



AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS



Pinaki & Company

Auditors' Report
and
Audited Financial Statements
of
Bangladesh Krishi Bank
83-85, Motijheel C/A, Dhaka
As on June 30, 2021

Auditor s

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

Pinaki & Company
Chartered Accountants
Ahsandell, 2/A, Mymensingh Road.
Shahbag, Dhaka-1000, Bangladesh.

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

Report on the Audit of the Financial Statements

Qualified Opinion:

We have audited the financial statements of “**Bangladesh Krishi Bank**” which comprise the Balance Sheet as at 30 June 2021 and the Profit and Loss Accounts, Statements of Changes in Equity and the Statement of Cash Flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements give a true and fair view of the financial position of the bank as at 30 June 2021, its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2 to the financial statements.

Basis for Qualified Opinion:

1. As per Note 14.4 of the financial statements, the bank's capital adequacy ratio as at 30 June 2021 was showing a negative figure (40.10%) but required adequacy ratio is 10%, because of negative core Capital amounting to BDT 97,283,863,926 (9,728.39 Crore). The shortfall in amount of capital was BDT 118,714,749,019 (11,871.47Crore).
2. Interest was not charged on borrowings from Government and loan from international financial organization. Interest on loan from government borrowings BDT: 160,841,075 and interest on loan from ADB BDT14, 016,086 for the current year were not accrued. If we consider the interest expenses, bank's loss will be increased by the interest expense BDT: 174,881,357 (17.48 Crore).
3. As per IAS-12 Income Taxes, it is mandatory for an entity liable to tax to recognize deferred tax liability / assets. However, deferred tax liability / assets were not recognized in the financial statement of the bank. In addition to IFRS 16 (Leases) need be implemented.
4. Included in Note 9.4.1 the financial statements have shown un-reconciled debit balance of BDT 1,421,487,377 (142.15 Crore) relating to Inter Branch Transaction Accounts.
5. We draw attention to the matter disclosed in note- 10.1 Assets acquired in settlement loans & advances amount of Tk. 326,299,652 (32.63 Crore) but the Bank unable to provide us the break-up of non-banking assets. As such we could not verify this amount.





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

Matters of Emphasis:

1. The bank has shown fixed assets WDV BDT 7,937,098,860 (793.71 Crore) as on 30 June 2021. But the existence of fixed assets was not verified due to maintenance of an incomplete fixed assets register. The assets identification number, the location etc. was not found on the fixed assets register. Yearend fixed assets should be carried out each year.
2. We draw attention to the matter disclosed in note-7 the bank should have been written off 25.76% of loan BDT 11,594,566,491 (1,159.46 Crore) of the total outstanding loan BDT 45,011,058,520 (4,501.11 Crore) on the basis of top 20 branches (List of branches provided by Ministry of finance) which was not done. CL analysis as per relative circular provided by Bangladesh Bank.
3. We draw attention to the matter disclosed in note- 4.1.3 & 6.2.1 in Fixed Deposit & Investment in Quoted Share of ICB Islamic Bank Ltd. amount of BDT 76,635,294 & 31,439,000 respectively for long no income earned on said investment but yearly charge is deducted from these balances.

Key Audit Matters:

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





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

Loans & Advances	
Key Audit Matters	Our response to the risk
<p><u>Classification of Loan</u></p> <p>The classification of Loans & Advances is determined by specific Bangladesh Bank’s circulars which have wide ranging effect on the financial position and performance of the Bank, namely through provisioning requirements.</p> <p>Furthermore, the calculation of RWA (Risk Weighted Assets) is, to some extent, dependent on the classification of Loans & Advances which ultimately impact the CRAR (Capital to Risk Weighted Assets) – a significant indicator of Bank’s health under the BASEL – III regime.</p> <p>Furthermore the recognition and measurement of these Loans & Advances are dictated by Bangladesh Bank’s circulars namely BRPD circular 14 dated-23.09.2012, BRPD circular 19 dated-27.12.2012, BRPD circular 05 dated-29.05.2013, BRPD circular 16 dated- 18.11.2014, BRPD circular 08 dated- 02.08.2015, BRPD circular 12 dated- 20.08.2017, BRPD circular 15 dated-27.09.2017, BRPD circular01 dated- 03.01.2018, BRPD circular 01 dated- 20.02.2018, BRPD circular 03 dated- 21.04.2019 respectively which limits the fair implementation of respective IFRSs.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the investment appraisal, loans disbursement procedures, monitoring and recovery process; • Identified of loss events, including early warning and default warning indicators; • Reviewed quarterly Bank’s Classification of Investment (CL); <p>Furthermore, we have assessed the Loans & Advances application receipt, assessment, documentation and authorization process against Bank’s policy and Bangladesh Bank’s requirements.</p> <p>As part of our process we have also reviewed the loan files, bank statements, assessed the adequacy of collateral.</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
<p><u>Measurement of Provision</u></p> <p>The process for estimating the provision for Loans & Advances portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis, these provisions consider the estimates of future business performances and the market value of collateral provided for credit transactions.</p> <p>For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the control designed by management to ensure compliance of Bangladesh Bank Circulars relating to provision requirement and provision calculations. • Tested the controls regarding the proper reporting of provision in (CL) and others. • Tested the controls relating to proper authorization and compliance of Bangladesh Bank Circulars for write-off





At year end, the Bank reported total Loans & Advances of Taka 270,917,899,403 (27,091.79 Crore) and provision against Loans & Advances of Taka 18,854,403,850 (1,885.44Crore).
The Bank's disclosures about provisioning of Loans & Advances are included in note 2.01.02 & 2.12.03.

of investment.

- Our substantive procedures in relation to the provision for Investments portfolio comprised the following:
- Reviewed the adequacy of the Bank's general and specific provisions;
- Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;

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

IT systems and controls

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





Legal & Regulatory Matters	
Key Audit Matters	Our response to the risk
<p>We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>Significant Legal & Regulatory matters pertaining to the Bank were:</p> <ul style="list-style-type: none"> • Compliance of rules & regulations, including submission of returns to various regulators; • Maintenance of regulatory capital, reserves & provisions; and • Litigation (cases) filed on behalf of or against the Bank including any provisioning requirements. <p>These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.</p> <p>The Bank's disclosures relating to its Legal & Regulatory Matters are included in the related policy note.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process.</p> <p>We enquired those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.</p> <p>We also enquired Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports.</p>
NOSTRO Accounts	
Key Audit Matters	Our response to the risk
<p>We focused on this area because the Bank operates in an Outside Bangladesh (NOSTRO Accounts) that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict.</p> <p>The Bank's disclosures this issues in Note: 4.20.</p>	<p>We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the Outside Bangladesh (NOSTRO Accounts) and contingencies process. At the end of the period un reconciled balance and items are available.</p> <p>We appeared to be significant weaknesses in the operation process of these issues.</p>





Materiality:

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

Going Concern:

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

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

Management is responsible for the preparation and fair presentation of the financial statements of the Bank in accordance with IFRSs as explained in note 3.21 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement whether due to fraud or error. The Bank Company Act, 1991 (amended up to 2018) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements:

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

This assignment has been jointly performed by 2 firms. For the professional convenience leading to timely completion of it, the firms mutually agreed to divide the work with the consent of BKB, among themselves as follows: Pinaki & Company, Chartered Accountants got Liabilities & Expenditure while Ahmed Zaker & Co. Chartered Accountants was allotted Assets & Income side. However, the joint & several responsibilities of the firms remain with both the firms.



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

- Identified and assessed the risks of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtained an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Concluded on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluated the overall presentation, structure and content of the financial statements, including disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Bank audit. We remain solely responsible for our audit opinion.

Other Information:

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

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

From the matters communicated with those charged with governance, we determined those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We described these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determined



that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

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

- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on antifraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control:
- (iii) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appeared from our examination of those books;
- (iv) The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (v) The expenditures incurred were for the purpose of the Bank's business for the year;
- (vi) The financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vii) Adequate provisions have been made for Loan and advance, other assets and off-balance sheet items which are in our opinion, doubtful of recovery;

M. Zayed Ali Mridha, FCA
Partner
ICAB Enroll. No. 478
Ahmed Zaker & Co.
Chartered Accountants

Mohan Adhikari, FCA
Partner
ICAB Enroll. No. 1729
Pinaki & Company
Chartered Accountants

DVC No.: 2205250478A5878742

DVC No.: 2205251729A6215282

Dhaka, Bangladesh.

Date: 25 MAY 2022



BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2021

Particulars	Note	Amount in Taka	
		30 June 2021	30 June 2020
Property and Assets			
Cash	3	25,146,586,203	17,814,912,898
Cash in Hand (Including Foreign Currencies)		1,768,152,634	1,740,536,527
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)		23,378,433,569	16,074,376,371
Balance with Other Banks & Financial Institutions	4	4,904,649,700	835,478,980
In Bangladesh		4,380,931,818	491,467,165
Outside Bangladesh		523,717,882	344,011,815
Money at call and short notice	5	-	-
Investments	6	43,185,000	116,554,000
Government Securities		6,246,000	79,615,000
Other Investments		36,939,000	36,939,000
Loans and Advances	7	270,917,899,403	237,857,529,454
Loans, Cash Credits, Overdrafts etc.		265,041,573,671	232,027,085,288
Bills Purchased and Discounted		5,876,325,731	5,830,444,166
Fixed Assets	8	7,937,098,860	7,929,286,741
Other Assets	9	25,822,974,012	24,039,165,673
Non-Banking Assets	10	326,299,652	322,287,120
Total Assets		335,098,692,830	288,915,214,867
Liabilities and Capital			
Liabilities			
Borrowing from Other Banks, FI and Agents	11	47,444,146,956	45,519,572,094
In Bangladesh		47,180,327,245	45,255,752,383
Outside Bangladesh		263,819,711	263,819,711
Deposits and Other Accounts	12	331,143,202,129	276,953,347,910
Current and Contingency Accounts		24,346,475,831	23,351,735,567
Bills Payable		1,150,818,743	1,150,471,317
Savings Deposit		79,714,248,004	74,212,594,295
Fixed Deposit		225,931,659,550	178,238,546,730
Other Liabilities	13	46,946,904,706	44,077,712,419
Total Liabilities		425,534,253,791	366,550,632,423
Capital/ Owners' Equity			
Paid-up Capital	14.2	9,000,000,000	9,000,000,000
Re-Capitalization	14.3	6,500,000,000	6,500,000,000
Statutory Reserve	15	232,306,342	232,306,342
Other Reserve	16	7,436,436,825	7,421,220,524
Retained Earnings Surplus/(Deficit)	17	(113,604,304,128)	(100,788,944,422)
Total Capital/ Owners' Equity		(90,435,560,961)	(77,635,417,556)
Total Liabilities and Owners' Equity		335,098,692,830	288,915,214,867





BANGLADESH KRISHI BANK
OFF BALANCE SHEET ITEMS
AS AT 30 JUNE 2021

Particulars	Note	Amount in Taka	
		30 June 2021	30 June 2020
Contingent Liabilities:		9,056,450,730	12,115,653,354
Acceptance for Constituents Liabilities (Letter of Credit)	18	8,946,227,618	12,032,665,217
Outstanding Customers Liabilities Guarantees	18.1	95,413,832	82,988,137
Bills for Collection		14,809,279	-
Others		-	-
Other Commitments:			
Documentary Credits and Short Term Trade Related		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn note Issuance and Revolving Underwriting		-	-
Undrawn Formal Standby Facilities, Credit Lines and		-	-
Other Commitments		-	-
Total		-	-
Total Off-Balance Sheet Items		9,056,450,730	12,115,653,354

Accompanying notes form an integral part of these financial statements

Md. Nasiruzzaman
Chairman

Md. Ismail Hossain
Managing Director

Md. Nurul Islam
Director

Md. Hamidur Rahman
Director

Mrityunjoy Saha
Director

Tahmid Hasnat Khan
Director

Abdus Salam
Director

Md. Benojir Alam
Director

Mir Mofazzul Hossain
Deputy Managing Director

M. Zahed Ali Mridha, FCA
Partner
ICAB Enroll. No. 478
Ahmed Zaker & Co.
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Mohan Adhikari, FCA
Partner
ICAB Enroll. No. 1729
Pinaki & Company
Chartered Accountants

DVC No.: 2205250478 AS 878742

DVC No.: 2205251729 AS 215282

Dhaka, Bangladesh.

Date: 25-MAY-2022



BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
For the year ended on 30 June 2021

Particulars	Notes	Amount in Taka	
		30 June 2021	30 June 2020
Interest Income	19	13,069,727,087	11,827,422,348
Less :Interest Expense on Deposit & Borrowings	20	(16,916,856,613)	(15,825,309,573)
Net Interest Income		(3,847,129,526)	(3,997,887,225)
Income from Investment	21	1,080,000	1,080,000
Commission, Exchange & Brokerage	22	207,201,174	200,919,582
Other Receipts	23	667,769,552	722,219,396
Total Operating Income		(2,971,078,800)	(3,073,668,247)
Salary & Allowance	24	8,243,070,169	8,114,086,198
Rent, Taxes, Insurance, Lighting etc.	25	431,330,325	414,869,766
Legal Charges	26	1,360,287	854,057
Postage, Telegram, Telephone & Stamps	27	78,817,244	57,934,101
Auditor Fee	28	966,000	1,030,400
Stationary, Printing & Advertisement	29	62,461,327	52,103,847
Pay & Allowances of Managing Director	30	1,607,220	1,607,220
Director's Fees	31	1,605,600	2,050,400
Depreciation & Repairs of Bank Property	32	246,876,883	253,012,936
Other Expenditure	33	450,528,437	1,144,082,725
Total Operating Expenditure		9,518,623,492	10,041,631,650
Profit / (Loss) Before Provision :		(12,489,702,292)	(13,115,299,897)
Provision for Loans & Advances		251,813,507	(780,000,000)
Provision for Diminution in Value of Investment		-	-
Other Provision		-	-
Total Provision		251,813,507	(780,000,000)
Total Profit / (Loss) before taxes		(12,741,515,799)	(12,335,299,897)
Provision for Income Tax		83,674,667	76,509,848
Net Profit / (Loss) After Tax		(12,825,190,466)	(12,411,809,746)
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Dividend		-	-
Retained Surplus		-	-
Earnings Per Share (EPS)		(12,825,190,466)	(12,411,809,746)

Accompanying notes form an integral part of these financial statements

Md. Nasiruzzaman
Chairman

Md. Ismail Hossain
Managing Director

Md. Nurul Islam
Director

Md. Hanifur Rahman
Director

Mrityunjoy Saha
Director

Tahmid Hasnat Khan
Director

Abdus Salam
Director

Md. Benojir Alam
Director

Mir Mofazzul Hossain
Deputy Managing Director

M. Zabed Ali Mridha, FCA
Partner
ICAB Enroll. No. 478
Ahmed Zaker & Co.
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Partner
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DVC No. : 2205250478A5878742

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Dhaka, Bangladesh.

Date: 25 MAY 2022



Ahmed Zaker & Co.
CHARTERED ACCOUNTANTS



Pinaki & Company

BANGLADESH KRISHI BANK
STATEMENT OF CHANGES IN EQUITIES
For the year ended as on 30 June 2021

Amount in Taka

Particulars	Paid-Up Capital	Re-capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Profit/ (Loss)	Total Amount
Balance as at 01 July, 2020	9,000,000,000	6,500,000,000	232,306,342	6,833,086,665	588,133,858	(100,788,944,422)	(77,635,417,557)
Prior year adjustment	-	-	-	-	-	9,830,761	9,830,761
Restated opening balance	9,000,000,000	6,500,000,000	232,306,342	6,833,086,665	588,133,858	(100,779,113,661)	(77,625,586,796)
Related Balance due to Changes of Accounting Policy	-	-	-	-	-	-	-
Increased/ Decreased due to Revaluation of Assets or Devaluation of Currency	-	-	-	15,216,301	-	-	15,216,301
Revaluation Reserve	-	-	-	-	-	-	-
Re-Capitalization	-	-	-	-	-	-	-
Net Profit / (Loss)	-	-	-	-	-	(12,825,190,466)	(12,825,190,466)
Dividend	-	-	-	-	-	-	-
Increased of Capital	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 June, 2021	9,000,000,000	6,500,000,000	232,306,342	6,848,302,966	588,133,858	(113,604,304,127)	(90,435,560,961)

Accompanying notes form an integral part of these financial statements.



Md. Nasiruzzaman

Md. Nasiruzzaman
Chairman

Md. Hamidur Rahman

Md. Hamidur Rahman
Director

Abdus Salam

Abdus Salam
Director

Md. Ismail Hossain

Md. Ismail Hossain
Managing Director

Mrityunjoy Saha

Mrityunjoy Saha
Director

Md. Benojir Alam

Md. Benojir Alam
Director

Md. Nurul Islam

Md. Nurul Islam
Director

Tahmid Hasnat Khan

Tahmid Hasnat Khan
Director

Mir Mofazzul Hossain

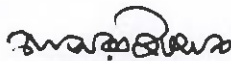
Mir Mofazzul Hossain
Deputy Managing Director



BANGLADESH KRISHI BANK
CASH FLOW STATEMENT
For the year ended on 30 June 2021

Particulars	Note	Amount in Taka	
		30 June 2021	30 June 2020
A. Cash flow from operating activities:			
Interest Received	35	11,116,975,087	9,702,102,000
Interest Paid	36	(11,361,289,830)	(9,839,359,906)
Dividend Received	21	1,080,000	1,080,000
Fees and Commission Receipts	22	207,201,174	200,919,582
Cash Paid to Employees	24	(8,243,070,169)	(8,114,086,198)
Cash Paid to Suppliers	37	(53,915,383)	(46,242,348)
Receipts from Other Operating Activities	23	667,769,552	722,219,396
Payments for Other Operating Activities	38	(998,887,868)	(1,632,044,239)
Recovery from Written-off Loans & Advances		80,600,000	42,500,000
Income Tax Paid(at source)		(180,000)	4,529,109
Cash generated from operating activities		(8,583,717,437)	(8,958,382,604)
Increase/(decrease) in operating assets and liabilities			
Loans and Advances to Customers		(31,108,861,948)	(17,544,594,261)
Other Assets		(1,787,820,871)	(3,561,827,852)
Other Liabilities		2,869,192,287	1,127,091,636
Deposits From Customers		48,243,697,406	15,564,149,089
		18,216,206,874	(4,415,181,388)
Net Cash Flow from Operating Activities(A)		9,632,489,437	(13,373,563,992)
B. Cash Flows From Investing Activities			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		73,369,000	8,825,000
(Purchase)/Sale of Property, Plant and Equipments		(229,589,271)	(147,009,617)
Net cash Flow from Investing Activities		(156,220,271)	(138,184,617)
C. Cash Flows from Financing Activities			
Paid up Capital/Re-capitalization		-	-
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		1,924,574,862	12,304,231,842
Net Cash Flow from Financing Activities		1,924,574,862	12,304,231,842
D. Net Increase/(Decrease) in Cash (A+B+C)		11,400,844,027	(1,207,516,769)
F. Cash and Cash Equivalents at the Beginning of the Year		18,650,391,876	19,857,908,645
G. Cash and Cash Equivalents at the End of the Year(D+F)	34	30,051,235,903	18,650,391,876

Accompanying notes form an integral part of these financial statements



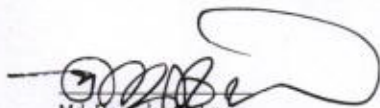
Md. Nasiruzzaman
Chairman




Md. Ismail Hossain
Managing Director




Md. Nurul Islam
Director



Md. Hamidur Rahman
Director



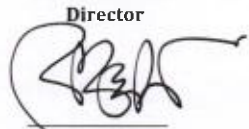
Mrityunjoy Saha
Director



Tahmid Hasnat Khan
Director



Abdus Salam
Director



Md. Benojir Alam
Director



Mir Mofazzul Hossain
Deputy Managing Director





AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS



Pinnaki & Company

BANGLADESH KRISHI BANK
Liquidity Statement
Maturity Analysis of Assets & Liabilities as at 30 June 2021

Amount in Taka

Particulars	upto 1 month	1- 3 months	3 -12 months	1-5 years	More than 5 years	Total
Assets						
a) Cash	1,768,152,634	-	-	-	-	1,768,152,634
b) Balance with other Banks	11,824,079,111	4,162,368,864	-	76,635,294	12,220,000,000	28,283,083,269
c) Investment	6,246,000	-	-	-	36,939,000	43,185,000
d) Loans & Advances	4,063,768,491	13,545,894,970	67,729,474,851	135,458,949,701	50,119,811,389	270,917,899,403
e) Land Building & Other Fixed Assets	-	-	-	-	7,937,098,860	7,937,098,860
f) Other Assets	1,539,479,210	10,670,623,352	3,481,990,603	3,039,264,254	7,091,616,593	25,822,974,012
g) Non- Banking Assets	-	-	97,889,895	228,409,756	-	326,299,652
Total Assets	19,201,725,446	28,378,887,186	71,309,355,349	138,803,259,006	77,405,465,842	335,098,692,829
Liabilities						
a) Borrowing from Bangladesh Bank, Other Banks And Agents	-	818,195,000	10,646,400,000	22,197,910,067	13,781,641,889	47,444,146,956
d) Deposits	16,345,399,814	22,874,715,152	56,164,033,401	119,708,713,044	114,899,521,975	329,992,383,386
c) Other Accounts	11,508,187	23,016,375	57,540,937	230,163,749	828,589,495	1,150,818,743
d) Provision and Other Liabilities	-	2,168,305,150	4,336,610,300	15,178,136,052	25,263,853,204	46,946,904,706
e) Equity	-	-	-	-	-	-
Total Liabilities	16,356,908,001	25,884,231,677	71,204,584,639	157,314,922,911	154,773,606,562	425,534,253,791
Net Liquidity Mismatch	2,844,817,445	2,494,655,509	104,770,711	(18,511,663,906)	(77,368,140,721)	(90,435,560,961)
Cumulative Net Mismatch	2,844,817,445	5,339,472,954	5,444,243,665	(13,067,420,240)	(90,435,560,961)	(90,435,560,961)



Md. Nasiruzzaman

Md. Nasiruzzaman
Chairman

Md. Hamidur Rahman

Md. Hamidur Rahman
Director

Abdus Salam

Abdus Salam
Director

Md. Ismail Hossain

Md. Ismail Hossain
Managing Director

Mrityunjoy Saha

Mrityunjoy Saha
Director

Md. Benojir Alam

Md. Benojir Alam
Director

Md. Nurul Islam

Md. Nurul Islam
Director

Tahmid Hasnat Khan

Tahmid Hasnat Khan
Director

Mir Mofazzul Hossain

Mir Mofazzul Hossain
Deputy Managing Director





1. Background

1.1 Status of the Bank

Bangladesh Krishi Bank (BKB) has been established under the Bangladesh Krishi Bank order, 1973 (President's Order No 27 of 1973). BKB is Banking Company under the Banking Company Act-1991 (As amended in 2013). The Head Office is situated at Krishi Bank Bhaban, 83-85 Motijheel Commercial Area, Dhaka - 1000. It has 1038 branches operating all over Bangladesh except Rajshahi and Rangpur division.

1.2 Principal Activities

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

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

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

1.3 International Banking:

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

1.4 Information Technology:

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

2.0 Significant accounting policies and basis of preparation of financial statements

2.01 Statement of Compliance

The financial statements of the Bank for the year ended 30 June 2021 have been prepared under the "First Schedule" (section-38) of the Bank Companies Act 1991 (amended in 2018), as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act, 1994, International Accounting Standards (IAS) & International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) and other laws and rules applicable in Bangladesh. Where the requirement of provisions and circulars issued by Bangladesh Bank differ with those of the





regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.

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

2.01.01 Investment in shares

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

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

2.01.02 Provision on loans and advances

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

2.01.03 Financial Instruments - presentation and disclosure:

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

2.01.04 Financial Guarantees

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





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

2.01.05 Cash and cash equivalents

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

2.01.06 Non banking assets

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

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

2.01.07 Cash flow statement

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

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

2.01.08 Balance with Bangladesh Bank: (CRR)

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

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

2.01.09 Loans and advance net of provision

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

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

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

2.02 Basis of measurement

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

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.

Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.

Land & Buildings is recognized at cost at the time of acquisition and subsequently measured at fair value as per IAS-16 "Property, Plant & Equipment."





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

2.03 Going concern

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

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

2.04 Functional and presentation currency

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

2.05 Use of estimates and judgments

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

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

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

2.06 Comparative information

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

2.07 Foreign currency transaction and Commitments

a) Foreign currencies transaction

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





resulting exchange transaction gains and losses are included in the profit and loss account.

b) Commitments

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

2.08 Statement of cash flows

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

2.09 Statement of changes in equity

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

2.10 Liquidity statement

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

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

2.11 Accounting for contingent liabilities and contingent assets

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

- a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of the bank; or
- b) Any present obligation that arises from past events but is not recognized because





- It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- A reliable estimate of the amount of obligation cannot be made.

2.12 Assets and basis of their valuation

2.12.01 Cash and cash equivalents

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

2.12.02 Investments

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

a) Value of investments has been shown as under:

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

2.12.03 Loans, advances and provisions

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

Interest on loans and advances

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

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





Provision for loans and advances

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

Rate of provision

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

Presentation of loans and advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision against classified advances are shown as liabilities in the statement of financial position.

Written off loans and advances

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

2.12.04 Property, Plant and Equipment's

Recognition

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

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

Depreciation

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





Category of fixed assets

Rate of Depreciation

Land	Nil
Building	2.50%
Furniture and fixture	10%
Electrical equipment	20%
Office Equipment	15%
Motorcar and Motor cycle	20%

2.12.05 Other assets

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

Provision for other assets

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

2.12.06 Non-Banking Assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgaged property.

2.13 Liabilities and provision

2.13.01 Borrowings from other banks, financial institutions and agents

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

2.13.02 Deposits and other accounts

Deposits and other accounts include non interest bearing current deposit redeemable at call, interests bearing on demand and short-term deposits, savings deposit, term deposit, margin, bills payable etc. These items are brought to account at the gross value of the outstanding balances.

2.13.03 Other liabilities

Other liabilities comprise items such as provision for loans and advances; provision for taxes, pension fund, interest payable, interest suspense, accrued expenses etc. Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income-tax Ordinance, 1984, IAS-37 and internal policy of the banks. Provisions and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.





2.13.04 Deferred and Penal Interest Reserve Account

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

2.13.05 Employee benefit scheme

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

Superannuation fund:

The Bank operates a Superannuation Fund Scheme, contribution in respect of which is made on monthly basis covering all its eligible employees. The trust fund has been established to meet financial facilities after retirement of employee's service. The fund is operated by a separate Board of Trustees. During the year Tk. 210 Crore has been transferred to Superannuation Fund.

2.13.06 Provision for taxation

As per Income Tax Ordinance 1984, section 82c provision has been kept Taka 83,674,667 for minimum tax @ 0.6% for turnover or total income earned by the bank during the financial year 2020-2021.

2.14 Capital Expenditure Commitment

There is no capital expenditure on contingent contract or commitment as at June 30, 2021.

2.15 Off Balance Sheet items

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

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

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

2.16 Revenue recognition

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

2.16.01 Interest income

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





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

2.16.02 Investment income

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

- Income on investment in treasury bills, bonds, preference shares and debenture, etc. other than equity shares has been accounted for on accrual basis.
- Govt. securities (HTM) are revalued on accrual basis and effect of such revaluation gain has been credited to Asset Revaluation Reserve account.
- Dividend on equity shares is recognized during the period in which it is declared and duly approved.
- Net increase in securities held to maturity during the period due to the valuation at market to market basis has been credited to income statement.

2.16.03 Fee and commission income

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

2.16.04 Dividend Income:

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

2.16.05 Other operating income

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

2.16.06 Interest paid on deposits and borrowings

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

2.16.07 Other expenses

Expenses incurred by the bank are recognized on accrual basis.





2.16.08 Other comprehensive income

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

2.17 Reporting period

These financial statements of the bank cover one financial year from 01 July 2020 to 30 June 2021.

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

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

Name of the International Accounting Standards (IASs)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting policies, Changes in accounting Estimates & Errors	8	Applied
Events after the Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Leases	17	N/A
Revenue	18	Applied
Employees Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	Applied*
Earning per share	33	N/A
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provision, Contingent Liabilities and Contingent Assets	37	Applied*
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	Applied*
Investment Property	40	Applied
Agriculture	41	N/A
International Financial Reporting Standard (IFRSs)	IFRS No.	Status





First-time Adoption of Bangladesh Financial Reporting Standard	1	N/A
Shares Based Payment	2	N/A
Business Combination	3	N/A
Insurance Contracts	4	N/A
Non current Assets Held for Sale and Discontinued Operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied*
Operating Segments	8	Applied
Financial Instruments	9	Applied

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

2.19 Regulatory & legal compliance

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

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

2.20 Approval of financial statements

The financial statements were approved by the board of directors Md. Nurul Islam, Md. Hamidur Rahman, Mrityunjoy Saha, Tahmid Hasnat Khan, Abdus Salam, Md. Benojir Alam.

2.21 Events after the reporting period

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

2.22 Litigation

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

2.23 Written Off

Write-off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus canceled and removed from ("written off") the bank's statement of financial position. Recovery against debts written off /provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable.

2.24 Risk Management





The possibility of losses, financial or otherwise is defined as risk. The risks are inherent in banking business in the context of recovery of credit, maintaining liquidity market and operational affect. It is responsibility of the management to identify measure and mitigate the risks. According to Bangladesh Bank BRPD Circular # 17, dated 07-10-2003 the risk management of the bank covers 6 (six) core risk areas in the banking business and issued necessary guidelines as under to control and minimize the affected loss:-

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

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

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

2.24.1 Credit Risk:

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

2.24.2 Asset Liability/ Balance Sheet Risk:

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

2.24.3 Foreign Exchange Risk:

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

- a. Coordination between local currency management and foreign currency management;
 - b. Coordination between local and foreign currency buying & selling in the money market;
 - c. Managing foreign exchange risks and money market risks.
- The introduction of full-fledged "Dealing Room" is well under process.

2.24.4 Internal Control & Compliance Risk:





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

2.24.5 Money Laundering Risk:

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

2.24.6 IT Risk:

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

2.25 Directors responsibility on statements

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

2.26 Related Party Transactions

As per International Accounting Standards (IAS-24) "Related Party Disclosures", parties are considered to be related if one of the parties has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. The bank carried out transactions in the ordinary course of business on an arm's length basis at commercial rates with its related parties.

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

2.27 Law Suit Position

- a) 25 Writ Suits, 93 Artho Rine Suits are filled during the period and 26 Writ Suits, 157 Artho Rine Suits are settled during the period from 01 July 2020 to 30 June 2021.
- b) 91 Writ Suits, 02 Insolvency Suits & 1183 Artho Rine Suits are unsettled as on 30 June, 2021.

2.28 Post balance sheet event

No post balance sheet event occurred. so far, the available book and records and information gathered.





2.29 Disclosures of frauds and forgeries by bank employees

During the financial year 02 frauds have been committed by 02 employees. Total Tk. 63.04 Lac are involved in these frauds & 14.52 Lac amounts is realized from that fraud during the period.

In addition, from the beginning to 30 June, 2020 total 40 frauds and forgeries were committed in the bank & Tk. 2893.04 Lac are involved of that cases and total realized amount are Tk. 1881.00 Lac.

2.30 General

- a) Wherever consider necessary certain accounts of Financial Year 2020-2021 financial statements have been rearranged to confirm to the current presentation.
- b) Figures appearing in these accounts have been rounded off to the nearest Taka.





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
3	Cash			
	Cash in Hand (Including Foreign Currencies)	3.1	1,768,152,634	1,740,536,527
	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	23,378,433,569	16,074,376,371
			25,146,586,202	17,814,912,898
3.1	Cash in Hand (Including Foreign Currencies)			
	Local Currency		1,738,782,057	1,708,855,140
	Foreign Currency	3.1.1	844,220	2,050,042
	Q-Cash (ATM)		2,005,700	6,000,000
	Electronic Money	3.1.2	19,172,156	23,631,345
	ATM cash account(ICT, card section)		7,348,500	-
			1,768,152,634	1,740,536,527
3.1.1	Currency-wise Grouping			
	Currencies	Amt in FC (30-06-21)	Exchange Rate	Amount in Taka
	USD	10,026	84.20	844,220
				844,220
3.1.2	Electronic Money:			
	DBBL mobile banking		18,247,775	18,031,445
	Bkash mobile banking		924,381	5,599,900
			19,172,156	23,631,345
3.2	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)			
	Bangladesh Bank :			
	In Local Currency	3.2.1	13,103,832,480	12,263,066,307
	In Foreign Currency (Clearing Account)	3.2.2	246,566,746	189,175,147
			13,350,399,227	12,452,241,454
	Sonali Bank		10,028,034,342	3,622,134,917
			23,378,433,569	16,074,376,371
3.2.1	Local Currency In Bangladesh Bank			
	Motijheel Office		13,079,092,218	12,228,466,421
	Chittagong Office		1,662,952.88	4,263,066
	Sylhet Office		632,253.68	24,337,712
	Barisal Office		11,793,465.94	4,694,059
	Khulna Office		10,651,589.78	1,305,049
			13,103,832,480	12,263,066,307
3.2.2	Currency-wise Grouping in clearing account of BB			
	Currencies	Amt in FC (30-06-21)	Exchange Rate	Amount in Taka
	USD	1,941,977	84.2000	181,771,402
	GBP	395,464.87	114.8926	45,370,106
	EURO	220,197.20	98.7033	19,425,239
				246,566,746





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
3.3	Disclosures Regarding Maintenance of CRR & SLR			
3.3.1	Cash Reserve Requirement (CRR)			
	Cash Reserve Requirement (CRR) have been calculated and maintained in accordance with section 33 of Bank Companies Act 1991 (amended 2013) and MPD circular no.3 dated 09 April 2020.			
	As per Monetary Policy Department (MPD) circular No. 03 dated 09 April 2020 of Bangladesh Bank (effective from 15 April 2020), all scheduled banks are required to maintain CRR of minimum 3.5% on daily basis and 4.0% on bi-weekly basis based on weekly average demand and time liabilities of two months prior to current month. Bangladesh Krishi Bank (BKB) has been maintaining its CRR according to the BB policy. The CRR maintained and requirement are as follows:			
	Average Time & Demand Liabilities		304,360,178,835	269,383,300,000
	Required Reserve(4.00%)		12,220,000,000	10,825,300,000
	Actual reserve Maintained		13,170,000,000	11,040,000,000
	Surplus/(Shortfall)		950,000,000	214,700,000
	*As per Bangladesh Bank statements			
3.3.2	Statutory Liquidity Ratio (SLR)			
	As per MPD circular No. 02 dated 10 December 2013 and Department of Offsite Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank (Effective from 01 February 2014), all scheduled banks are required to maintain SLR at minimum 13.5% on daily basis based on weekly average demand and time liabilities of two months prior to current month. But the specialised banks continued to remain exempt from maintaining SLR. Bangladesh Krishi Bank is a specialised bank of the government, hence the bank has been exempt from this compliance requirement of Bangladesh Bank.			
4	Balance With Other Banks and Financial Institutions			
	In Bangladesh	4.1	4,380,931,818	491,467,165
	Outside Bangladesh	4.2	523,717,882	344,011,815
			4,904,649,701	835,478,980
4.1	In Bangladesh			
	Current Deposits	4.1.1	141,927,661	128,760,264
	Short Term Deposits	4.1.2	4,162,368,864	286,000,416
	Fixed Deposits	4.1.3	76,635,294	76,706,484
			4,380,931,818	491,467,165
4.1.1	In Current Deposits			
	Janata Bank		60,657,270	42,199,473
	Rupali Bank Ltd.		31,832,656	18,192,806
	Agrani Bank Ltd.		39,217,939	23,778,652
	Pubali Bank Ltd		4,347,142	4,313,897
	Trust bank (ATM)		353,984	29,899
	Islami Bank (Bd.) Ltd		4,110,783	38,687,051
	DBBL (Mobile banking)		1,502	1,502
	BRAC Bank Ltd (Bkash)		67	67
	National Bank Ltd		1,406,317	1,556,917
			141,927,661	128,760,264
4.1.2	Short Term Deposits			
	Janata Bank		3,106,579,748	5,168,533
	Rupali Bank Ltd.		11,102,545	3,341,595
	Standard Bank Ltd		1,032,086,697	261,619,590
	Agrani Bank Ltd.		127,418	14,476,075
	Pubali Bank Ltd		6,917	517,323
	Shahjalal Islami Bank Ltd		6,584,109	-
	Mutual Trust Bank Ltd		5,881,431	877,301
			4,162,368,864	286,000,416
4.1.3	In Fixed Deposits			
	ICB Islamic Bank Ltd		76,635,294	76,706,484
			76,635,294	76,706,484





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
4.2	Outside Bangladesh (Debit balance with NOSTRO Accounts)			
	Balance with NOSTRO Accounts are as follows:			
	US Dollar (USD)		308,926,640	124,508,925
	Asian Currency Union Dollar (ACUD)		178,901,568	180,583,760
	Great Britain Pound (GBP)		6,407,854	-
	Euro (EUR)		21,907,318	14,569,983
	Japanese Yen (JPY)		4,149,474	3,756,012
	Swiss Francs (CHF)		3,425,029	20,593,135
			523,717,882	344,011,815

4.2.1 Currency-wise Grouping

Currencies	Amount in FC (30-06-21)	Exchange Rate	Amount in Taka
USD	5,803,206.07	84.20	487,828,208
GBP	56,692.05	114.89	6,407,854
EURO	249,142.68	98.70	21,907,318
CHF	35,519.65	90.54	3,425,029
JPH	5,700,810.00	0.73	4,149,474
			523,717,882

4.3 Balance with Other Banks and Financial Institutions:

On demand	665,645,543	472,772,079
Not more than one month	4,162,368,864	286,000,416
More than 1 months but less than 3 months	-	-
More than 3 months but less than 1 year	-	-
More than 1 year but less than 5 years	-	73,304,000
More than 5 years	76,635,294	76,706,484
	4,904,649,701	908,782,980

5 Money at call and short notice

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

6 Investment

Government securities	6.1	6,246,000	79,615,000
Other investments	6.2	36,939,000	36,939,000
		43,185,000	116,554,000

6.1 Government securities

i) Treasury bill	-	-
ii) National Investment Bond	-	-
iii) Bangladesh Bank Bill	-	-
iv) Govt. Notes/Bonds	-	73,304,000
v) Other Securities (Prize Bond)	6,246,000	6,311,000
vi) Repo	-	-
	6,246,000	79,615,000

6.2 Other Investments

Investment in Shares:			
Quoted	6.2.1	31,439,000	31,439,000
Unquoted	6.2.2	5,500,000	5,500,000
		36,939,000	36,939,000

6.2.1 Quoted Shares:

ICB Islami bank Ltd (3143900@10 Tk.)	31,439,000	31,439,000
--------------------------------------	------------	------------

* Investment in quoted shares has been valued at fair value as on the reporting date. As per Bangladesh Bank DOS circular No. 04 dated 24 November 2011, provisions for diminution value of shares will be made on the difference of cost and market price, details of which are provided in Annexure - A.





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
6.2.2	Unquoted Shares:			
	Grameen Bank		3,000,000	3,000,000
	Bangladesh Data Center and Disaster Recovery Site Ltd.		2,500,000	2,500,000
			5,500,000	5,500,000
6.3	Maturity grouping of Investments			
	Upto 3 months		6,246,000	6,311,000
	Over 3 months but below 1 year		-	-
	Over 1 year but below 5 years		-	73,304,000
	Over 5 years		36,939,000	36,939,000
			43,185,000	116,554,000
6.4	Provision Required For Investment			
	Ordinary Shares			
	i) Provision required for diminution in value of investment		18,549,010	22,636,080
	ii) Last year provision		22,636,080	18,863,400
	iii) Provision made during the year		-	-
	iv) Transfer from provision for unclassified loans & advances		-	3,772,680
	Total Provision Held		22,636,080	22,636,080
	iv) Provision excess/(shortfall)		4,087,070	-
6.5	Net Investment On Ordinary Share			
	Gross investment		36,939,000	34,439,000
	Less: provision for investment		22,636,080	22,636,080
			14,302,920	11,802,920
7	Loans and Advances			
	Loans, Cash Credits, Overdrafts etc.		265,041,573,671	232,027,085,288
	Bills Purchased and Discounted		5,876,325,731	5,830,444,166
			270,917,899,403	237,857,529,454
7.1	Maturity Grouping of Loans and Advances			
	Loans and advances are repayable :			
	Receivable on demand		4,063,768,491	9,514,301,178
	With in 3 months		13,545,894,970	21,407,177,651
	With in 3 months to 12 months		67,729,474,851	66,600,108,247
	With in 1 year to 5 years		135,458,949,701	118,928,764,727
	More than 5 years		50,119,811,389	21,407,177,651
			270,917,899,403	237,857,529,454
7.2	Loans, Cash Credit and Overdraft etc. (Including bills purchased and discounted)			
	In Bangladesh		270,917,899,403	237,857,529,454
	Outside Bangladesh		-	-
			270,917,899,403	237,857,529,454
7.2.1	In Bangladesh			
	Loans		221,209,992,045	194,682,582,225
	Cash Credit		43,831,581,626	37,344,503,063
	Overdrafts		-	-
	Bills Purchased & discounted		5,876,325,731	5,830,444,166
			270,917,899,402	237,857,529,454
7.2.2	Outside Bangladesh			
	Bangladesh Krishi Bank does not sanction any loans & advances outside the country.			
7.3	"Loans, Cash credit and overdraft including bills purchased and discounted (loan category wise)"			
	Loans	7.3.1	221,209,992,045	181,375,257,235
	Cash Credit	7.3.2	43,831,581,626	37,344,503,063
	Bills Purchased & discounted	7.3.3	5,876,325,731	5,830,444,166
			270,917,899,402	224,550,204,464





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
7.3.1	Head-wise Loans & Cash credits			
	Crop loan		136,428,900,000	122,732,833,296
	Fishery loan		17,270,600,000	13,785,500,000
	Livestock		20,439,200,000	15,659,200,000
	Irrigation Equipment		633,100,000	491,700,000
	Agro based industries		7,519,100,000	6,115,300,000
	Socio Economic Activities		5,327,600,000	4,120,000,000
	Staff Loans		16,298,296,914	13,307,324,990
	Ready Made Garments (RMG)		3,714,100,000	3,646,877,976
	Textiles		4,404,700,000	68,345,963
	Transport, storage & communication		143,700,000	52,400,000
	SME Finance		1,291,700,000	1,006,700,000
	Others		7,738,995,131	389,075,010
			221,209,992,045	181,375,257,235
7.3.2	Cash Credit			
	Demand		9,173,300,000	9,959,800,000
	SME Trading		21,195,900,000	17,107,600,000
	SME Service		2,077,300,000	972,400,000
	SME Manufacturing		4,423,500,000	1,148,600,000
	Others		6,961,581,626	8,156,103,063
			43,831,581,626	37,344,503,063
7.3.3	Bills Purchased & Discounted			
	Local bill purchased		-	-
	Inland bill purchased		-	-
	Bill of Exchange		5,139,265,238	5,099,085,557
	Foreign documentary bill purchased	7.3.3.1	737,060,493	731,358,609
			5,876,325,731	5,830,444,166
7.3.3.1	Foreign documentary bill purchased			
	In Bangladesh		-	-
	Outside Bangladesh		737,060,493	5,830,444,166
			737,060,493	5,830,444,166
7.3.3.2	Maturity Grouping of Bills Purchased & Discounted			
	Payable within 1 month		737,060,493	5,830,444,166
	Over 1 month but less than 3 months		-	-
	Over 3 months but less than 6 months		-	-
	6 months or more		-	-
			737,060,493	5,830,444,166
7.4	Loans and Advances On The Basis Of Significant Concentration			
7.4.1	Loans and advances to Directors, Executive and customers group (loan amount more than 10% of bank's total paid -up			
	i) Advances to allied concern of directors		-	-
	ii) Advances to Chief Executive and other Senior Executive		-	-
	iii) Advances to customers (loan amount more than 10% of bank's total paid-up capital):			
	Number of client		20	20
	Loan amount	7.4.2	19,648,900,000	21,585,200,000
	Classified loan therein:			
	Sub Standard (SS)		-	-
	Doubtful (DF)		-	-
	Bad/Loss (BL)		8,452,500,000	8,471,000,000
			8,452,500,000	8,471,000,000





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020

Measures taken for recovery of classified loan :

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

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

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

Name of borrower	Outs. in crore	Limit	Status
Fair Yarn Processing Ltd	310.94	281.79	BL
BCIC . BCIC BHABAN DHAKA	187.07	800.00	UC
Padma Bleaching and dying Ltd	178.12	103.25	UC
National Tea Co. Ltd	160.08	121.00	UC
Mono Packaging Ltd	124.83	15.00	BL
Anika Enterprize	101.56	92.71	BL
Multajim spinning Mills Ltd	96.66	133.00	UC
Mono Bag Mills Ltd	88.41	44.26	BL
S A Oil Refinary	82.74	78.37	BL
Afil Agro Ltd	81.70	60.58	UC
Fiaz enterprize	75.37	50.00	BL
Jaber & Jubayer febrics	73.24	100.00	UC
Pran Dairy Ltd	70.59	100.00	UC
Hossen Enterprize	70.13	50.00	UC
Rahman Tarding	61.40	56.08	BL
Jemine Foods ltd	48.26	45.00	UC
Mono Feed Mills Ltd	45.86	27.38	UC
Sufia Febrics	39.13	40.00	UC
Paharika Farms Ltd	35.49	27.09	UC
Saad Musa Febrics	33.31	45.00	UC
Total	1964.89	2270.51	

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

Textiles	4,404,700,000	3,947,100,000
Transport, storage & communication	143,700,000	52,500,000
Food (Industry & Mfg)	5,637,200,000	10,640,900,000
SME Finance	28,988,400,000	9,933,300,000
Rural credit	211,731,502,489	197,001,404,464
Ready Made Garments (RMG)	3,714,100,000	2,975,000,000
Total	254,619,602,489	224,550,204,464

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

Dhaka	80,222,402,488	72,462,604,464
Chittagong	48,187,200,000	42,339,400,000
Sylhet	14,930,100,000	13,131,500,000
Khulna	45,238,000,000	38,149,000,000
Barisal	25,476,900,000	22,218,900,000
Mymensingh	40,565,000,000	36,248,800,000
Total	254,619,602,488	224,550,204,464

7.5 Classification Status of Loans & Advances

Unclassified

i) Standard (including staff loans)	240,828,761,827	205,285,388,183
ii) Special Mention Account (SMA)	6,037,927,494	5,245,079,434
Sub-total	246,866,689,321	210,530,467,617

Classified

i) Sub-Standard	641,472,459	1,482,403,795
ii) Doubtful	903,241,849	1,015,964,543
iii) Bad	22,506,495,774	24,828,693,499
Sub-total	24,051,210,082	27,327,061,837
Grand total	270,917,899,403	237,857,529,454





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
7.6	Movement of classified Loans & Advances			
	Opening classified loans & advances		27,327,061,837	35,660,893,083
	Less:			
	Cash recovery & adjustment		4,999,500,000	4,555,900,000
	Write off		-	-
	Interest waiver		82,580,230	6,053,000,000
	Re-scheduling		9,257,100,000	8,282,000,000
			14,339,180,230	18,890,900,000
			12,987,881,607	16,769,993,083
	Add:			
	Newly classified loans & advances during the year		11,063,328,228	8,436,161,837
	Closing balance of classified loans & advances		24,051,209,835	27,327,061,837
7.7	Details of Provision required and held for loans and advances			
	Provision required:			
	For unclassified loan			
	Standard		2,143,203,727	1,824,258,827
	SMA		2,464,646	33,683,600
	sub-total:		2,145,668,373	1,857,942,427
	For classified loan			
	Substandard		25,311,266	69,956,145
	Doubtful		48,507,542	84,533,761
	Bad/loss		16,856,138,149	16,225,661,771
	sub-total:		16,929,956,957	16,380,151,677
	Total:		19,075,625,330	18,238,094,104
	Provision maintained/held:			
	For unclassified loan	13.3.1	2,145,668,373	1,857,942,427
	For classified loan	13.3.2	16,929,956,957	16,975,710,751
	Total:		19,075,625,330	18,833,653,178
	Provision excess/(shortfall)		-	595,559,074
7.8	Net Loans and Advances			
	Gross loans & advances		270,917,899,403	237,857,529,454
	Less: interest suspense		12,965,544,237	11,042,375,244
	Less: total provision held		19,075,625,330	18,833,653,178
			238,876,729,836	207,981,501,032
7.9	Particulars of Loans and Advances			
	1. Debts considered good in respect which the banking company is fully secured		105,124,107,358	77,461,971,168
	2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee.		149,495,495,131	147,088,233,296
	3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's		16,298,296,914	13,307,324,990
	4. Debts considered bad or doubtful not provided for. (Total classified loans and advances less provision)		-	-
	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.		-	-





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
	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		24,051,210,082	27,327,061,837
	11. Amount written off during the year		-	-
	12. Total written off Loan from beginning to the end		3,692,164,000	3,692,164,000
	13. Amount realized/adjusted against previous written off		80,600,000	42,500,000
	14. 30.06.21 Balance of written off loan		2,073,700,000	2,073,400,000
	15. The amount of written off loan for which law suit has been filed.		2,073,700,000	2,073,400,000
8	Fixed Assets including premises, furniture & fixtures			
	Land		6,440,330,000	6,440,330,000
	Building		649,952,336	651,940,101
	Motor Vehicles		98,011,608	132,686,232
	Furniture & Fixtures		125,655,299	131,248,347
	Office Equipments		56,191,215	60,986,577
	Office Machineries		454,981,782	379,509,505
	Electrical Equipments		111,976,621	132,585,979
			7,937,098,860	7,929,286,741
	Fixed assets schedule detail in Annexure - B.			
9	Other Assets			
	Income generating		-	-
	Non income generating		25,822,974,012	24,039,165,673
			25,822,974,012	24,039,165,673
9.1	Ageing of Other Assets			
	Upto 6 months		12,828,993,413	12,276,907,335
	More than 6 months but less than 1 year		2,863,099,753	824,707,565
	More than 1 year but less than 2 years		635,700,000	1,928,545,656
	More than 2 years but less than 3 years		477,044,810	2,073,304,000
	More than 3 years		9,018,136,037	6,935,701,118
			25,822,974,012	24,039,165,673
	Income Generating			
	Bangladesh Krishi Bank has no subsidiary company. So no investment is made therein.			
	Non Income Generating			
	Stamps		14,204,414	14,442,503
	Stationery		123,327,125	119,154,452
	Accrued Interest Receivable on staff loans & advances		4,151,987,382	4,143,691,687
	Advance, Deposit & Pre-Payments	9.2	46,212,061	69,958,926
	Sundry debtors (Accounts Receivable)	9.3	16,778,026,423	13,374,521,332
	Suspense Account	9.4	4,709,216,607	6,317,396,773
			25,822,974,012	24,039,165,673
9.2	Advance, Deposit & Pre-Payments			
	Traveling Advance		1,300,556	4,726,500
	Advance against Salary		772,697	1,105,549
	Other Advances to Staff		190,169	641,351
	Advance against Supply		654,354	1,320,704
	Security Deposits		9,392,495	37,160,029
	Prepaid Expenses		33,852,134	24,918,975
	Advance against Foreign Loan		49,656	85,817
			46,212,061	69,958,926





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
9.3	Sundry debtors (Accounts Receivable)			
	Remissioned interest of loan account which disbursed upto 30.06.90		19,838,514	19,614,391
	Provision for others expenditure		403,095,852	453,580,877
	Provision for land and building		8,026,576	8,869,889
	Wage Earners bond		11,261,538	12,799,963
	50%of remitted Agri.loan upto Tk.5000/-Bank's share		9,398,412	8,121,122
	Remissionable interest against industrial & commercial loan		468,825,334	468,109,568
	Remission of agricultural Loan (1st claim)		63,501,149	65,310,113
	Interest Remitted on weavers credit in 1988		54,708,592	54,694,352
	Interest remitted on crop loans		940,356	521,624
	Interest remitted on pre-liberation agri. loans & advances		40,038,028	40,338,805
	Govt. subsidy against S.T.W.		2,373,632	(31,236,180)
	CBL money tr. SDN BHD Malaysia(a/c credit SBL cash /instant cash		1,893,321	841,453
	Receivable from RAKUB		1,281,530,040	1,003,569,616
	SIDOR affected agricultural Loan		28,790,822	28,171,925
	Legal charges against written off loan		4,922,935	4,707,048
	Interest Remission up to Tk.5000		350,634,597	350,645,428
	40% interest Receivable from Govt. against sick freezing food industry		33,732,844	33,159,770
	20% interest remission of classified loan for four years		67,309,843	67,471,305
	Prize against classified loan recovery under MIRACLE prog.		6,259,933	7,351,114
	Loom board credit		994,065	1,122,165
	Benevolent grant after death		1,945,566	2,385,355
	Protested bill		40,201,955	40,693,461
	Pension paid Account for BKB staff		84,431,758	99,871,443
	Remissionable interest on weavers credit in 1995		75,928,620	75,502,372
	Remissionable interest on swanirvar credit program		4,924,761	4,961,240
	Losses against remissioned of interest and others		573,754,723	573,812,101
	Remissionable interest of agricultural loan		131,537,011	131,307,612
	Remissionable loan account		306,320,245	306,253,372
	Retired Army pension		1,478,646,117	814,943,171
	Food procurement program		188,326,672	87,573,992
	Miscellaneous		6,514,991,910	4,118,234,367
	Reconstruction of Accounts		5,264,987	4,858,225
	Receivable from Government(note:9.3.1)		4,513,675,716	4,516,360,274
			16,778,026,423	13,374,521,332
9.3.1	Receivable from Government			
	Income Tax Refundable		1,204,015,524	1,203,835,524
	Receivable against Excess Interest of double amount of the principal		3,309,660,193	3,312,524,750
			4,513,675,716	4,516,360,274
9.4	Details of Suspense Account			
	Aquaculture development ADB 3rd credit		270,968	444,996
	Farm Machinerics Credit Program		624,305	-
	Central Godown A/C (Maintenance)		370,341	370,341
	Grameen Bank		9,505	9,505
	D D paid in Suspense Accounts		315,847,852	504,206,087
	Western Union Remittance		68,160,143	85,138,190
	Ex-advice Foreign DD suspense		1,958,768	2,969,526
	Xpress Money		5,904,877	9,735,260
	IME		1,081,591	1,600,672
	Trans Fast remittance		57,433,630	35,764,876
	Electronic money (bkash mobile banking)		6,000	(4,677,000)
	Electronic money (DBBL)		(200,000)	(36,683)
	Sanchay patra		894,656,805	1,349,586,454
	Miscellaneous Sanchay patra (block)		988,599,397	965,403,495
	Ex-advice payment for BEFT		128,413,823	127,725,361
	RIA Money Transfer (USA)		39,445,908	29,848,953
	AL Ansari Exchange(Cash Express)		735,271	1,162,509
	NBL Money Transfer Spot Cash		2,598,573	3,495,843
	Marchantrade, SPOT CASH		17,739,431	8,744,442
	Provu Money Transfer Spot Cash		5,588,492	9,919,512





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
	Interest reMax Money Sdn. Bhd, Malaysia		144,970	339,939
	IBTA interest receivable account		467,084	191,263,041
	Demonotised Notes		-	2,212
	Placid NK Corporation(Placid Express), USA		1,602,105	1,357,042
	Brac Saajan exchange Ltd.		140,000	20,000
	Govt. special 4% interest subsidy loan(moshla, da,tailbiz,bhutta)		-	(1,136)
	Govt. special Interest on agri. Loan 5% special(hill tracts)		-	12,639
	Govt. special Interest on agri. Loan 5% special(hill tracts) Interest		-	603
	Govt. special Interest on agri. Loan 5% special(hill tracts) Interest		2,761,238	2,699,910
	Agrami remittance house pvt. Ltd. Singapore		12,245,882	11,940,453
	Money Gram		60,656,370	42,993,283
	IBP(Inland bill purchase)		-	50,633
	First Security Islami Exchange Itali S.R.I.		1,608,888	646,169
	Remitix Limited(Mukuru) UK		9,373,536	22,311,365
	Aftab Currency Exchange Ltd UK		-	2,764
	Daytona Capital Management Ltd(Hello Paisa)		1,283,701	1,037,869
	EFTN net settlement account		(34,755,148)	(12,292,238)
	Clearing net settlement account		40,119,769	23,666,931
	Cash Incentive on wage earner's remittance		104,837,506	62,021,267
	Southeast exchange Co.(S. Africa Proprietary ltd)		104,506	2,921,994
	Worldwide Cash Express, Spot Cash		286,427	-
	COVID-19 blocked account		13,057,749	688,767,427
	COVID-19 Interest-reimbursement account		29,219,076	24,281,379
	Receivable from remaining amount of interest blocked a/c		481,052,823	651,161,986
	Interest Receivable on Loans		34,177,841	-
	Int. rec. on past due refinancing scheme for Covid 19		(201,367)	-
	U remit International corp. Canada		194,340	-
	NEC Money Transfer Limited, UK		106,254	-
	Balance of Inter branch transaction accounts	9.4.1	1,421,487,377	1,470,778,901
			4,709,216,607	6,317,396,773

9.4.1 Inter Branch Transaction Accounts (IBTA)

111-Due from branches (block)	6,037,958,938	6,968,714,383
112-Due to Head Office (block)	(6,142,123,215)	(6,139,771,417)
113-BKB General Account (block)	161,617,017	216,847,471
117-BKB General Account (block)	793,621,892	759,571,175
118-BKB Exchange House General Account (block)	285,719,528	127,170,694
119-BKB General Account (block)	(17,478,293)	300,653,738
115-BKB Regional General A/C	(710,458,609)	(900,220,616)
116-BKB Divisional General A/C	(287,609,912)	(251,797,384)
1110-BKB On-line General Account	300,080	1,276,141
1111-BKB Exchange House General Account	(213,334,814)	(941,547,387)
1112-Mobile Banking BKB General Account (DBBL)	(9,304,037)	(8,885,205)
1113-Mobile Banking BKB General Account (BKASH)	(1,096,434)	(359,786,970)
1114-BKB General Account	1,563,265,599	1,514,565,588
1115-RTGS BKB General Account (IBTA)	-	202,418,833
1116-BKASH Regional General Account	(10,160,746)	(9,508,399)
1118-BKB IBTA for Cash Incentive on wage earner's remittance	(29,429,618)	(8,921,744)
	1,421,487,377	1,470,778,901

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

9.5 Particulars of required provision of other assets

	Base for provision	Rate (%)	6/30/2021
Other assets for 0-6 months	12,828,993,413	0%	-
Other assets for 6-12 months	2,863,099,753	0%	-
Other assets for more than 12 months	10,085,755,957	100%	10,085,755,957
Protested bill	40,201,955	100%	40,201,955
Legal charges against written off loan	4,922,935	100%	4,922,935
	25,822,974,012		10,130,880,847

The amounts relating to claims from government of Bangladesh have not been provided on as per meeting held for finalization of the bank's audited financial statements for the year 2020-2021.





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
	* Interest receivable from staff loans & advances are included in other assets. However this amount is fully secured and as such no provision has been maintained on this amount.			
9.6	Classification of other assets and provision therein			
	i) Amount classified		10,130,880,847	9,549,891,959
	ii) Provision required		10,130,880,847	9,549,891,959
	Less : Exemption		4,591,190,233	4,516,360,274
	Net provision required		5,539,690,614	5,033,531,685
	iii) Last year provision	13.5	5,706,200,000	5,706,200,000
	iv) Add: Provision made during the year		-	-
	Total provision held(iii+iv)		5,706,200,000	5,706,200,000
	v) Provision excess/(shortfall)		166,509,386	672,668,315
10	Non-Banking Assets			
	Income generating		-	-
	Non income generating	10.1	326,299,652	322,287,120
			326,299,652	322,287,120
10.1	Non income generating			
	*Assets acquired in settlement loans & advances		326,299,652	322,287,120
			326,299,652	322,287,120
	* 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		97,889,895	96,686,136
	More than 1 year but less than 2 years		130,519,861	128,914,848
	More than 2 years but less than 3 years		97,889,895	96,686,136
	More than 3 years		-	-
			326,299,652	322,287,120
11	Borrowing from Other Banks, Financial Institutions & Agents			
	In Bangladesh	11.1	47,180,327,245	45,255,752,383
	Outside Bangladesh	11.2	263,819,711	263,819,711
			47,444,146,956	45,519,572,094
11.1	Borrowing in Bangladesh			
	From Government	11.1.1	2,102,631,402	2,102,933,851
	From Bangladesh Bank	11.1.2	45,077,695,843	38,152,818,532
	From Other Bank	11.1.3	-	5,000,000,000
			47,180,327,245	45,255,752,383
11.1.1	Borrowings from Government			
	Before Liberation		32,652,959	32,652,959
	After Liberation :			
	Fund for Thana Bonayan Kormosuchi		1,815,000	1,815,000
	Sigma Consortium Loan (Fund for sick industries)		20,400,000	20,400,000
	Gharre Fera		50,000,000	50,000,000
	Fund for Disbursement under Agro Based Industries		1,186,998,000	1,186,998,000
	Revolving fund of Agro Based Industrial Loans		810,765,443	811,067,892
			2,102,631,402	2,102,933,851





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
11.1.2	Borrowings from Bangladesh Bank:			
	From the beginning Bangladesh Krishi Bank borrows from Bangladesh Bank as re-finance for imbursement of agricultural loans provided to farmers. There-finance was sanctioned by BB under 3 categories.			
	Short Term Loan	11.1.2.1	16,967,831,472	396,602,855
	* Re-finance (block)	11.1.2.2	18,109,864,371	19,756,215,677
	Re-finance		10,000,000,000	10,000,000,000
	Demand Loan		-	8,000,000,000
			<u>45,077,695,843</u>	<u>38,152,818,532</u>
11.1.2.1	Break up of Short Term Loan			
	Re-finance under 10 taka a/c holder		23,086,405	57,099,855
	Re-finance under Dairy Farm		160,640,000	339,503,000
	ACD1		15,384,210,475	-
	CMSME		352,143,500	-
	Working capital		1,042,751,092	-
	FID		5,000,000	-
			<u>16,967,831,472</u>	<u>396,602,855</u>
11.1.2.2	* Re-finance (block): Refinance overdues as on the dated 22-10-2017 principal amount of taka 1812,62,60,697.31 and interest amount of taka 656,90,08,898.67 are transferred to block accounts as per decision of Bangladesh Bank These amounts that Will be paid by 30th semi annual installments from dec/2017 to jun/2032. Each installment amount is taka 82,31,75,653.18 which is contained by principal amount of taka 60,42,08,689.91 and interest amount of taka 21,89,66,963.26.			
	Block Re-finance Loan			
	Opening (Principal)		14,501,008,550	15,709,425,938
	Opening (Interest)		5,255,207,119	5,693,141,046
	Total		<u>19,756,215,677</u>	<u>21,402,566,983</u>
	Payment during the year		1,646,351,306	1,646,351,306
	Outstanding at the end of the year		<u>18,109,864,371</u>	<u>19,756,215,677</u>
11.1.3	Borrowings from Other Bank:			
	a) Notice borrowing :			
	Agrani bank Ltd		-	1,000,000,000
	sub-total:		-	<u>1,000,000,000</u>
	b) Term borrowing :			
	Sonali bank Ltd		-	2,000,000,000
	NRBC		-	1,000,000,000
	Uttra bank Ltd		-	500,000,000
	Pubali bank Ltd		-	500,000,000
	sub-total:		-	<u>4,000,000,000</u>
	G. total		-	<u>5,000,000,000</u>
11.2	Outside Bangladesh			
	Borrowings from International Financial Institutions (IFI)	11.2.1	263,819,711	263,819,711
			<u>263,819,711</u>	<u>263,819,711</u>
11.2.1	Borrowings from International Financial Institutions :			
	Bangladesh Krishi Bank receives funds from various International Financial Institutions (IFIs) through Ministry of Finance for lending to lesser/under developed economic sectors.			
	ADB 329 BAN (SF)		509,404	509,404
	ADB - 1067		233,007,135	233,007,135
	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>263,819,711</u>	<u>263,819,711</u>
11.2.2	Security wise grouping			
	Secured by Government		263,819,711	263,819,711
	Unsecured		-	-
			<u>263,819,711</u>	<u>263,819,711</u>





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
11.2.3	Maturity wise grouping			
	Repayable on demand		-	-
	others		263,819,711	263,819,711
			263,819,711	263,819,711
12	Deposits & others accounts			
	Current & Contingency accounts	12.1	24,346,475,831	23,351,735,567
	Bills Payable	12.2	1,150,818,743	1,150,471,317
	Savings deposit	12.3	79,714,248,004	74,212,594,295
	Fixed deposit	12.4	225,931,659,550	178,238,546,730
			331,143,202,129	276,953,347,910
12.1	Current & other accounts			
	Current Deposits		10,057,318,147	11,818,740,188
	Hajj deposit		7,978,134	204,846,766
	ODA Revolving Fund		53,402,688	53,402,688
	Call Deposits		705,447	609,305
	Dorment Accounts		140,184,068	142,544,265
	Guarantee Account Cash Collateral(current)		48,088	149,821
	Guarantee Account Cash Collateral(savings)		235,587	263,646
	Special Deposits		34,833,545	42,848,875
	Special Blocked Account		4,370	6,654,310
	SND (Short Term Deposit Account)		13,338,523,103	10,496,104,956
	Marginal Deposit Account		392,163,554	333,451,239
	Customers F.C.A/C		56,577,208	52,083,720
	Exporters F.C. A/C		43,587,594	52,761,872
	Account of U.A.E Exchange Co.		220,862,984	147,222,602
	Accounts Payable F.C (WES)		51,315	51,315
			24,346,475,831	23,351,735,567
12.2	Bills Payable			
	Payment Orders Outstanding		721,009,062	703,259,704
	Demand Draft Payable		485,234,272	527,277,242
	Telegraphic transfer payable		(56,347,583)	(81,570,096)
	Mail Transfer Payable		772,392	1,467,967
	Demand Draft Payable on Ex-advice		150,600	36,500
			1,150,818,743	1,150,471,317
12.3	Savings bank deposits			
	Savings deposits		79,714,248,004	74,212,594,295
			79,714,248,004	74,212,594,295
12.4	Fixed deposits			
12.4.1	Term-wise breakdown of fixed deposits is as follows:			
	Less than 3 months		2,262,604,000	925,716,000
	More than 3 months but less than 6 months		31,086,898,000	21,057,293,000
	More than 6 months but less than 1 year		21,162,861,000	14,348,771,000
	More than 1 year but less than 2 years		83,382,079,065	69,363,217,065
	More than 2 years *		28,282,021,722	29,101,517,178
			166,176,463,787	134,796,514,243

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





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
12.4.2	Some deposit schemes are adopted by BKB for motivation of savings to the people of various economic sectors specially rural areas. Such as :			
	Deposit Pension Scheme		6,387,810	6,055,496
	BKB Savings Pension Scheme		8,036,302	8,884,487
	Teacher Deposit Scheme		259,153	266,919
	Small saving scheme		4,768,995	4,858,578
	Hajj Savings Scheme		7,602,485	7,302,406
	Education Savings Scheme		2,670,824	2,919,221
	BKB Sanchya Scheme		230,052,146	273,824,788
	Krishion Krishionery Sanchya Scheme		100,733,160	94,777,904
	Monthly/ Quarterly benefit Scheme		88,170,024	136,859,699
	BKB Monthly Savings Scheme		22,157,616,878	22,094,637,735
	Student savings scheme		127,806,350	97,694,330
	BKB Doubl Benefit Scheme		5,607,812,170	5,360,909,022
	BKB Monthly/Quarterly Profit Scheme		551,100,885	1,558,777,809
	BKB Retired Saving Scheme		225,712,623	30,186,707
	Quarterly Profit Savings Scheme		13,963,368,908	7,028,391,132
	BKB Doubl Profit Scheme		7,350,427,899	3,836,518,900
	BKB Monthly Profit earning Project		2,157,887,366	258,131,221
	BKB Millionier Scheme		2,902,217,477	1,143,517,871
	BKB Monthly Deposit Scheme		3,846,140,225	1,275,894,818
	BKB Lakhpathi scheme		378,568,444	142,720,606
	Cash Incentive on wage earner's remittance		37,855,639	78,902,840
			59,755,195,763	43,442,032,487
	Total deposits		225,931,659,550	178,238,546,730
12.5	Maturity grouping of deposits & other accounts			
	Repayable on demand		5,028,659,074	5,909,370,094
	Repayable within 1 month		11,316,740,740	10,834,617,963
	Over 1 month but within 3 months		24,874,715,152	21,016,287,337
	Over 3 month but within 1 year		76,164,033,401	57,669,842,289
	Over 1 year but within 5 years		149,708,713,044	135,069,458,792
	Over 5 years		63,910,156,649	46,311,227,170
	More than 10 years		140,184,068	142,544,265
			331,143,202,129	276,953,347,910
12.6	List of Top 10(Ten) depositors:			
			Amount in crore	
			30 June 2021	30 June 2020
	Petro Bangla		987.80	1,108.78
	BCIC		826.98	756.29
	Dhaka WASA		624.07	732.90
	Chittagong Port Authority		-	455.98
	IGR(Department of Registration)		449.06	440.12
	BRDB		652.20	367.39
	Civil Aviation		381.36	360.56
	Security Printing Press Corporation		338.11	257.35
	BIWTC		357.30	289.04
	REB		727.88	275.09
	Polli Biddut Somiti		496.98	-
			5,841.74	5,043.50
13	Other Liabilities			
	Interest Payable on Fixed Deposits		4,600,393,332	3,973,207,303
	Security Deposits of contractors		122,759,648	111,134,957
	Outstanding loan from Rupali Bank		132,415,338	128,625,457
	Payable accounts	13.1	3,861,938,947	3,884,163,073
	Interest suspense account	13.2	12,965,544,237	11,042,375,244
	Provision for loans & advances	13.3	19,075,625,330	18,833,653,178
	Provision for Diminution in Value of Investment	13.4	22,636,080	22,636,080
	Provision for other assets	13.5	5,706,200,000	5,706,200,000
	Provision for off balance sheet Items	13.6	121,156,534	121,156,534
	Provision for Taxation	13.7	338,235,260	254,560,593
			46,946,904,706	44,077,712,419





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
13.1	Accounts Payable			
	Cash Excess		1,160,380	835,669
	Deputationists Accounts		128,735	3,239,143
	Undisbursed Emoluments to Staff		2,962,676	6,434,641
	Reconstruction on Loan Accounts		7,614,448	3,593,854
	Recovery of BRRFC Loans		25,263	83,952
	Recovery of BRRFC Staff Loans		67,380	913,827
	Employees provident fund		968,041	1,771,124
	Employees Security Deposits		20,357,566	20,226,570
	Miscellaneous		2,454,494,860	1,905,548,803
	Income Tax Deducted from the Contractors Bills		4,658,103	9,983,136
	Cost of Revenue Stamp Realised		7,026,254	7,654,095
	Realised Loan Of Polly Progati Prokolpa		146,749,185	112,150,880
	Deduction of Levey on deposit Interest		567,665	980,504
	Development Levey (4%) Flood		20,115	187,859
	Deduction at source tax		91,982,954	107,647,786
	Outstanding DD/TT/PO		(185,482)	436,906
	Payable pension fund		(236,131)	449,275
	Excise Duty		15,935,533	10,254,194
	Financial benefit for transport in dairy farm		20,040,714	20,041,307
	Subscription for Benevolent fund		1,137,994	1,195,208
	Service charge deduction from Swanirvar Programme		6,356,286	9,870,014
	Deposit of check/payorder from outsider trainee		61,812	79,918
	Provision for land & building		3,436,135	4,279,448
	Provision for others expenditures		429,266,024	481,317,880
	ODA Revolving fund		(35,810,918)	(35,766,385)
	Post-flood Rehabilitation Tax on intt.of deposit		7,022	15,077
	Hand Loom Board Credit.		2,935,370	4,722,003
	E.E.C Revolving Fund		43,470,087	43,472,706
	E.C. Revolving fund		54,704,613	54,704,614
	Payable intt. on E.C Revolving Fund.		14,365,787	14,365,788
	Payable intt. on E.E.C Revolving Fund		1,842,148	1,846,581
	Amt. of rent/lease/sale of asset acquired unsettle		8,803,610	8,635,010
	Community wise Asset Management Project		-	130,180
	Service charge on CIB online		81,552,642	102,463,391
	Western Union Common Marketing		9,533,315	9,513,769
	Realised VAT from BACH		2,933,758	1,578,233
	Realised VAT & commission for BB		88,405	(16,284)
	Sanchay patra		122,511,631	630,239,136
	SWIFT charges		173,669	236,682
	FDR Account (Foreign Exchange)		5,187,606	8,112,134
	Income tax deduction from staff		43,601,916	43,972,023
	Income Tax realised from staff (for the year:2011-12 & 2012-13)		1,430,907	1,687,624
	Tax deduction from fees for Profe. & Tech. services		167,169	109,138
	Foreign Exchange back to back L/c		49,981,364	9,864,521
	Taxes of office house paid		226,310	379,026
	Instant Cash		361,780	3,780
	VAT deduction from fees for Profe. & Tech. services		931	98,143
	Tax deduction from the Certain services		12,473	38,711
	VAT deduction from the Certain services		156,978	70,633
	Tax deduction from L/C		3,108	3,142
	Vat deduction from L/C		13,474	9,923
	VAT of office house rent paid		1,049,969	1,160,639
	Contribution to national Exchequer		(1,746,861)	(1,746,864)
	Fund for issuing DD infavour of American Exp bank		542,207	442,006
	Deduction levy from intt. on Saving & FD		3,965	303,799
	Supervised Credit Project		151,486	1,318,302
	Post Charge (Foreign Exchange)		74,618	70,668
	RIA		502,188	75,000
	Money Gram		823,196	-
	Xpress Money		628,076	-
	Risk Fund of Consumer Credit		2,474,180	-





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
	IBTA interest payable account		(5,712,387)	166,407,356
	Int. payable on Quaterly Profit Savings Scheme		204,520,747	82,612,780
	Int. payable on BKB Millionier Scheme		1,749	1,287,908
	Int. payable on BKB Doubl Profit Scheme		2,913,738	17,496,157
	Int. payable on BKB Monthly Deposit Scheme		90,773	1,053,122
	Int. payable on BKB Lakhapathi scheme		17,726	702,074
	Intt. Payable on BKB-MSS		556,497	-
	Intt. Payable on BKB Monthly Profit Scheme		6,527,964	-
	Intt. Payable on BKB Monthly/Quarterly benefit Scheme		4,615,959	-
	Intt. Payable on BKB Retired Saving Scheme		1,508,271	-
	Intt. Payable on Small Savings Scheme		106,171	-
	Intt. Payable on Special Deposits		2,121,971	-
	Intt. Payable on SND		563,440	-
	Intt. Payable on Savings(Rural)		638,596	-
	Intt. Payable on Employees Security Deposits		112,177	-
	Intt. Payable on BKB-DBS		1,378,294	-
	Clearing Adjustment		635,552	-
	SMS Transaction Notification Charges		2,205,065	128,410
	Premium due for EFAS		273,714	629,533
	Int. payable on BKB Monthly Profit earning Project		8,300,535	2,519,415
	Int. payable on Savings deposit(VGD)		3,207,707	37,478
			3,861,938,947	3,884,163,073
13.2	Interest suspense account			
	Opening balance		11,042,375,244	9,248,404,041
	Add : Transferred during the year		4,380,233,000	3,772,908,000
	Less: Realized during the year		2,327,847,000	1,745,077,000
	Less : Adjustment during the year		129,217,007	233,859,797
	Closing Balance		12,965,544,237	11,042,375,244
13.3	Provision for Loans and Advances			
	General provision (for unclassified)	13.3.1	2,145,668,373	1,857,942,427
	Specific provision (for classified)	13.3.2	16,929,956,957	16,975,710,751
	Total provision held		19,075,625,330	18,833,653,178
	Required provision		19,075,625,330	18,608,172,104
	Provision excess/(shortfall)		-	225,481,074
	As per BRPD Circular # 14 dated September 23,2012 (revised BRPD Circular # 5, dated May 29,2013) of Bangladesh Bank, Bangladesh			
	krishi bank has maintained as required the provision against loans & advances. For details calculation , please refer to Annexure -F'			
13.3.1	General Provision (for unclassified)			
	Opening balance		1,857,942,427	1,642,356,682
	Transfer from/(to) Diminution in Value of Investments		-	-
	Provision made during the year		251,813,507	-
	Transfer from specific provision for loans		45,753,794	264,848,708
	Adjustment to remission of interest of staff loans		(9,841,355)	(49,262,963)
	Transfer to retained earnings		-	-
	Transfer from/(to) off balance sheet items		-	-
	Provision held		2,145,668,373	1,857,942,427
	Required provision		2,145,668,373	1,857,942,427
	Provision excess/(shortfall)		-	-





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
13.3.2	Specific Provision (for classified)			
	Opening balance		16,975,710,751	18,024,332,139
	Provision made during the year		-	-
	Transfer to unclassified loans & advances		-	(264,848,708)
	Transfer to Diminution in Value of Investments		-	(3,772,680)
	Transfer to general provision of loans & advances		(45,753,794)	-
	Transfer to Profit & Loss account		-	(780,000,000)
	Provision held		16,929,956,957	16,975,710,751
	Required provision		16,929,956,957	16,380,151,677
	Provision excess/(shortfall)		-	595,559,074
13.4	Provision for Diminution in Value of Investments			
	Opening balance		22,636,080	18,863,400
	Provision made during the year		-	-
	Transfer from specific provision for loans		-	3,772,680
	Provision at end of the year		22,636,080	22,636,080
	Less: Required provision for investment		18,549,010	22,636,080
	Provision Excess/(Shortfall)		4,087,070	-
Provisions for diminution in value of investments has been maintained fully in accordance with Bangladesh Bank DOS circular no. 04 dated November 24, 2011 & as per the letter # DOS(SR) 1153/161/2012-427 dated December 30, 2012. (See the Annexure-A)				
13.5	Provision Maintained for Other Assets			
	Opening balance		5,706,200,000	5,706,200,000
	Add : Addition during the year		-	-
	Less : Adjustment during the year		-	-
	Total provision held		5,706,200,000	5,706,200,000
	Less: Required provision for other assets (assessed by Bangladesh)		5,539,690,614	5,706,200,000
	Provision Excess/(Shortfall)		166,509,386	-
13.6	Provision for Off-balance Sheet Exposures			
	Opening Balance		121,156,534	121,156,534
	Add/(less): provision made/(released) during the year		-	-
	Transfer from general provision for loans		-	-
	Provision held		121,156,534	121,156,534
	Required provision		90,564,507	79,223,433
	Provision Excess/(Shortfall)		30,592,027	41,933,101
As per BRPD circular # 10, dated 23 September 2012 provision for off balance sheet items are maintained fully.				
13.7	Provision for Taxation			
	Opening Balance		254,560,593	178,050,745
	Add: Provision made during the year		83,674,667	76,509,848
	Less: Adjustment made during the year		-	-
	Total provision held		338,235,260	254,560,593
As per Income Tax Ordinance 1984, section 82c provision has been kept for minimum tax @ 0.6% for turnover or total income earned by the bank for the financial year 2020-21.				





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
14.	Share Capital			
14.1	Authorised Capital		15,000,000,000	15,000,000,000
			15,000,000,000	15,000,000,000
14.2	Issued, Subscribed and Paid-up Capital		9,000,000,000	9,000,000,000
			9,000,000,000	9,000,000,000
14.3	Re-capitalization			
	Opening balance		6,500,000,000	6,500,000,000
	Received during the Year		-	-
			6,500,000,000	6,500,000,000
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 (Tier I)	14.4.1	(97,283,863,926)	(84,468,504,221)
	Supplementary capital (Tier-II)	14.4.2	2,266,824,907	2,446,821,882
	Regulatory capital		(95,017,039,019)	(82,021,682,339)
	Required capital (10% of total risk weighted assets)	14.4.3	23,697,710,000	18,962,710,000
	Capital surplus/(shortfall)		(118,714,749,019)	(100,984,392,339)
	Capital Adequacy Ratio (CAR)			
	Core capital (Tier-I)		-41.05%	-42.68%
	Supplementary capital (Tier-II)		0.96%	1.24%
			-40.10%	-41.45%
14.4.1	Core Capital (Tier I)			
	Paid-up Capital		9,000,000,000	9,000,000,000
	Re-capitalization		6,500,000,000	6,500,000,000
	Statutory Reserve		232,306,342	232,306,342
	General Reserve		588,133,859	588,133,859
	Retained Earnings	17	(113,604,304,128)	(100,788,944,422)
			(97,283,863,926)	(84,468,504,221)
14.4.2	Supplementary capital (Tier-II)			
	General provision on unclassified loans including OBS items		2,266,824,907	2,194,684,706
	Asset revaluation reserve (up to 50%)		-	3,416,543,333
			2,266,824,907	5,611,228,039
	Less : Regulatory adjustments			
	Revaluation Reserves for fixed assets, securities & equity securities		-	3,416,543,333
	Other adjustments		-	-
			2,266,824,907	2,194,684,706
14.4.3	Required capital			
	Total assets (including Off-balance sheet amount)		344,155,143,559	301,030,868,221
	Risk weighted assets	14.4.3.1	236,977,100,000	197,897,000,000
	Required capital (10% of risk weighted assets)		23,697,710,000	19,789,700,000
14.4.3.1	Break up of Risk weighted assets			
	Credit risk:			
	On-balance sheet		234,140,800,000	194,194,200,000
	Off-balance sheet		1,099,100,000	955,900,000
			235,239,900,000	195,150,100,000
	Market risk		533,100,000	429,900,000
	Operation risk		1,204,100,000	2,317,000,000
			236,977,100,000	197,897,000,000





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
15	Statutory Reserve			
	Opening balance		232,306,342	232,306,342
	Add: Transfer from current year		-	-
			232,306,342	232,306,342
16	Other Reserves			
	General Reserve		437,713,494	437,713,494
	Contingency Reserve		90,000,000	90,000,000
	Exchange Rate Fluctuation		3,000,000	3,000,000
	Reserve for Insurance Fund		1,420,365	1,420,365
	Reserve for Bank Building and Staff Quarter		56,000,000	56,000,000
	Asset Revaluation Reserve	16.1	6,848,302,966	6,833,086,665
			7,436,436,825	7,421,220,524
16.1	Assets Revaluation Reserve			
	Opening balance carried forward		6,848,302,965.73	6,848,302,966
	Addition during the year		-	-
	Transferred to retained earnings		-	-
	Closing balance		6,848,302,966	6,848,302,966
17	Retained earnings Account			
	Balance carried forward		(100,788,944,422)	(88,637,134,678)
	Prior year adjustment	17.1	9,830,761	260,000,000
	Re-stated opening balance		(100,779,113,661)	(88,377,134,678)
	Profit/(Loss) generated during the year		(12,825,190,466)	(12,411,809,744)
	Transferred from asset revaluation reserve account		-	-
			(113,604,304,128)	(100,788,944,422)
17.1	Prior year adjustment			
	Exgratia charged as expenses for the year 2018-19 but disallowed by the ministry		-	260,000,000
	Charged Office Rent for the m/o april to oct, 2018 RAO office, Comilla		132,275	-
	Interest charged on Inter Bank Transaction Account (IBTA) for the year 2019-20		9,698,486	-
			9,830,761	260,000,000
18	Contingent Liabilities			
	Letters of Guarantee	18.1	95,413,832	95,461,720
	Irrevocable letters of credit		8,946,227,618	7,826,881,541
	Bills of collection		14,809,279	-
			9,056,450,730	7,922,343,261
18.1	Letters of Guarantee			
	Claims lodged with the bank company, which is not recognized as loan		-	-
	Money for which the bank is contingently liable in respect of guarantee issued favoring:		-	-
	Director		-	-
	Government		-	-
	Bank & other financial institutions		95,413,832	95,461,720
	Others		-	-
			95,413,832	95,461,720
19	Interest Income			
	Interest on Loans & advances(excluding staff loans & advances)		12,213,383,221	11,458,787,539
	Recovery from written off loans & advances		80,600,000	42,500,000
	Interest on Deposits to other banks		159,174,604	75,962,282
	Interest on staff loans & advances		616,569,262	250,172,527
			13,069,727,087	11,827,422,348





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
20.	Interest expense on Deposits & Borrowings			
	Deposit Pension Scheme (DPS)		3,840,465	-
	BKB-Double Benefit Scheme		388,028,549	536,090,903
	Student Savings Account		4,255,590	5,046,174
	Farmer Savings Account		5,821,800	5,997,334
	Matikata Savings Account		5,376,884	9,379,165
	Monthly /Quarterly Benefit Scheme		14,044,432	8,895,880
	Quarterly Profit Savings Scheme		771,684,749	527,129,335
	BKB Millionier Scheme		140,479,552	42,156,908
	BKB Double Profit Scheme		437,633,821	316,512,809
	Quarterly Profit Savings Scheme		170,331,357	45,438,172
	BKB Lakhapathi scheme		18,705,245	9,600,398
	BKB Monthly Profit earning Project		113,215,736	37,712,595
	Savings deposit(VGD)		1,150,008	7,107,029
	BKB Savings Pension Scheme		51,727	1,107,246
	Small Savings Scheme		244,620	291,515
	Education Deposit Scheme		145,186	204,345
	BKB Sanchay Scheme		14,673,520	51,623,918
	Krishan Krishony Sanchay Scheme		2,254,556	3,350,881
	BKB Monthly/Quarterly Profit Scheme		36,794,159	171,465,559
	Excess interest paid for fixed deposits		56,899,505	419,849
	BKB -MSS		1,604,220,115	1,505,953,378
	Fixed Deposit(FDR)		9,525,637,442	9,197,852,667
	Short Notice Deposit(SND)		267,563,413	202,384,565
	Savings Deposit (Urban)		716,501,213	777,288,174
	Employees Provident Fund		372,972,300	374,921,984
	Employees Security Deposit		1,110,802	4,790,104
	Savings Deposit (Rural)		1,199,411,206	1,070,948,231
	Bangladesh Bank Refinance		833,514,641	557,066,775
	Other bank & FI		210,294,020	352,535,417
	Marginal Deposit Against L/C		-	1,940,587
	Hazz Deposit Scheme		-	68,989
	Teacher savings scheme		-	28,686
	Total		16,916,856,613	15,825,309,573
21.	Income from investment			
	Dividend received from Grameen Bank		1,080,000	1,080,000
	Dividend received from ICB Islamic Bank Ltd		-	-
			1,080,000	1,080,000
22.	Commission, Exchange & Brokerage			
	Commission and Exchange		87,894,704	94,280,119
	Commission on L/C		67,784,140	70,512,917
	Inter branch online commission		11,250,379	667,812
	Commission on RTGS		6,640,915	6,411,070
	SMS Service charge		25,248,147	9,265,823
	Commission on ATM		1,509,061	12,620,620
	Commission on Bach		456,147	645,487
	Commission received from Western Union		6,417,681	6,515,734
			207,201,174	200,919,582
23.	Other Receipts			
	Fees and Other Charges		125,534,060	76,255,260
	Search Fees		61,141,311	43,593,861
	Appraisals Fees		5,486,231	5,337,554
	Sale Proceeds of Forms		47,130,260	26,951,679
	Rent Received		554,522	215,770
	Income from Sales of other Assets		156,377	104,595
	Miscellaneous income		149,127,888	182,810,656
	Gain from Foreign Exchange Transaction		76,357,051	198,139,625
	Service Charges/Accounts maintenance Fee		202,281,852	188,810,396
			667,769,552	722,219,396





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
24	Salary & Allowance			
	Salary of Officers		2,682,195,211	2,635,540,099
	Salary and Wages (Staff)		298,128,380	345,676,670
	Housing / House Allowance		1,233,570,580	1,233,169,299
	Overtime Allowance to employees		11,974,088	12,416,180
	Other Allowance		398,355,180	408,809,608
	Expenses for encashment of earned leave/privilege		342,544,493	343,503,740
	Staff Welfare(lunch)		423,300,018	365,454,862
	Rest & Recreation		77,921,018	16,114,491
	Medical Services		175,161,672	172,327,161
	Bank Contribution to Employees P.F		51,463	570,220
	Expenses on borrowed staff		1,757,728	3,435,775
	Bonus to staff (Festival)		493,640,775	475,577,581
	Exgratia to staff		1,726,526	1,350,566
	Contribution to Superannuation Fund		2,100,992,257	2,100,044,296
	BKB Integrity award		1,528,360	58,410
	BKB research & Innovation		222,420	37,240
			8,243,070,169	8,114,086,198
25	Rent, Tax and Insurance			
	Electricity & Water Charges		56,641,810	53,417,495
	Rentals		223,908,875	215,799,703
	Rate & taxes		5,718,745	5,392,493
	Insurance		124,206,889	119,460,788
	Rent for Staff Bus		15,857,723	14,032,032
	Rent for rental Car		4,996,283	6,767,256
			431,330,325	414,869,766
26	Legal Charges			
	Legal charges		1,360,287	854,057
	(Including stamps, power of attorney & notary public expenses)			
			1,360,287	854,057
27	Postage, Telegram & Stamps			
	Postage & Telegram		4,797,859	5,010,303
	Expenses on Telephone (Office)		8,107,384	7,691,792
	Expenses on Telephone (Residence)		266,983	516,297
	Charges for internet		65,645,019	44,715,709
			78,817,244	57,934,101
28	Auditor's Fees			
	Statutory audit		966,000	1,030,400
			966,000	1,030,400
29	Stationery, Printing & Advertisement			
	Stationery and supplies (Printing)		32,917,541	27,027,397
	Stationery and supplies (Local purchased)		20,997,842	19,214,952
	Advertisement and Publicity		8,539,024	5,580,505
	Advertising & Publicity(Others)		6,920	280,994
			62,461,327	52,103,847
30	Pay & Allowances of Managing Director			
	Basic salary		936,000	936,000
	Allowances		671,220	671,220
			1,607,220	1,607,220





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
31	Director's Fees			
	Honorarium of board Chairman		180,000	-
	Board meeting		1,179,200	1,874,400
	Executive committee meeting		17,600	-
	Audit committee meeting		123,200	96,800
	Risk management meeting		105,600	79,200
			1,605,600	2,050,400

Remuneration for Chairman & Directors is BDT 8000 per meeting for attendance. No other financial benefits are extended to Board of Directors (as per section 18(1) of the Banking Companies Act(Amendment) 2013 excluding above fees.

32	Depreciation & Repairs of Bank Property			
	Repair & maintenance expenses (for general)		8,139,664	8,496,871
	Repair & maintenance expenses for building		5,038,468	5,551,524
	Repair & maintenance (office equipment)		5,854,257	4,530,716
	Repair & maintenance of motor car and other vehicles		5,370,210	5,894,336
	Cost of spare parts & materials for motor car &		697,133	340,483
	Depreciation on Furniture & Fixtures		28,652,273	45,562,904
	Depreciation on Office Equipments		10,467,335	10,714,001
	Depreciation on Office Machineries		114,590,049	96,867,282
	Depreciation on Electrical Equipments		36,934,354	43,256,925
	Depreciation on Motor Vehicles		12,779,624	15,081,224
	Depreciation on Building		18,353,517	16,716,670
			246,876,883	253,012,936
33	Other Expenditure			
	Employees Benevolence		3,773,434	4,952,497
	Employees Travelling expense-Tour		105,357,976	100,985,074
	Liveries for Class four employees		5,063,082	6,399,615
	Employees Travelling expense-Transfer		12,035,689	8,145,103
	Training Expenses		5,027,400	16,130,472
	Training Institution Expense		9,281,877	3,968,291
	Field level workshop/conference		2,807,014	4,069,041
	Honoraria Rewards and Grand		16,387,286	16,579,086
	Conveyance Charge		14,286,466	14,192,460
	Fuel expenses for motor car & other vehicles		13,042,370	12,616,611
	Awards and donation		4,057,998	4,773,357
	Business Development		13,834,196	12,752,406
	Customer Conference		2,461,326	2,935,335
	Losses on Dead Stock		55,585	1,094,521
	Books Purchases for Library		8,988	124,819
	Commission Expenses and other Charge		37,266,516	59,554,384
	Generator fuel cost		16,015,885	13,120,230
	Charges for remete on us (NRSB) for LPO		129,395	98,345
	Yearly sub-user charges		1,239,700	-
	Computer Services Charge		63,327,068	33,189,040
	Death Relief Grant		22,296,195	19,748,466
	Miscellaneous Expenses		56,580,665	55,685,168
	Papers Bill and house Building Loan Reg.		22,840,002	70,495,691
	Remissions on loans & others		12,122,629	151,773,969
	Tax & levy paid for Hazz deposit		-	538,894
	Swift expenses		5,461,670	3,862,933
	Batch Commission		813,155	347,419
	Recruitment expenses		22,738	58,429,986
	Verification of clients NID Informations		250,000	250,001
	Special Pronodona for COVID-19		4,682,132	467,269,512
			450,528,437	1,144,082,725





Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2021	30 June 2020
34	Closing Cash and Cash Equivalents			
	Cash in hand	3.1	1,768,152,634	1,740,536,527
	Balance with Bangladesh Bank and Sonali Bank	3.2	23,378,433,568	16,074,376,371
	Balance with other bank and financial institution	4	4,904,649,701	835,478,980
	Money at call and short notice		-	-
	Closing cash and cash equivalents		30,051,235,903	18,650,391,878
35	Interest Received in Cash			
	Opening uncollected interest		57,817,244,738	56,080,301,391
	Add: Interest Charged during the year		13,069,727,087	11,827,422,348
			70,886,971,825	67,907,723,738
	Less: Cash received during the year		11,116,975,087	9,702,102,000
	Less: Adjusted during the year		97,293,000	388,377,000
	Closing uncollected interest		59,672,703,738	57,817,244,738
36	Interest Paid by Cash			
	Interest paid on Deposits		10,317,481,169	9,695,209,796
	Interest Paid to Bangladesh Bank		833,514,641	144,150,109
	Interest Paid to other bank		210,294,020	-
	Interest paid to International financial institutes		-	-
			11,361,289,830	9,839,359,906
37	Cash Paid to Suppliers			
	Stationery and supplies (Printing)		32,917,541	27,027,397
	Stationery and supplies (Local)		20,997,842	19,214,952
			53,915,383	46,242,348
38	Cash Paid for Other Operating Activities			
	Rent, Taxes, Insurance, Lighting etc.	25	431,330,325	414,869,766
	Legal Charges	26	1,360,287	854,057
	Postage, Telegram, Telephone & Stamps	27	78,817,244	57,934,101
	Advertisement and Publicity	29	8,539,024	5,580,505
	Pay & Allowances of Managing Director	30	1,607,220	1,607,220
	Director's Fees	31	1,605,600	2,050,400
	Repairs & Maintenances	32	25,099,731	24,813,931
	Other Expenditure	33	450,528,437	1,124,334,259
			998,887,868	1,632,044,239





39 Audit Committee of the Board of Directors:

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

Sl.	Name	Status with the Bank	Status with the Committee
1	Mrityunjoy Saha	Director	Chairman
2	Md. Nurul Islam	Director	Member
3	Md. Hamidur Rahman	Director	Member
4	Kazi Mohammad Nozre Moin	DGM	Member Secretary

During the year 2020-2021, the audit committee of the board conducted 05 (five) 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 2020-2021.
- Reviewed performance of internal audit 2020-2021.
- 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 2020-2021.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.

40 Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2021 (In Taka)	Share Holding on 30.06.2020 (In Taka)
1	Mr. Md. Nasiruzzaman	Chairman	Nil	Nil
2	Mr. Md. Ismail Hossain	Managing Director	Nil	Nil
3	Mr. Md. Nurul Islam	Director	Nil	Nil
4	Mr. Md. Hamidur Rahman	Director	Nil	Nil
5	Mr. Mrityunjoy Saha	Director	Nil	Nil
6	Mr. Tahmid Hasnat Khan	Director	Nil	Nil
7	Mr. Abdus Salam	Director	Nil	Nil
8	Mr. Md. Benojir Alam	Director	Nil	Nil

41 Name of Directors and their interest in different entities:

SL.	Name	Designation	Entities where they have interest as the owner/	Share/Guarantee Interest with other Organization
1	Mr. Md. Nasiruzzaman	Chairman	Nil	Nil
2	Mr. Md. Ismail Hossain	Managing Director	Nil	Nil
3	Mr. Md. Nurul Islam	Director	Nil	Nil
4	Mr. Md. Hamidur Rahman	Director	Nil	Nil
5	Mr. Mrityunjoy Saha	Director	Nil	Nil
6	Mr. Tahmid Hasnat Khan	Director	Nil	Nil
7	Mr. Abdus Salam	Director	Nil	Nil
8	Mr. Md. Benojir Alam	Director	Nil	Nil

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

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

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

Loan and advances to Directors and their related concern:

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

Nil

Nil

Nil

Nil

Nil





BANGLADESH KRISHI BANK
Investment in Shares
As at 30 June 2021

Annexure 'A'

Particulars	Number of Shares	Market Price per Share/Taka	Total market price/ Taka	Cost per Share	Total cost/Taka	Surplus(+) /diminution(-)
Shares (quoted)						
	3,143,900	4.10	12,889,990	10.00	31,439,000	(18,549,010)
Total			12,889,990		31,439,000	(18,549,010)



BANGLADESH KRISHI BANK
Fixed assets Schedule
For the year ended on 30 June 2021

Annexure - 'B'

Sl no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2021
		Opening as on 01.07.2020	Addition during the year	Revaluation during the year	Adjustment during the year	Total cost		Opening Accumulated	Charged during the year	Total Depreciation	
1	2	3	4	5	6	7	8	9	10	11	12
1	Land	6,440,330,000	-	-	-	6,440,330,000	-	-	-	-	6,440,330,000
2	Building	651,940,101	1,108,816	15,216,301	-	668,265,218	2.5	408,572,031	18,353,517	426,925,548	649,952,336
3	Motor Vehicles	132,686,232	-	-	21,895,000	110,791,232	20	347,442,217	12,779,624	360,221,841	98,011,608
4	Furniture & Fixtures	131,248,347	23,059,226	-	-	154,307,572	10	285,037,869	28,652,273	313,690,143	125,655,299
5	Office Equipments	60,986,577	5,671,973	-	-	66,658,550	15	129,727,899	10,467,335	140,195,234	56,191,215
6	Office Machineries	379,509,505	190,062,326	-	-	569,571,831	15	681,061,278	114,590,049	795,651,327	454,981,782
7	Electrical Equipments	132,585,979	16,324,995	-	-	148,910,975	20	324,346,159	36,934,354	361,280,513	111,976,621
	Total	7,929,286,741	236,227,336	15,216,301	21,895,000	8,158,835,378		2,176,187,454	221,777,152	2,397,964,606	7,937,098,861





BANGLADESH KRISHI BANK
Maturity Analysis of Outstanding entries of foreign currency dealings
As on 30-06-2021
As per Local Book

Annexure- 'C'

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	28	2116223	9	315,341	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months					
More than 6 months but less than 9 months					
More than 9 months but less than 12 months					
12 months and above	-	-	-	-	
Total	28	2,116,223	9	315,341	

As per Correspondent 's book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	5	20,210	67	3,502,374	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months			2	19,070	
More than 6 months but less than 9 months			1	26,190	
More than 9 months but less than 12 months					
12 months and above			1	2,060	
Total	5	20,210	71	3,549,694	



BANGLADESH KRISHI BANK
Schedule of Branch Unadjustment account

Due to head office (112) **Annexure - 'D'**

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

BKB General accounts (113)

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

BKB general accounts (117)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2007	1	13,000	0	-	1	13,000
2009	0	-	2	118,000	2	118,000
2012	1	49,602	0	-	1	49,602
Total :	2	62,602	2	118,000	4	180,602

BKB general accounts (119)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2011	82	5,825,974	32	1,913,100	114	7,739,074
2012	135	8,704,846	45	2,400,551	180	11,105,397
2013	223	9,299,231	72	2,793,948	295	12,093,179
2014	83	2,847,742	34	1,058,102	117	3,905,844
Total :	523	26,677,793	183	8,165,701	706	34,843,494

BKB general accounts (1114)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	54	7,143,358	36	7493420	90	14636778
2015	446	21,469,840	126	20401793	572	41871633
2016	145	12,844,766	170	13841843	315	26686609
2017	1281	136,827,629	471	90821600	1752	227649229
2018	962	138027549	522	136754742	1484	274782291
2019	2730	189355594	1437	92889722	4167	282245316
2020	3661	549705388	3720	297008652	7381	846714040
2021	3768	1315917845	4501	2206788654	8269	3522706499
Total :	13047	2,371,291,969	10983	2,866,000,426	24030	5,237,292,395





AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS



Pinaki & Company

BKB general accounts (118)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2001	1	26,000	0	-	1	26,000
2002	1	10,000	1	25,000	2	35,000
2003	1	10,000	0	-	1	10,000
2004	1	13,500	2	45,000	3	58,500
2005	2	24,492	8	137,000	10	161,492
2006	9	228,505	4	45,000	13	273,505
2007	9	181,121	112	1,784,779	121	1,965,900
2008	9	183,396	65	1,121,543	74	1,304,939
2009	6	114,969	41	702,205	47	817,174
2010	7	323,000	19	364,154	26	687,154
2011	8	122,608	749	14,161,237	757	14,283,845
2012	9	241,679	483	8,179,962	492	8,421,641
2013	7	71,052	5	98,000	12	169,052
2014	0	-	57	1,350,620	57	1,350,620
Total :	70	1,550,322	1546	28,014,500	1616	29,564,822

BKB Exchange General A/c (1111)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2016	42	1,143,282	1	6,307	43	1,149,589
2017	292	11,766,464	1	215,441	293	11,981,905
2018	3433	183,711,014	256	16,106,414	3689	199,817,428
2019	34663	2,069,866,783	9065	365,563,853	43728	2,435,430,636
2020	4958	260,252,463	21001	1,064,178,901	25959	1,324,431,364
Total :	43388	2,526,740,006	30324	1,446,070,916	29984	3,972,810,922

G.Total	57060	4,928,314,766	43092	4,353,354,168	56424	9,281,668,934
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BANGLADESH KRISHI BANK

Year wise Income tax provision & assessment are as under:

Annexure - 'E'

Financial year	Assessment Year	Tax provision as per accounts	Assessed Tax as per Tax authority	Cash paid/adjusted with AIT	Remarks Profit/Loss as per audited report
1994-95	1995-96	-	(192.67)	-	(165.07)
1995-96	1996-97	-	(271.06)	-	(238.76)
1996-97	1997-98	-	(180.30)	-	(157.71)
1997-98	1998-99	-	(200.60)	-	(206.14)
1998-99	1999-00	-	(224.85)	-	(227.68)
1999-00	2000-01	-	(215.84)	-	(264.06)
2000-01	2001-02	-	(19.99)	-	2.91
2001-02	2002-03	-	(225.75)	-	(192.07)
2002-03	2003-04	-	(125.80)	-	(133.28)
2003-04	2004-05	-	(209.43)	-	(140.76)
2004-05	2005-06	-	(245.09)	-	(184.40)
2005-06	2006-07	-	(177.70)	2.37(T.T.)	(177.26)
2006-07	2007-08	-	(1.61)	1.45(T.T.)	(148.77)
2007-08	2008-09	-	(196.64)	-	(196.64)
2008-09	2009-10	-	(1.49)	-	nil
2009-10	2010-11	-	-	-	nil
2010-11	2011-12	-	47.17	-	(154.28)
2011-2012	2012-2013	-	7.43	-	(140.40)
2012-2013	2013-2014	-	4.02	-	(389.70)
2013-2014	2014-2015	-	2.80	-	(2,991.05)
2014-2015	2015-2016	0.57	121.40	-	(215.25)
2015-2016	2016-2017	-	7.01	-	(678.74)
2016-2017	2017-2018	-	7.90	-	(565.87)
2017-2018	2018-2019	8.56	7.62	-	(625.85)
2018-2019	2019-2020	8.68	7.16	-	(679.32)
2019-2020	2020-2021	7.65	Awaiting assessment	-	(1,241.18)
2020-2021	2021-2022	8.37	submitted	-	(1,282.52)





AHMED ZAKER & Co.
CHARTERED ACCOUNTANTS



Pinaki & Company

BANGLADESH KRISHI BANK
Calculation of required provision for loans and advances as of 30-06-2021

Annexure 'F'

Sector	Total Outstanding	Un-Classified UC		Classified			Total Classified (CL)
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	
Continuous	45,403,995,810	38,833,780,032	540,183,884	185,556,329	351,585,776	5,492,889,789	6,030,031,894
Demand loans	9,659,793,933	2,603,728,149	7,024,844	-	-	7,049,040,940	7,049,040,940
Fixed loan	33,015,281,007	21,270,024,447	5,490,718,766	69,152,316	62,546,818	6,122,838,660	6,254,537,794
STAC & MC	166,540,531,277	161,822,932,070		386,763,814	489,109,025	3,841,726,368	4,717,599,207
Staff Loan	16,298,296,914	16,298,296,914					-
TOTAL 30TH JUNE, 2021	270,917,898,941	240,828,761,612	6,037,927,494	641,472,459	903,241,619	22,506,495,757	24,051,209,835
TOTAL 30TH JUNE, 2020	237,857,529,454	205,285,388,183	5,245,079,434	1,482,403,795	1,015,964,543	24,828,693,499	27,327,061,837

Sector	Base of Provision				Amount of Provision Required	Amount of Actual Provision	Amount of Interest suspense
	Un-Classified (SMA)	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)			
Continuous	540,183,884	42,768,391	80,062,018	1,566,824,875	1,846,373,058	1,846,373,058	648,452,622
Demand loans	7,024,844	-	-	6,129,097,184	6,192,604,712	6,192,604,712	340,649,834
Fixed loan	51,944,266	15,907,892	20,084,772	5,709,804,576	5,928,769,444	5,928,769,444	4,309,670,316
STAC & MC	-	349,243,014	435,502,921	3,450,411,466	5,107,878,116	5,107,878,116	7,666,771,465
Staff Loan	-	-	-	-	-	-	-
TOTAL 30TH JUNE, 2021	599,152,994	407,919,297	535,649,711	16,856,138,101	19,075,625,330	19,075,625,330	12,965,544,237
TOTAL 30TH JUNE, 2020	3,571,623,499	967,926,286	647,850,443	16,225,661,771	18,238,094,104	19,614,125,858	11,042,375,244





Year wise break up of refundable tax(AIT)

Financial year	Ass. year	6/30/2021	6/30/2020
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	56,163,402
2015-16	2016-17	25,099,017	25,099,017
2016-17	2017-18	9,891,625	9,891,625
2017-18	2018-19	16,193,828	16,193,828
2018-19	2019-20	18,300,248	18,300,248
2019-20	2020-21	4,529,109	4,529,109
2020-21	2021-22	180,000	-
	Total	1,204,015,524	1,203,835,524



Highlights

Tk. In crore

Sl. No.	Particulars	Amount in Taka	
		2020-2021	2019-2020
1	Paid up capital	900.00	900.00
2	Re-capitalization	650.00	650.00
3	Total Capital	(9,043.56)	(7,763.54)
4	Capital Shortfall	11,871.47	10,227.91
5	Total Assets	33,509.87	28,891.52
6	Total Deposits	32,999.24	27,580.29
7	Total Loans and Advances	27,091.79	23,785.75
8	Contingent Liabilities and other Commitments	905.65	792.23
9	Credit Deposit Ratio	82.10%	86.24%
10	Percentage of classified loans against total loans and advances	9%	12%
11	Profit/(Loss) after tax and provision	(1,282.52)	(1,241.18)
12	Amount of classified loan	2,405.12	2,732.71
13	Provision maintained: i) for loans & advances	1,907.56	1,883.37
	ii) for diminution of share value	1.85	2.26
	iii) for OBS items	9.06	7.92
	iv) for other assets	570.62	570.62
14	Provision surplus/(shortfall): i) for loans & advances	-	22.55
	ii) for diminution of share value	0.41	-
	iii) for OBS items	3.06	4.19
	iv) for other assets	16.65	-
15	Cost of Fund	8.66%	9.78%
16	Interest Earning Assets	24,686.67	21,053.05
17	Non-Performing Assets	8,823.20	7,838.47
18	Return on Investment (loans & advances) (ROI)	4.82%	4.97%
19	Return on assets (ROA) after tax	-3.83%	-4.30%
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)	-14.18%	-15.99%