>
40 Interest Paid in Cash		
Interest paid on Deposits	5,783,281,705	8,891,401,645
Interest Paid to Bangladesh Bank	2,152,300,000	1,500,800,000
Interest paid on Loans from International financial institutes	-	-
	<u>7,935,581,705</u>	<u>10,392,201,645</u>
41 Cash Paid for Other Operating Activities		
Rent, Taxes, Insurance, Lighting etc.	25 308,341,203	273,562,346
Legal Charges	26 892,520	1,116,000
Postage, Telegram, Telephone & Stamps	27 37,730,784	35,366,887
Advertisement and Publicity	27 8,032,013	5,103,318
Pay & Allowances of Managing Director	30 1,280,000	1,350,000
Director's Fees	31 1,317,116	1,836,750
Repairs & Maintenances	32 17,625,179	19,777,702
Other Expenditure	33 338,049,086	312,809,681
	<u>713,267,901</u>	<u>650,922,684</u>



42. 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 05(five) members of the Board:

Sl.	Name	Status with the Bank	Status with the Committee
1	Mr. Shahabuddin Ahmed	Director	Chairman
2	Alhaz Mahabubur Rahman Bhuyan	Director	Member
3	Mr. Md. Abdul Jalil Mian	Director	Member
4	Mr. Khandaker Morad Hossain	Director	Member
5	A.T.M. Anisur Rahman	DGM	Member

During the year 2014, the audit committee of the board conducted 19 (Nineteen) meetings in which the following important issues were reviewed/ discussed along with others:

- Oversee the financial reporting process & liquidity position of the bank at regular basis.
- Reviewed internal & external auditors findings on the irregularities both major & significance at different branches of the bank and reference those to the Board with appropriate recommendation for decision, reviewed draft & audited financial statements for the year 2014.
- Reviewed performance of internal audit 2015.
- 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 2015.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.

43. Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2015(In Taka)	Share Holding on 30.06.2014 (In Taka)
1	Mr. Mohammed Ismail	Chairman	Nil	Nil
2	Mr. M. A. Yousoof	Managing Director	Nil	Nil
3	Alhaz Mahabubur Rahman Bhuyan	Director	Nil	Nil
4	Mr. Shahabuddin Ahmed	Director	Nil	Nil
5	Mr. Mamataz-Ala-Shakoor Ahmed	Director	Nil	Nil
6	Mr. Md. Abdul Jalil Mian	Director	Nil	Nil
7	Krishibid Md. Moshir Rahman (Humayun)	Director	Nil	Nil
8	Mr. Khandaker Morad Hossain	Director	Nil	Nil
9	Mr. Mohammad Shafiqul Azam	Director	Nil	Nil
10	Mr. Md. Ali Noor	Director	Nil	Nil
11	Mr. Md. Hamidur Rahman	Director	Nil	Nil



44. 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. Mohammed Ismail	Chairman	Nil	Nil
2	Mr. M. A. Yousoof	Managing Director	Nil	Nil
3	Alhaz Mahabubur Rahman Bhuyan	Director	Nil	Nil
4	Mr. Shahabuddin Ahmed	Director	Nil	Nil
5	Mr. Mamataz-Ala-Shakoor Ahmed	Director	Nil	Nil
6	Mr. Md. Abdul Jalil Mian	Director	Nil	Nil
7	Krishibid Md. Moshur Rahman (Humayun)	Director	Nil	Nil
8	Mr. Khandaker Morad Hossain	Director	Nil	Nil
9	Mr. Mohammad Shafiqul Azam	Director	Nil	Nil
10	Mr. Md. Ali Noor	Director	Nil	Nil
11	Mr. Md. Hamidur Rahman	Director	Nil	Nil

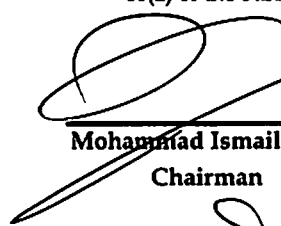
Significant contracts where Bank is a party and wherein Directors have interest: Nil


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

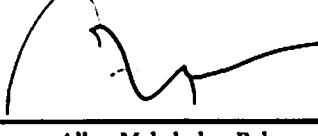
Lending to related parties is effected as per requirement of section 27(1) of the Bank Companies Act-1991: Nil


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



M. A. Yousoof
 Managing Director

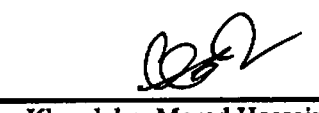

Alhaz Mahabubur Rahman Bhuyan
 Director



Shahabuddin Ahmed
 Director

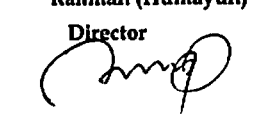

Mamataz-Ala-Shakoor Ahmed
 Director



Md. Abdul Jalil Mian
 Director

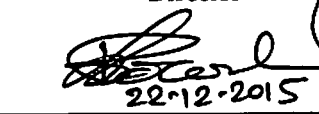

Krishibid Md. Moshur Rahman (Humayun)
 Director


Khandaker Morad Hossain
 Director


Mohammad Shafiqul Azam
 Director


Md. Ali Noor
 Director


Md. Hamidur Rahman
 Director


Pijush Chandra Bhowal
 General Manager



Annexure 'A'

Investment in Shares
As at 30 June 2015

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	3143900	4.10	12,889,990	10.00	31,439,000	(18,549,010)
Total			12,889,990		31,439,000	(18,549,010)

N.B. Total diminution in value of investments Tk. 1,85,49,010/- of which Tk. 1,47,76,330 was provisioned last year. Now rest amount are kept as provision during the year as per Bangladesh Bank DOS circular no. 04 dated November 24, 2011 & as per the letter # DOS(SR) 1153/161/2012-427 dated December 30, 2012. vied note no. 12.5 .



Annexure -B'

Fixed assets Schedule

Sl no.	Particulars	Cost				% of Depreciation	Depreciation			Written down value as on June 30, 2015
		Written down value as on 01.07.2014	Addition during the year	Appreciation during the year	Adjustment during the year		Accumulated	during the year	Total depreciation	
1	2	3	4	5	6	7	8	9	10	11
1	Land	4,756,076,000	-	-	-	-	-	-	-	4,756,076,000
2	Building	1,128,813,777	2,660,283	-	-	2.5	254,437,263	29,781,549	284,218,812	1,101,692,511
3	Motor Vehicles	78,314,852	-	-	-	20	222,651,958	36,013,175	258,665,133	42,301,677
4	Furniture & Fixtures	100,037,055	24,892,897	-	122,338	10	134,546,253	12,003,706	146,549,959	112,803,908
5	Office Equipments	39,679,410	10,113,377	-	-	15	64,091,190	7,551,912	71,643,102	42,240,875
6	Office Machineries	207,837,462	42,316,050	-	-	15	208,182,432	36,275,619	244,458,051	213,877,893
7	Electrical Equipments	107,726,142	46,684,048	-	-	20	93,946,841	28,478,716	122,425,557	125,931,474
	Total	6,418,484,698	126,666,655	-	122,338		977,855,937	150,104,677	1,127,960,614	6,394,924,338



Annexure- 'C'

Maturity Analysis of Outstanding entries of foreign currency dealings
As on 30-06-2015

As per Local Book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	15	755,429.00	18	756,958	Bank did not make any provision against the unadjusted amount.
More than 3 months but less than 6 months	3	15,397.00	2	10,674	
More than 6 months but less than 9 months	0	-	-	-	
More than 9 months but less than 12 months	0	-	-	-	
12 months and above	-	-	-	-	
Total	18	770,826.00	20	767,632	

As per Correspondent 's book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	36	1,378,327	93	2,023,094.00	Bank did not make any provision against the unadjusted amount.
More than 3 months but less than 6 months	-	-	40	593,868.00	
More than 6 months but less than 9 months	-	-	24	1,481,026.00	
More than 9 months but less than 12 months	-	-	18	414,818.00	
12 months and above	-	-	-	-	
Total	36	1,378,327	175	4,512,806.00	



Annexure - 'D'

Branch Unadjustment account

Due to head office (112)

Amount in core

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
	24	189,668	39	5,403,507	63	5,593,175

BKB General accounts (113)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
	15	1,900,000	18	553,878	33	2,453,878

BKB general accounts (117)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2003	-	-	1	400,000	1	400,000
2007	1	13,000	-	-	1	13,000
2008	1	11,569	3	1,300,000	4	1,311,569
2009	7	750,557	5	1,800,000	12	2,550,557
2010	10	1,569,525	32	15,293,834	42	16,863,359
2012	3	72,327	-	-	3	72,327
Total :	22	2,416,978	41	18,793,834	63	21,210,812

BKB general accounts (119)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2011	11,085	1,829,210,386	10,112	1,704,643,620	21,197	3,533,854,006
2012	11,637	1,533,846,280	10,236	1,396,768,234	21,873	2,930,614,514
2013	13,072	2,737,432,657	11,973	2,188,879,416	25,045	4,926,312,073
2014	5,346	949,909,133	5,976	691,503,018	11,322	1,641,412,152
2015	527	24,611,645	115	12,033,530	642	36,645,175
Total :	41,667	7,075,010,101	38,412	5,993,827,819	80,079	13,068,837,920

BKB general accounts (1114)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	7,888	2,657,614,814	9,023	3,512,907,154	16,911	6,170,521,968
2015	27,178	13,253,031,453	19,567	10,770,152,424	46,745	24,023,183,877
Total :	35,066	15,910,646,267	28,590	14,283,059,578	63,656	30,193,705,845



BKB general accounts (118)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2000	-	-	1	10,000	1	10,000
2001	11	255,554	56	1,160,025	67	1,415,579
2002	202	38,534,896	3,053	91,383,575	3,255	129,918,472
2003	511	40,902,373	4,620	90,703,212	5,131	131,605,585
2004	1,536	52,881,435	13,525	280,728,141	15,061	333,609,575
2005	2,054	79,882,732	9,588	218,656,514	11,642	298,539,246
2006	2,403	99,187,506	19,265	418,115,342	21,668	517,302,848
2007	2,931	97,773,273	34,539	853,810,600	37,470	951,583,873
2008	2,734	193,159,230	41,739	1,145,394,854	44,473	1,338,554,083
2009	2,538	120,449,314	41,036	1,225,304,239	43,574	1,345,753,553
2010	2,366	244,962,617	40,773	1,259,884,812	43,139	1,504,847,429
2011	4,681	354,279,276	35,985	1,189,664,280	40,666	1,543,943,556
2012	6,324	668,651,428	37,345	1,454,954,295	43,669	2,123,605,724
2013	1,651	280,417,149	28,668	1,043,317,001	30,319	1,323,734,150
2014	3	144,937	9,217	270,817,363	9,220	270,962,300
2015	-	-	173	4,936,504	173	4,936,504
Total :	29,945	2,271,481,721	319,583	9,548,840,757	349,528	11,820,322,478

BKB Exchange General A/c (1111)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2013	2,865	157,570,526	5,600	174,102,725	8,465	331,673,252
2014	15,651	1,087,490,735	54,742	1,821,559,916	70,393	2,909,050,650
2015	3,886	136,159,124	58,874	1,786,195,646	62,760	1,922,354,770
Total :	22,402	1,381,220,385	119,216	3,781,858,287	141,618	5,163,078,672

G.Total	129,141	26,642,865,120	505,899	33,632,337,659	635,040	60,275,202,779
----------------	----------------	-----------------------	----------------	-----------------------	----------------	-----------------------



Annexure - 'E'

Year wise Income tax provision & assessment are as under:

Accounting year	Assessment Year	Tax provision as per accounts	Assessed Tax as per Tax authority	Short/ Excess (paid during the year)	Remarks Profit/Loss as per calculation
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	-	assessed but under Appeal	-	nil
2010-11	2011-12	-	not yet assessed	-	(154.28)
2011-12	2012-2013	-	not yet assessed	-	(140.40)
2012-2013	2013-2014	-	not yet assessed	-	(2,991.05)
2013-2014	2014-2015	-	not yet assessed	-	(215.25)



Annexure 'F'

Calculation of required provision for loans and advances as of 30-06-2015

Sector	Total Outstanding	Un-Classified UC		Classified			Total Classified (CL)
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	
Continuous	36,368,707,874	24,216,405,146	492,002,300	833,029,775	1,177,579,122	9,649,691,531	11,660,300,428
Demand loans	6,992,802,949	4,004,716,562	-	250,876,864	278,106,058	2,459,103,465	2,988,086,387
Term loan (upto 5 years)	23,120,833,423	10,111,202,847	395,944,115	1,737,535,665	2,779,936,229	8,096,214,567	12,613,686,461
Term loan (over 5 years)	-	-	-	-	-	-	-
STAC & MC	103,377,894,608	87,539,330,749	-	3,034,842,961	1,827,307,800	10,976,413,098	15,838,563,859
Staff Loan	10,099,936,732	10,099,936,732	-	-	-	-	-
TOTAL 30TH JUNE, 2015	179,960,175,586	135,971,592,036	887,946,415	5,856,285,265	6,062,929,209	31,181,422,661	43,100,637,135
TOTAL 30TH JUNE, 2014	154,214,746,190	105,814,763,314	925,481,871	7,678,239,970	9,268,223,121	30,528,037,914	47,474,501,005

Sector	Base of Provision				Amount of	
	Un-Classified (SMA)	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	Provision Required	Amount of Interest suspense
Continuous	492,002,300	540,415,597	399,471,845	4,923,776,961	5,455,628,504	1,000,040,543
Demand loans	-	54,912,580	248,882,474	5,002,121,750	5,177,592,669	399,601,218
Term loan (upto 5 years)	395,944,115	977,077,185	871,765,187	2,301,140,332	3,042,132,021	1,378,253,349
Term loan (over 5 years)	-	-	-	-	-	-
STAC & MC	-	2,680,074,558	1,564,968,894	9,218,623,145	11,619,358,587	4,442,292,235
Staff Loan	-	-	-	-	-	-
TOTAL 30TH JUNE, 2015	887,946,415	4,252,479,920	3,085,088,400	21,445,662,188	25,294,711,781	7,220,187,345
TOTAL 30TH JUNE, 2014	1,517,681,580	6,143,173,470	4,477,273,365	19,684,070,250	24,307,868,827	6,104,921,738



Highlights

Tk. In crore

Sl. No.	Particulars	Amount in Taka	
		2014-15	2013-14
1	Paid up capital	900.00	900.00
2	Re-capitalization	250.00	-
3	Total Capital	(4,539.03)	(4,573.78)
4	Capital Shortfall	6,655.54	6,394.92
5	Total Assets	22,995.99	21,292.26
6	Total Deposits	19,742.84	17,657.99
7	Total Loans and Advances	17,996.02	17,318.20
8	Contingent Liabilities and other Commitments	714.76	964.32
9	Credit Deposit Ratio	91.15%	98.08%
10	Percentage of classified loans against total loans and advances	23.95%	26.35%
11	Profit after tax and provision	(215.25)	(2,991.05)
12	Amount of classified loan	4,310.06	4,562.64
13	Provision maintained: i) for loans & advances	2,529.47	2,763.12
	ii) for diminution of share value	1.85	1.48
	iii) for OBS items	7.15	9.64
	iv) for other assets	570.62	570.62
14	Provision surplus/(shortfall): i) for loans & advances	-	-
	ii) for diminution of share value	-	-
	iii) for OBS items	-	-
	iv) for other assets	(555.43)	-
15	Cost of Fund	10.04%	11.49%
16	Interest Earning Assets	13,686	12,756
17	Non-Performing Assets	9,310	8,532
18	Return on Investment (loans & advances) (ROI)	8.16%	8.43%
19	Return on assets (ROA) after tax	-0.94%	-14.05%
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)	-4.74%	-6.54%

