



Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International



ম্যাবস্ এন্ড জে পার্টনার্স
MABS & J Partners
Chartered Accountants

Auditors' Report
and
Audited Financial Statements
of
Bangladesh Krishi Bank
83-85, Motijheel C/A, Dhaka.

As on June 30, 2022

Auditors'

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Independent Auditors' 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 2022 and the Profit and Loss Account, 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 2022, 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:

- Consequent upon time-to-time increase in the salary structure having monetary effect on retirement benefit, the Bank appointed AIR Consulting, an Actuarial Firm for ascertainment of Bank's liability against Superannuation Fund (SAF) of its employees. As per the last Actuarial Valuation Report by the Actuarial Firm there was a fund deficit of Tk. 5,261 crore as on 30 June 2018. The said Actuarial Report contained a recommendation to contribute the following amounts towards reduction of deficits in the fund.

Year	Amount in Taka
2018 (Starting from 01 July 2018)	620 Crore
Each year thereafter	475 Crore

However, no provision has been made by the bank for such contribution to this Fund. The Actuary Firm has also recommended to closely monitor the funding position of the SAF over the next few years and carry out the next actuarial assessment as on 30 June 2019. But no further assessment has yet been done by the bank.

- There still remains an unexplained cash inflow amount of Tk. 273.24 Crore under "Cash Flows from Operating Activities" in the Statement of Cash Flows of the bank for the year ended 30 June 2022.
- As disclosed in the note # 9.4.1 Inter Branch Transaction Account (IBTA) shows a total debit balance of Tk. 8,746,477,261 (874.65 Crore) and a credit balance of Tk. 7,080,444,656 (708.04 Crore) as on 30 June 2022. The net difference between these debit and credit balances is Tk. 1,666,032,605 (166.60 Crore) against which we no reconciliation could be made available to us.

4. As disclosed in the note # 3.1.2, due to non-availability of sufficient/appropriate audit evidence, we could not confirm existence of Electronic Money of Tk. 18,111,600 (1.81 Crore) and Tk. 924,381 (0.0924 Crore) as balance of Mobile Banking and Cash in Hand respectively as at the end of 30 June 2022.
5. As per note 14.4 of the financial statements, the bank's capital adequacy ratio as at 30 June 2022 showed a negative figure (-44.25%) against required adequacy ratio at 10%. This has caused because of negative Core Capital of Tk. 110,277,458,271 (11,027.74 Crore). The shortfall in capital these stood at Tk. 132,030,917,320 (13,203.09 Crore).
6. Interest has not been provided on borrowings from Government and loan from International Financial Institutions (IFIs). The total short fall in the interest provision is Tk 2,366,451,113 (236.64 Crore) of which Tk. 2,102,631,402 (210.26 Crore) is attributable to Government borrowings while Tk. 263,819,711 (26.38 Crore) to IFI. Please see note 11.1.1 & 11.2.1 for details. Had this interest expense been charged against the profit/loss, this shown loss would be remarkably increased.

We conducted our audit in accordance with the 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 qualified opinion.

Emphasis of Matters:

Without qualifying our opinion we draw attention to this following:

1. As disclosed in note # 7 the bank should have written off Tk. 10,338,182,659 being (1,033.81 Crore) being 19.37% of the total outstanding loan TK. 53,359,455,401 (5,335.94 Crore) in the top 20 branches of the bank earmarked by the Ministry of Finance.
2. The mortgaged properties which have been acquired by the bank for failure of loan repayment by borrowers should have been recognized as Non-banking assets (NBA) in the financial statements on the basis of third party valuation and in compliance with the Non-banking assets (NBA) of Policy Bangladesh Bank notified vide BRPD circular no. 22 dated 20 September 2021.

As disclosed in note # 10.1, Bangladesh krishi Bank has not been awarded with the absolute with the ownership on few mortgaged properties through the verdict of the honorable court under section 33 (7) of the Artharin Adalat Act 2003. The Bank has recognized Tk. 32.58 Crore as Non-banking assets (NBA) in the financial statements which does not conform to the abovementioned BRPD circular.

3. The Bank has leased assets which qualify the requirement of applicability of IFRS 16 *Leases*. However, the bank did not recognize leased assets as per IFRS 16 *Leases*.



4. As disclosed in the note # 8 the bank has shown fixed assets at WDV of Tk. 7,873,581,413 (787.36 Crore) as on 30 June 2022. Existence of these fixed assets could not be 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.
5. As disclosed in the note # 4.1.3 & 6.2.1 net income earned on Fixed Deposit & Investment in Quoted Share of ICB Islamic Bank Ltd. of Tk. 76,591,834 (7.66 Crore) & 31,439,000 (3.14 Crore) respectively has been shown in the Financial Statements for loss although 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-</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>27.09.2017, BRPD circular01 dated- 03.01.2018, BRPD circular 01 dated- 20.02.2018, BRPD circular 03 dated- 21.04.2019, BRPD circular 17 dated- 28.09.2020, BRPD circular 59 dated- 30.12.2020, BRPD circular 19 dated- 26.08.2021, BRPD circular 51 dated- 29.12.2021, BRPD circular 14 dated- 22.06.2022 respectively which limits the fair implementation of respective IFRSs.</p>	<p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
<p>Measurement of Provision</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>At year end, the Bank reported total Loans & Advances of Taka 295,554,512,958 (29,555.45 Crore) and provision against Loans & Advances of Taka 19,027,856,856 (1,902.78 Crore).</p> <p>The Bank's disclosures about provisioning of Loans & Advances are included in note 2.01.02 & 2.12.03.</p> <p>Provision has been maintained by the Bank in accordance with Bangladesh Bank approval vide it's Letter No. DBI-2(UBI-5)/2536/2020-884 Dated 29 June 2020, Letter No. DBI-2(UBI-5)/2536/2020-823 Dated 25 June 2020 and Letter No. BRPD (P-1)/661/13/2019-3332 Dated 29 April 2019.</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 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; <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.</p>
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</p>	<p>We tested the design and operating effectiveness of the Bank's IT access controls</p>

<p>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>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</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>

provisions which have been established and other contingent liabilities.	
The Bank's disclosures relating to its Legal & Regulatory Matters are included in the related policy note.	
NOSTRO Accounts	
Key Audit Matters	Our response to the risk
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.	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.
The Bank's disclosures this issues in Note: 4.20.	We appeared to be significant weaknesses in the operation process of these issues.

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 (two) Chartered Accountants (CA) 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: **Aziz Halim Khair Choudhury**, Chartered Accountants got Liabilities & Expenditure while **MABS & J Partners**, 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;



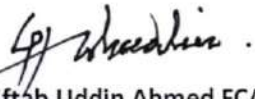


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- (iv) The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (v) The expenditures incurred were for the purpose of the Bank's business for the year;
- (vi) The financial statements 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.


Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment # 804
Aziz Halim Khair Choudhury
Chartered Accountants


Jagadish Chandra Biswas FCA
Partner
ICAB Enrollment No 199
MABS & J Partners
Chartered Accountants

DVC No.: 2303090804AS602274

DVC No.: 2303090199AS930688

Dhaka, Bangladesh.

Date: 09.03.2023

BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2022

Particulars	Note	Amount in Taka	
		30 June 2022	30 June 2021
Property and Assets			
Cash	3	24,175,162,703	25,146,586,203
Cash in Hand (Including Foreign Currencies)		2,145,900,958	1,768,152,634
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)		22,029,261,744	23,378,433,569
Balance with Other Banks & Financial Institutions	4	3,006,031,242	4,904,649,700
In Bangladesh		2,751,254,834	4,380,931,818
Outside Bangladesh		254,776,408	523,717,882
Money at call and short notice	5	2,100,000,000	-
Investments	6	71,373,520	43,185,000
Government Securities		9,684,520	6,246,000
Other Investments		61,689,000	36,939,000
Loans and Advances	7	295,554,512,958	270,917,899,403
Loans, Cash Credits, Overdrafts etc.		289,820,828,449	265,041,573,671
Bills Purchased and Discounted		5,733,684,510	5,876,325,732
Fixed Assets	8	7,873,581,413	7,937,098,860
Other Assets	9	27,882,775,374	25,822,974,012
Non-Banking Assets	10	325,799,740	326,299,652
Total Assets		360,989,236,951	335,098,692,830
Liabilities and Capital			
Liabilities			
Borrowing from Other Banks, FI and Agents	11	33,685,581,250	47,444,146,956
In Bangladesh		33,421,761,538	47,180,327,245
Outside Bangladesh		263,819,711	263,819,711
Deposits and Other Accounts	12	382,313,224,539	331,143,202,129
Current and Contingency Accounts		27,133,766,179	24,346,475,831
Bills Payable		1,451,649,250	1,150,818,743
Savings Deposit		89,350,145,301	79,714,248,004
Fixed Deposit		193,971,383,473	166,176,463,787
Deposit under Scheme		70,406,280,337	59,755,195,763
Other Liabilities	13	49,389,747,380	46,946,904,706
Total Liabilities		465,388,553,169	425,534,253,791
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	7,292,965,860	7,436,436,825
Retained Earnings Surplus/(Deficit)	17	(127,424,588,420)	(113,604,304,128)
Total Capital/ Owners' Equity		(104,399,316,218)	(90,435,560,961)
Total Liabilities and Owners' Equity		360,989,236,951	335,098,692,830

BANGLADESH KRISHI BANK
OFF BALANCE SHEET ITEMS
AS AT 30 JUNE 2022

Particulars	Note	Amount in Taka	
		30 June 2022	30 June 2021
Contingent Liabilities:		10,218,408,580	9,056,450,730
Acceptance for Constituents Liabilities (Letter of Credit)		10,087,708,729	8,946,227,618
Outstanding Customers Liabilities Guarantees	18		
Bills for Collection	18.1	114,588,379	95,413,832
Others		16,111,472	14,809,279
		-	-
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		10,218,408,580	9,056,450,730


Accompanying notes form an integral part of these financial statements

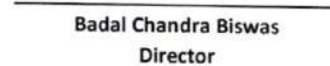

Md. Nasiruzzaman
Chairman


Md. Abdul Jabbar
Managing Director



Mrityunjay Saha
Director

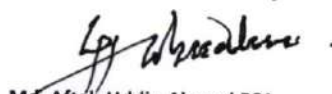

Tahmid Hasnat Khan
Director

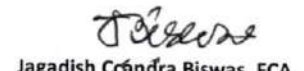

Abdus Salam
Director


Badal Chandra Biswas
Director


06.03.23
Md. Tofazzel Hossain
Director


Salma Banu
Deputy Managing Director


Md. Aftab Uddin Ahmed FCA
Partner
ICAB Enroll. No. 804
Aziz Halim Khair Choudhury
Chartered Accountants


Jagadish Chandra Biswas, FCA
Partner
ICAB Enroll. No. 199
MABS & J Partners
Chartered Accountants

DVC No.:	2303090804AS602274	DVC No.:	2303090199AS730688
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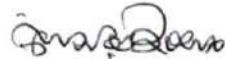
Dhaka, Bangladesh.

Date: 09.03.2023

BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
For the year ended on 30 June 2022

Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
Interest Income	19	14,805,505,080	13,069,727,087
Less :Interest Expense on Deposit & Borrowings	20	(19,244,813,492)	(16,916,856,613)
Net Interest Income		(4,439,308,412)	(3,847,129,526)
Income from Investment	21	29,309,028	1,080,000
Commission, Exchange & Brokerage	22	211,677,569	207,201,174
Other Receipts	23	699,374,715	667,769,552
Total Operating Income		(3,498,947,100)	(2,971,078,800)
Salary & Allowance	24	8,117,757,971	8,243,070,169
Rent, Taxes, Insurance, Lighting etc.	25	478,721,012	431,330,325
Legal Charges	26	745,457	1,360,287
Postage, Telegram, Telephone & Stamps	27	100,308,988	78,817,244
Auditor Fee	28	1,034,500	966,000
Stationary, Printing & Advertisement	29	69,366,138	62,461,327
Pay & Allowances of Managing Director	30	1,939,179	1,607,220
Director's Fees	31	1,565,600	1,605,600
Depreciation & Repairs of Bank Property	32	298,809,321	246,876,883
Other Expenditure	33	603,263,001	450,528,437
Total Operating Expenditure		9,673,511,167	9,518,623,492
Profit / (Loss) Before Provision :		(13,172,458,267)	(12,489,702,292)
Provision for Loans & Advances		-	251,813,507
Provision for Diminution in Value of Investment		-	-
Other Provision		-	-
Total Provision		-	251,813,507
Total Profit / (Loss) before taxes		(13,172,458,267)	(12,741,515,799)
Provision for Current Tax	13.7	94,475,198	83,674,667
Provision for Deferred Tax	13.8	96,854,643	-
Net Profit/(Loss) After Tax		(13,363,788,108)	(12,825,190,466)
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Retained Surplus		(13,363,788,108)	(12,825,190,466)
Earnings Per Share (EPS)		-	-

Accompanying notes form an integral part of these financial statements



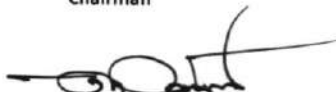
Md. Nasiruzzaman
Chairman



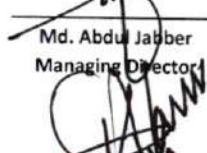
Md. Abdul Jabbar
Managing Director



Mrityunjay Saha
Director




Tahmid Hasnat Khan
Director



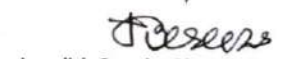
Abdul Salam
Director

Badal Chandra Biswas
Director

Md. Tofazzel Hossain
Director


Salma Banu
Deputy Managing Director

Md. Aftab Uddin Ahmed FCA
Partner
ICAB Enroll. No. 804
Aziz Halim Khair Choudhury
Chartered Accountants


Jagadish Candra Biswas, FCA
Partner
ICAB Enroll. No. 199
MABS & J Partners
Chartered Accountants

DVC No.:	2303090804A6602274	DVC No.:	2303090199A5930688
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Dhaka, Bangladesh.

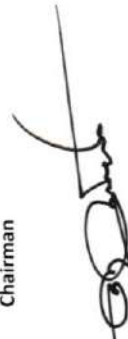
Date: 09.03.2023


BANGLADESH KRISHI BANK
STATEMENT OF CHANGES IN EQUITIES
For the year ended as on 30 June 2022


Particulars	Paid -Up Capital	Re-capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Profit/ (Loss)	Total Amount
Balance as at 01 July, 2021	9,000,000,000	6,500,000,000	232,306,342	6,848,302,967	588,133,858	(113,604,304,128)	(90,435,560,961)
Prior year adjustment	-	-	-	(18,144,816)	-	(485,359,521)	(503,504,337)
Restated opening balance	9,000,000,000	6,500,000,000	232,306,342	6,830,158,151	588,133,858	(114,089,663,649)	(90,939,065,298)
Related Balance due to Changes of Accounting Policy	-	-	-	-	-	-	-
Increased/ Decreased due to Revaluation of Assets or	-	-	-	-	-	-	-
Devaluation of Currency	-	-	-	-	-	-	-
Revaluation Reserve	-	-	-	(125,326,149.00)	-	28,863,337	(96,462,812)
Re-Capitalization	-	-	-	-	-	-	-
Net Profit / (Loss)	-	-	-	-	-	(13,363,788,108)	(13,363,788,108)
Dividend	-	-	-	-	-	-	-
Increased of Capital	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 June, 2022	9,000,000,000	6,500,000,000	232,306,342	6,704,832,002	588,133,858	(127,424,588,421)	(104,399,316,219)

Accompanying notes form an integral part of these financial statements.


Md. Nasiruzzaman
Chairman



Tahmid Hasnat Khan
Director

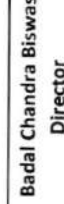

Md. Tofazzel Hossain
Director


Md. Abdul Jabber
Managing Director


Abdus Salam
Director


Salma Banu
Deputy Managing Director


Mrityunjoy Saha
Director


Badal Chandra Biswas
Director

BANGLADESH KRISHI BANK
CASH FLOW STATEMENT
For the year ended on 30 June 2022

Particulars	Note	Amount in Taka	
		30 June 2022	30 June 2021
A. Cash flow from operating activities:			
Interest Received	35	12,079,135,000	11,116,975,087
Interest Paid	36	(11,672,276,900)	(11,361,289,830)
Dividend Received	21	29,309,028	1,080,000
Fees and Commission Receipts	22	211,677,569	207,201,174
Cash Paid to Employees	24	(8,117,757,971)	(8,243,070,169)
Cash Paid to Suppliers	37	(55,368,222)	(53,915,383)
Receipts from Other Operating Activities	23	699,374,715	667,769,552
Payments for Other Operating Activities	38	(1,466,487,210)	(998,887,868)
Recovery from Written-Off Loans & Advances		58,200,000	80,600,000
Income Tax Paid(at source)		-	(180,000)
activities		(8,234,193,990)	(8,583,717,437)
Increase/(decrease) in operating assets and liabilities			
Loans and Advances to Customers		(24,636,613,556)	(31,108,861,948)
Other Assets		(2,059,301,450)	(1,787,820,871)
Other Liabilities		2,345,988,031	2,869,192,287
Deposits From Customers		45,796,083,773	48,243,697,406
		21,446,156,798	18,216,206,874
Net Cash Flow from Operating Activities(A)		13,211,962,808	9,632,489,437
B. Cash Flows From Investing Activities			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		(28,188,520)	73,369,000
(Purchase)/Sale of Property, Plant and Equipments		(195,250,539)	(229,589,271)
Net cash Flow from Investing Activities		(223,439,059)	(156,220,271)
C. Cash Flows from Financing Activities			
Paid up Capital/Re-capitalization		-	-
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		(13,758,565,706)	1,924,574,862
Net Cash Flow from Financing Activities		(13,758,565,706)	1,924,574,862
D. Net Increase/(Decrease) in Cash (A+B+C)		(770,041,958)	11,400,844,026
F. Cash and Cash Equivalents at the Beginning of the Year		30,051,235,902	18,650,391,876
G. Cash and Cash Equivalents at the End of the Year(D+F)	34	29,281,193,945	30,051,235,902

Accompanying notes form an integral part of these financial statements

Md. Nasiruzzaman
Chairman

Md. Abdul Jabber
Managing Director

Mrityunjay Saha
Director

Tahmid Hasnat Khan
Director

Abdus Salam
Director

Badal Chandra Biswas
Director

Md. Tofazzel Hossain
Director

Salma Banu
Deputy Managing Director

BANGLADESH KRISHI BANK

Liquidity Statement

Maturity Analysis of Assets & Liabilities as at 30 June 2022

Particulars	upto 1 month	1- 3 months	3- 12 months	1-5 years	More than 5 years	Amount in Taka	
						Total	Total
Assets							
a) Cash	2,145,900,958	-	-	-	-	2,145,900,958	2,145,900,958
b) Balance with other Banks	9,951,815,417	2,473,395,203	-	76,591,834	14,633,490,533	27,135,292,987	27,135,292,987
c) Investment	9,684,520	-	-	-	61,689,000	71,373,520	71,373,520
d) Loans & Advances	4,433,317,694	14,777,725,648	73,888,628,240	147,777,256,479	54,677,584,897	295,554,512,958	295,554,512,958
e) Land Building & Other Fixed Assets	-	-	-	-	7,873,581,413	7,873,581,413	7,873,581,413
f) Other Assets	2,039,315,049	11,556,118,612	4,198,829,238	4,035,406,590	6,053,105,885	27,882,775,374	27,882,775,374
g) Non- Banking Assets	-	-	97,739,922	228,059,818	-	325,799,740	325,799,740
Total Assets	18,580,033,639	28,807,239,463	78,185,197,399	152,117,314,721	83,299,451,728	360,989,236,950	360,989,236,950
Liabilities							
a) Borrowing from Bangladesh Bank, Other Banks And Agents	-	818,195,000	10,646,400,000	22,197,910,067	23,076,183	33,685,581,250	33,685,581,250
d) Deposits	17,026,997,498	24,340,967,954	62,068,204,590	142,739,441,953	134,685,963,294	380,861,575,289	380,861,575,289
c) Other Accounts	14,516,492	29,032,985	72,582,462	290,329,850	1,045,187,460	1,451,649,250	1,451,649,250
d) Provision and Other Liabilities	-	2,378,632,401	4,757,264,802	16,650,426,808	25,603,423,370	49,389,747,380	49,389,747,380
e) Equity	-	-	-	-	-	-	-
Total Liabilities	17,041,513,991	27,566,828,340	77,544,451,855	181,878,108,677	161,357,650,306	465,388,553,169	465,388,553,169
Net Liquidity Mismatch	1,538,519,648	1,240,411,123	640,745,545	(29,760,793,956)	(78,058,198,579)	(104,399,316,218)	(104,399,316,218)
Cumulative Net Mismatch	1,538,519,648	2,778,930,771	9,419,676,317	(26,341,117,640)	(104,399,316,218)	(104,399,316,218)	(104,399,316,218)

Md. Nasiruzzaman

Md. Nasiruzzaman
Chairman

Tahmid Hasnat Khan

Tahmid Hasnat Khan
Director

Tofazzel Hossain
06.03.23

Md. Tofazzel Hossain
Director

Md. Abdul Jabber

Md. Abdul Jabber
Managing Director

Abdus Salam
Director

Salma Banu

Salma Banu
Deputy Managing Director

Mrityunjoy Saha
Director

Badal Chandra Biswas
Director



Notes to the Financial Statements**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 fating & 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 2022 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 also complied with the requirement of the following regulatory and legal authorities:



- i) The Bank Company Act, 1991 (amended to date)
- ii) The Companies Act, 1994
- iii) Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv) Securities and Exchange Ordinance 1969
- v) Securities and Exchange Commission Rules, 2020
- vi) Income Tax Ordinance and Rules 1984
- vii) The Value Added Tax & Supplementary Duty Act, 2012
- viii) The Value Added Tax & Supplementary Duty Rules, 2016
- ix) Bangladesh Labor Act, 2006 (amended 2013) and Labor Rules 2015

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

IFRS: As per IFRS 9 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: 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.

Bangladesh Bank: As per BRPD circular 14, dated 25 June 2003, some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice is shown as face item in balance sheet, and Treasury bills, Prize bonds are shown in investment.

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:

- i) 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.

- ii) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.
- iii) Investment in shares of listed companies.
- iv) 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 accreted, 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 and Off-Balance Sheet Items, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision is made on the basis of quarter end against classified loans and advances review by the management and instruction contained in BRPD Circular no. 74 dated 23 September 2012, BRPD circular no. 79 dated 27 December 2012, BRPD circular no.05 dated 29 May 2013, BRPD circular no. 08 dated 02 August 2015, BRPD circular no. 01 dated 20 February 2018, BRPD circular no, 56 dated 10 December 2020 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 (Small and Medium Enterprise Financing)	Loans to BHs/SDs	All other Credit
			Other than HF (Housing Finance), LP (Loans for Professionals to set-up business)	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%

*In line with BRPD Circular no. 04, dated 29 January 2015, provision for restructured loan is calculated at 2%, as per BRPD Circular no. 56, dated 10 December 2020 the special general provision is at 2%.

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 and Measurement**

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%
Office Machineries	15%
Computer Hardware	15%
Computer Software	15%

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. 198.40 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 94,475,198 for minimum tax @ 0.6% for turnover or total income earned by the bank during the financial year 2021-2022.

2.14 Capital Expenditure Commitment

There is no capital expenditure on contingent contract or commitment as at June 30, 2022.

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 following all conditions of revenue recognitions as prescribed by International Financial Reporting Standards IFRS 15 'Revenue from Contracts with Customers' as well as Bangladesh Bank guidelines.

2.16.01 Interest income

In terms of the provisions of the IFRS 15 'Revenue from Contracts with Customers', 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 2021 to 30 June 2022.

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

Name of the International Accounting Standards (IASs)	IAS No.	Status
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	N/A
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
Consolidated Financial Statements	10	N/A
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	N/A
Fair Value Measurement	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from Contracts with Customers	15	Applied
Leases	16	Not Applied
Insurance Contracts	17	N/A

- 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, 2012.

2.20 Approval of financial statements

The financial statements were approved by the board of directors named Mrityunjay Saha, Tahmid Hasnat Khan, Abdus Salam, Badal Chandra Biswas, Tofazzel Hossain.

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. Information & Communication Technology Security Risk
7. Environmental 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:

- Coordination between local currency management and foreign currency management;
- Coordination between local and foreign currency buying & selling in the money market;
- 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) 19 Writ Suits, 47 Artho Rine Suits are filled during the period and 20 Writ Suits, 146 Artho Rine Suits are settled during the period from 01 July 2021 to 30 June 2022.
- b) 90 Writ Suits, 01 Insolvency Suits & 1084 Artho Rine Suits are unsettled as on 30 June, 2022.

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 01 employees. Total Tk. 124.00 Lac are involved in these frauds & no amount is realized from that fraud during the period.

In addition, from the beginning to 30 June, 2022 total 41 frauds and forgeries were committed in the bank & Tk. 2098.00 Lac are involved of that cases and total realized amount are Tk. 1261.00 Lac.

2.30 General

- a) Wherever consider necessary certain accounts of Financial Year 2021-2022 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.





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
3	Cash			
	Cash in Hand (Including Foreign Currencies)	3.1	2,145,900,958	1,768,152,634
	Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)	3.2	22,029,261,744	23,378,433,569
			24,175,162,703	25,146,586,203
3.1	Cash in Hand (Including Foreign Currencies)			
	Local Currency		2,110,575,243	1,738,782,058
	Foreign Currency	3.1.1	349,794	844,220
	Q-Cash (ATM)		24,441	2,005,700
	Electronic Money	3.1.2	19,035,981	19,172,156
	ATM cash account(ICT, card section)		15,915,500	7,348,500
			2,145,900,958	1,768,152,634
3.1.1	Currency-wise Grouping			



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
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		365,837,263,320	304,360,178,835
	Required Reserve(4.00%)		14,633,490,533	12,220,000,000
	Actual reserve Maintained		15,311,480,816	13,170,000,000
	Surplus/(Shortfall)		<u>677,990,283</u>	<u>950,000,000</u>
	*As per Bangladesh Bank statements			
3.3.2	Statutory Liquidity Ratio (SLR)			
	As per MPD circular No. 02 dated 10 December 2013 and Department of Offsite Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank (Effective from 01 February 2014), all scheduled banks are required to maintain 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	2,751,254,834	4,380,931,818
	Outside Bangladesh	4.2	254,776,408	523,717,882
			<u>3,006,031,242</u>	<u>4,904,649,700</u>
4.1	In Bangladesh			
	Current Deposits	4.1.1	201,267,798	141,927,660
	Short Term Deposits	4.1.2	446,620,203	4,162,368,864
	Fixed Deposits	4.1.3	2,103,366,834	76,635,294
			<u>2,751,254,834</u>	<u>4,380,931,818</u>
4.1.1	In Current Deposits			
	Janata Bank		57,251,777	60,657,270
	Rupali Bank Ltd.		27,132,631	31,832,656
	Agrani Bank Ltd.		97,717,212	39,217,939
	Pubali Bank Ltd		5,974,888	4,347,142
	Trust bank (ATM)		5,509,708	353,984
	Islami Bank (Bd.) Ltd		4,890,057	4,110,783
	Dhaka bank Ltd		34,468	-
	DBBL (Mobile banking)		1,502	1,502
	BRAC Bank Ltd (Bkash)		67	67
	National Bank Ltd		2,755,487	1,406,317
			<u>201,267,798</u>	<u>141,927,660</u>



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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
4.1.2	Short Term Deposits			
	Janata Bank		408,225,118	3,106,579,748
	Rupali Bank Ltd.		16,081,463	11,102,545
	Standard Bank Ltd		9,513,834	1,032,086,697
	Agrani Bank Ltd.		-	127,418
	Pubali Bank Ltd		-	6,917
	Shahjalal Islami Bank Ltd		7,286,667	6,584,109
	Mutual Trust Bank Ltd		5,513,121	5,881,431
			446,620,203	4,162,368,864
4.1.3	In Fixed Deposits			
	ICB Islamic Bank Ltd		76,591,834	76,635,294
	Standard Bank Ltd		2,026,775,000	-
			2,103,366,834	76,635,294
4.2	Outside Bangladesh (Debit balance with NOSTRO Accounts)			
	Balance with NOSTRO Accounts are as follows:			
	US Dollar (USD)		92,797,867	308,926,640
	Asian Currency Union Dollar (ACUD)		101,347,338	178,901,568
	Great Britain Pound (GBP)		5,904,321	6,407,854
	Euro (EUR)		41,285,974	21,907,318
	Japanese Yen (JPY)		6,653,060	4,149,474
	Swiss Francs (CHF)		6,787,848	3,425,029
			254,776,408	523,717,882
4.2.1	Currency-wise Grouping			
	Currencies	Amt in FC (30.06.22)	Exchange Rate	Amount in Taka
	USD	2,088,144	93	194,145,205
	GBP	52,485	112	5,904,321
	EURO	425,969	97	41,285,974
	CHF	69,487	98	6,787,848
	JPH	9,739,511	1	6,653,060
				254,776,408
4.3	Balance with Other Banks and Financial Institutions:			
	On demand		456,044,206	665,645,543
	Not more than one month		446,620,203	4,162,368,864
	More than 1 months but less than 3 months		-	-
	More than 3 months but less than 1 year		2,026,775,000	-
	More than 1 year but less than 5 years		-	-
	More than 5 years		76,591,834	76,635,294
			3,006,031,242	4,904,649,701
5	Money at call and short notice			
	Investment in call money		2,100,000,000	-





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
6	Investment			
	Government securities	6.1	9,684,520	6,246,000
	Other investments	6.2	61,689,000	36,939,000
			71,373,520	43,185,000
6.1	Government securities			
	i) Treasury bill		-	-
	ii) National Investment Bond		-	-
	iii) Bangladesh Bank Bill		-	-
	iv) Govt. Notes/Bonds		-	-
	v) Prize Bond		9,684,520	6,246,000
	vi) Others		-	-
	v) Repo		-	-
			9,684,520	6,246,000
6.2	Other Investments			
	Investment in Shares:			
	Quoted		31,439,000	31,439,000
	Unquoted		30,250,000	5,500,000
			61,689,000	36,939,000
6.2.1	Quoted Shares			
	ICB Islami bank Ltd (3143900 @10Tk.)		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.			
6.2.2	Quoted Shares			
	Grameen Bank		3,000,000	3,000,000
	Bangladesh Data Center and Disaster Recovery Site Ltd		27,250,000	2,500,000
			30,250,000	5,500,000
6.3	Maturity grouping of Investments			
	Upto 3 months		9,684,520	6,246,000
	Over 3 months but below 1 year		-	-
	Over 1 year but below 5 years		-	-
	Over 5 years		61,689,000	36,939,000
			71,373,520	43,185,000
6.4	Provision Required For Investment			
	Ordinary Shares			
	i) Provision required for diminution in value of Investment		16,033,890	18,549,010
	ii) Last year provision		22,636,080	22,636,080
	iii) Provision made during the year		-	-
	iv) Transfer from provision for unclassified loans & advances		-	-
	Total Provision Held		22,636,080	22,636,080
	iv) Provision excess/(shortfall)		6,602,190	4,087,070



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
6.5	Net Investment On Ordinary Share			
	Gross investment		61,689,000	36,939,000
	Less: provision for investment		22,636,080	22,636,080
			39,052,920	14,302,920
7	Loans and Advances			
	Loans, Cash Credits, Overdrafts etc.		289,820,828,449	265,041,573,671
	Bills Purchased and Discounted		5,733,684,510	5,876,325,732
			295,554,512,958	270,917,899,403
7.1	Maturity Grouping of Loans and Advances			
	Loans and advances are repayable :			
	Receivable on demand		4,433,317,694	4,063,768,491
	With in 3 months		14,777,725,648	13,545,894,970
	With in 3 months to 12 months		73,888,628,240	67,729,474,851
	With in 1 year to 5 years		147,777,256,479	135,458,949,701
	More than 5 years		54,677,584,897	50,119,811,389
			295,554,512,958	270,917,899,403
7.2	Loans, Cash Credit and Overdraft etc. (including bills purchased and discounted)			
	In Bangladesh		295,554,512,958	270,917,899,403
	Outside Bangladesh		-	-
			295,554,512,958	270,917,899,403
7.2.1	In Bangladesh			
	Loans		239,321,635,422	221,209,992,045
	Cash Credit		50,499,193,027	43,831,581,626
	Overdrafts		-	-
	Bills Purchased & discounted		5,733,684,510	5,876,325,732
			295,554,512,958	270,917,899,403
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	239,321,635,422	221,209,992,045
	Cash Credit	7.3.2	50,499,193,027	43,831,581,626
	Bills Purchased & discounted	7.3.3	5,733,684,510	5,876,325,732
			295,554,512,958	270,917,899,403





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
7.3.1	Head-wise Loans & Cash credits			
	Crop loan		140,921,500,000	136,428,900,000
	Fishery loan		19,109,400,000	17,270,600,000
	Livestock		23,182,700,000	20,439,200,000
	Irrigation Equipment		661,100,000	633,100,000
	Agro based industries		10,322,200,000	7,519,100,000
	Socio Economic Activities		5,542,700,000	5,327,600,000
	Staff Loans		16,650,394,931	16,298,296,914
	Ready Made Garments (RMG)		7,072,707,000	3,714,100,000
	Textiles		519,797,000	4,404,700,000
	Transport, storage & communication		489,437,000	143,700,000
	SME Finance		1,441,500,000	1,291,700,000
	Others		13,408,199,491	7,738,995,131
			239,321,635,422	221,209,992,045
7.3.2	Cash Credit			
	Demand		8,312,400,000	9,173,300,000
	SME Trading		23,641,100,000	21,195,900,000
	SME Service		3,013,700,000	2,077,300,000
	SME Manufacturing		8,729,100,000	4,423,500,000
	Others		6,802,893,027	6,961,581,626
			50,499,193,027	43,831,581,626
7.3.3	Bills Purchased & Discounted			
	Local bill purchased		-	-
	Inland bill purchased		-	-
	Bill of Exchange		5,000,345,705	5,139,265,238
	Foreign documentary bill purchased	7.3.3.1	733,338,805	737,060,494
			5,733,684,510	5,876,325,732
7.3.3.1	Foreign documentary bill purchased			
	In Bangladesh		-	-
	Outside Bangladesh		733,338,805	737,060,494
			733,338,805	737,060,494
7.3.3.2	Maturity Grouping of Bills Purchased & Discounted			
	Payable within 1 month		733,338,805	737,060,494
	Over 1 month but less than 3 months			
	Over 3 months but less than 6 months			
	6 months or more			
			733,338,805	737,060,494





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021

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

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

Loan amount

Classified loan therein:

Sub Standard (SS)

Doubtful (DF)

Bad/Loss (BL)

7.4.2

20
28,202,900,000

20

19,648,900,000

-	-
-	-
5,231,200,000	8,452,500,000
5,231,200,000	8,452,500,000

Measures taken for recovery of classified loan :

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

i) Sending letters and reminder to the customer.

ii) Recovery cell including top management level holds discussion with the clients to recover the loans.

iii) Maintaining special recovery arrangement through loan fair, client gathering, recovery campaign, etc.

iv) Legal proceedings and quick settlement.

v) Providing incentives to employee for cash recovery from classified and written-off loans

7.4.2 Large Loans details:

Name of borrower	Outs. in crore	Limit	Status
BCIC, BCIC BHABAN DHAKA	901.58	995.56	UC
Fair Yarn Processing Ltd	267.50	825.21	BL
National Tea Co. Ltd	209.79	392.12	UC
Padma Bliching and Dying Ltd	196.69	54.80	UC
Mono Packaging Ltd	135.67	19.00	UC
Hossen Enterprize	105.78	64.28	UC
Mono Bag Mills Ltd	101.87	50.00	UC
Anika Enterprize	101.58	92.71	BL
Afil Agro Ltd	93.92	76.50	UC
Multajim Spining Mills Ltd	91.29	108.00	UC
Jaber & Jubayer Febrics Ltd	81.76	50.00	UC
S A Oil Refainary Ltd	78.66	78.37	BL
Pran Dairy Ltd	78.16	31.55	UC
Fiaz enterprize	75.38	70.70	BL
Jemine Sea Foods Ltd	70.85	70.43	UC
Mono Feed Mills Ltd	60.83	39.19	UC
Rahman Tarding	60.14	56.08	UC
Sufia Febrics	40.91	40.00	UC
Paharika Farms Ltd	35.50	38.37	UC
Saad Musa Febrics Ltd	32.43	45.00	UC
Total	2820.29	3197.87	



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
7.4.3	Industry Wise Distribution of Loans and Advances(Excluding Staff Loans):			
	Textiles		519,797,000	4,404,700,000
	Transport, storage & communication		489,437,000	143,700,000
	Food (Industry & Mfg)		4,461,702,000	5,637,200,000
	SME Finance		36,825,400,000	28,988,400,000
	Rural credit		229,535,075,027	211,731,502,489
	Ready Made Garments (RMG)		7,072,707,000	3,714,100,000
			278,904,118,027	254,619,602,489
7.4.4	Geographical Area Wise Loans and Advances (Excluding Staff Loans)			
	Dhaka		93,136,018,027	80,222,402,488
	Chittagong		51,446,000,000	48,187,200,000
	Sylhet		15,836,900,000	14,930,100,000
	Khulna		48,529,800,000	45,238,000,000
	Barisal		27,424,900,000	25,476,900,000
	Mymensingh		42,530,500,000	40,565,000,000
			278,904,118,027	254,619,602,488
7.5	Classification Status of Loans & Advances			
	Unclassified			
	i) Standard (including staff loans)		263,764,359,844	240,828,761,827
	ii) Special Mention Account (SMA)		5,535,599,278	6,037,927,494
	Sub-total		269,299,959,122	246,866,689,321
	Classified			
	i) Sub-Standard		1,426,469,462	641,472,459
	ii) Doubtful		1,001,563,442	903,241,849
	iii) Bad		23,826,412,647	22,506,495,774
	Sub-total		26,254,445,551	24,051,210,082
	Grand total		295,554,404,673	270,917,899,403
7.6	Movement of classified Loans & Advances			
	Opening classified loans & advances		24,051,209,835	27,327,061,837
	Less:			
	Cash recovery & adjustment		3,867,500,000	4,999,500,000
	Write off		-	-
	Interest waiver		46,341,559	82,580,230
	Re-scheduling		6,594,400,000	9,257,100,000
	Sub-total		10,508,241,559	14,339,180,230
	Add:			
	Newly classified loans & advances during the year		12,711,477,275	11,063,328,228
	Closing balance of classified loans & advances		26,254,445,551	24,051,209,835





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
7.7	Details of Provision required and held for loans and advances			
	Provision required:			
	For unclassified loan			
	Standard		2,381,239,328	2,143,203,727
	SMA		6,369,273	2,464,646
	sub-total:		2,387,608,601	2,145,668,373
	For classified loan			
	Substandard		31,319,823	25,311,266
	Doubtful		60,709,131	48,507,542
	Bad/loss		16,416,416,809	16,856,138,149
	sub-total:		16,508,445,763	16,929,956,957
	Total:		18,896,054,364	19,075,625,330
	Provision maintained/held:			
	For unclassified loan	13.3.1	2,461,514,417	2,145,668,373
	For classified loan	13.3.2	16,566,342,439	16,929,956,957
	Total:		19,027,856,856	19,075,625,330
	Provision excess/(shortfall)		131,802,492	-
7.8	Net Loans and Advances			
	Gross loans & advances		295,554,404,673	270,917,899,403
	Less: interest suspense		14,933,128,876	12,965,544,237
	Less: Total provision held		19,027,856,856	19,075,625,330
			261,593,418,941	238,876,729,836
7.9	Particulars of Loans and Advances			
	1. Debts considered good in respect which the banking company is fully secured		101,498,823,642	105,124,107,358
	2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee		177,407,222,742	149,495,495,131
	3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's		16,650,394,931	16,298,296,914
	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			
	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.			



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	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		26,254,445,551	24,051,209,835
	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		59,300,000	80,600,000
	14. 30.06.22 Balance of written off loan		1,925,556,000	2,073,700,000
	15. The amount of written off loan for which law suit has been filed		1,925,556,000	2,073,700,000
8	Fixed Assets including premises, furniture & fixtures			
	Land		6,344,320,000	6,440,320,000
	Building		611,321,890	649,962,336
	Motor Vehicles		109,456,806	98,011,608
	Furniture & Fixtures		131,648,957	125,655,299
	Office Equipments		66,786,850	56,191,215
	Office Machineries		264,769,801	454,981,782
	Electrical Equipments		119,140,537	111,976,621
	Computer Hardware		86,350,873	-
	Computer Software		139,785,698	-
			7,873,581,413	7,937,098,860
	Fixed assets schedule detail in Annexure - B.			
9	Other Assets			
	Income generating		-	-
	Non income generating		27,882,775,374	25,822,974,012
			27,882,775,374	25,822,974,012
9.1	Ageing of Other Assets			
	Less than 3 months		16,781,592,077	12,828,993,413
	More than 3 months but less than 6 months		799,970,822	2,863,099,753
	More than 6 months but less than 12 months		27,900,000	635,700,000
	More than 12 months but less than 2 years		50,800,000	477,044,810
	2 years & above		10,222,512,474	9,018,136,037
			27,882,775,374	25,822,974,012
	Income Generating			
	Bangladesh Krishi Bank has no subsidiary company. So no investment is made therein.			
	Non Income Generating			
	Stamps		11,487,264	14,204,414
	Stationery		163,938,352	123,327,125
	Accrued Interest Receivable on staff loans & advances		4,093,551,447	4,151,987,382



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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Advance, Deposit & Pre-Payments	9.2	46,242,567	46,212,061
	Sundry debtors (Accounts Receivable)	9.3	19,332,971,831	16,778,026,423
	Suspense Account	9.4	4,234,583,915	4,709,216,607
			27,882,775,374	25,822,974,012
9.2	Advance, Deposit & Pre-Payments			
	Traveling Advance		1,829,141	1,300,556
	Advance against Salary		686,150	772,697
	Other Advances to Staff		164,297	190,169
	Advance against Supply		102,689	654,354
	Security Deposits		9,432,005	9,392,495
	Prepaid Expenses		33,979,389	33,852,134
	Advance against Foreign Loan		48,896	49,656
			46,242,567	46,212,061
9.3	Sundry debtors (Accounts Receivable)			
	Remissioned interest of loan account which disbursed upto 30.06		19,838,514	19,838,514
	Provision for others expenditure		335,774,896	403,095,852
	Provision for land and building		-	8,026,576
	Wage Earners bond		7,453,867	11,261,538
	50%of remitted Agri.loan upto Tk.5000/-Bank's share		9,398,412	9,398,412
	Remissionable interest against industrial & commercial loan		432,718,093	468,825,334
	Remission of agricultural Loan (1st claim)		63,501,149	63,501,149
	Interest Remitted on weavers credit in 1988		54,718,883	54,708,592
	Interest remitted on crop loans		949,047	940,356
	Interest remitted on pre-liberation agri. loans & advances		39,876,028	40,038,028
	Govt. subsidy against S.T.W.		9,853,432	2,373,632
	CBL money tr. SDN BHD Malayasia(a/c credit SBL cash /instant		2,808,942	1,893,321
	Receivable from RAKUB		1,281,462,052	1,281,530,040
	SIDOR affected agricultural Loan		28,790,822	28,790,822
	Legal charges against written off loan		5,038,131	4,922,935
	Interest Remission up to Tk.5000		350,612,008	350,634,597
	40% interest Receivable from Govt. against sick freezing food		32,880,724	33,732,844
	20% interest remission of classified loan for four years		67,309,843	67,309,843
	Prize against classified loan recovery under MIRACLE prog.		5,842,733	6,259,933
	Loom board credit		984,065	994,065
	Benevolent grant after death		2,223,799	1,945,566
	Protested bill		39,046,656	40,201,955
	Pension paid Account for BKB staff		108,572,127	84,431,758
	Remissionable interest on weavers credit in 1995		75,766,572	75,928,620
	Remissionable interest on swanirvar credit program		4,964,726	4,924,761
	Losses against remissioned of interest and others		573,754,223	573,754,723
	Remissionable interest of agricultural loan		133,729,618	131,537,011
	Remissionable loan account		306,324,424	306,320,245
	Retired Army pension		1,466,723,685	1,478,646,117
	Food procurement program		188,454,710	188,326,672
	Miscellaneous		9,390,609,363	6,514,991,910
	Reconstruction of Accounts		3,613,731	5,264,987
	Receivable from Government(note:9.3.1)		4,289,376,555	4,513,675,717
			19,332,971,831	16,778,026,423





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
9.3.1	Receivable from Government			
	Income Tax Refundable		979,716,362	1,204,015,524
	Receivable against Excess Interest of double amount of the principal loan		3,309,660,193	3,309,660,193
			4,289,376,555	4,513,675,717
9.4	Details of Suspense Account			
	Aquaculture development ADB 3rd credit		270,968	270,968
	Farm Machineries Credit Program		624,305	624,305
	Central Godown A/C (Maintenance)		447,229	370,341
	Grameen Bank		9,505	9,505
	D D paid in Suspense Accounts		273,674,379	315,847,852
	Western Union Remittance		69,175,491	68,160,143
	Ex-advice Foreign DD suspense		1,357,768	1,958,768
	Xpress Money		4,847,824	5,904,877
	IME		892,755	1,081,591
	Trans Fast remittance		48,608,675	57,433,630
	Electronic money (bkash mobile banking)		6,000	6,000
	Electronic money (DBBL)		(200,000)	(200,000)
	Sanchay patra		873,275,004	894,656,805
	Miscellaneous Sanchay patra (block)		666,551,204	988,599,397
	Ex-advice payment for BEFT		79,732,852	128,413,823
	RIA Money Transfer (USA)		34,798,681	39,445,908
	AL Ansari Exchange(Cash Express)		534,683	735,271
	NBL Money Transfer Spot Cash		3,571,614	2,598,573
	Marchantrade, SPOT CASH		13,681,162	17,739,431
	Provu Money Transfer Spot Cash		4,871,211	5,588,492
	Interest reMax Money Sdn. Bhd, Malaysia		183,284	144,970
	IBTA interest receivable account		-	467,084
	Placid NK Corporation(Placid Express), USA		(1,243,427)	1,602,105
	Brac Saajan exchange Ltd.		254	140,000
	Agrani remittance house pvt. Ltd. Singapore		1,419,473	2,761,238
	Instant Csah		8,418,673	12,245,882
	Money Gram		84,013,471	60,656,370
	First Security Islami Exchange Itali S.R.I.		116,400	1,608,888
	Remitix Limited(Mukuru) UK		1,447,621	9,373,536
	Daytona Capital Management Ltd(Hello Paisa)		712,804	1,283,701
	EFTN net settlement account		(16,385,384)	(34,755,148)
	Clearing net settlement account		19,967,514	40,119,769
	Cash Incentive on wage earner's remittance		154,531,998	104,837,506
	Southeast exchange Co.(S. Africa Proprietary ltd)		29,401	104,506
	Worldwide Cash Express, Spot Cash		65,000	286,427
	COVID-19 blocked account		2,957,428	13,057,749
	COVID-19 Interest-reimbursement account		86,680,128	29,219,076
	Receivable from remaining amount of interest blocked a/c		123,320,179	481,052,823
	Interest Receivable on Loans		25,576,653	34,177,841
	Int. rec. on past due refinancing scheme for Covid 19		(71,807)	(201,367)
	U remit international corp. Canada		84,340	194,340
	NEC Money Transfer Limited, UK		-	106,254
	Receivable from Govt. of Deficit Provision		(4,082)	-
	Balance of Inter branch transaction accounts	9.4.1	1,666,032,685	1,421,487,378
			4,234,583,915	4,709,216,607



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
9.4.1	Inter Branch Transaction Accounts (IBTA)			
	111-Due from branches (block)		6,038,199,302	6,037,958,938
	112-Due to Head Office (block)		(6,152,844,611)	(6,142,123,215)
	113-BKB General Account (block)		157,333,715	161,617,017
	117-BKB General Account (block)		794,505,457	793,621,892
	118-BKB Exchange House General Account (block)		286,683,725	285,719,528
	119-BKB General Account (block)		(16,294,356)	(17,478,293)
	115-BKB Regional General A/C		(523,002,674)	(710,458,609)
	116-BKB Divisional General A/C		(173,932,710)	(287,609,912)
	1110-BKB On-line General Account		80	300,080
	1111-BKB Exchange House General Account		(204,002,671)	(213,334,814)
	1112-Mobile Banking BKB General Account (DBBL)		(9,271,027)	(9,304,037)
	1113-Mobile Banking BKB General Account (BKASH)		(1,096,607)	(1,096,434)
	1114-BKB General Account		1,455,338,628	1,563,265,599
	1116-BKASH Regional General Account		566,726	(10,160,746)
	1118-BKB IBTA for Cash Incentive on wage earner's remittance		13,849,709	(29,429,618)
			1,666,032,685	1,421,487,378
The above figures represent the accumulated balance of all branches including head office of BKB.				
9.5	Classification of other assets and provision therein			
	Amount classified		5,631,757,249	10,130,880,847
	Provision required		4,484,604,860	10,130,880,847
	Less : Exemption		-	4,591,190,233
			4,484,604,860	5,539,690,614
	Provision held	13.5	5,706,200,000	5,706,200,000
	Provision excess/(shortfall)		1,221,595,140	166,509,386
10	Non-Banking Assets			
	Income generating		-	-
	Non income generating	10.1	325,799,740	326,299,652
			325,799,740	326,299,652
10.1	Non income generating			
	*Assets acquired in settlement loans & advances		325,799,740	326,299,652
			325,799,740	326,299,652
	* 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		97,739,922	97,889,895
	More than 1 year but less than 2 years		130,319,896	130,519,861
	More than 2 years but less than 3 years		97,739,922	97,889,895
	More than 3 years		-	-
			325,799,740	326,299,652
11	Borrowing from Other Banks, Financial Institutions & Agents			
	In Bangladesh	11.1	33,421,761,538	47,180,327,245
	Outside Bangladesh	11.2	263,819,711	263,819,711
			33,685,581,250	47,444,146,956
11.1	Borrowing in Bangladesh			
	From Government	11.1.1	2,102,631,402	2,102,631,402
	From Bangladesh Bank	11.1.2	31,319,130,137	45,077,695,843
			33,421,761,538	47,180,327,245

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
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	810,765,443
			2,102,631,402	2,102,631,402
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	9,855,617,072	16,967,831,472
	* Re-finance (block)	11.1.2.2	16,463,513,065	18,109,864,371
	Re-finance		-	10,000,000,000
	Demand Loan		5,000,000,000	-
			31,319,130,137	45,077,695,843
11.1.2.1	Break up of Short Term Loan			
	Re-finance under 10 taka a/c holder		8,115,330	23,086,405
	Re-finance under Dairy Farm		6,075,000	160,640,000
	ACD1		7,384,675,727	15,384,210,475
	CMSME		957,006,500	352,143,500
	Working capital		1,418,671,796	1,042,751,092
	FID		81,072,719	5,000,000
			9,855,617,072	16,967,831,472
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)		13,292,591,178	14,501,008,558
	Opening (Interest)		4,817,273,193	5,255,207,119
	Total		18,109,864,371	19,756,215,677
	Payment during the year		1,646,351,306	1,646,351,306
	Outstandind at the end of the year		16,463,513,065	18,109,864,371
11.2	Outside Bangladesh			
	Borrowings from International Financial Institutions (IFI)	11.2.1	263,819,711	263,819,711
			263,819,711	263,819,711



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
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
			263,819,711	263,819,711
11.2.2	Security wise grouping			
	Secured by Government		263,819,711	263,819,711
	Unsecured		-	-
			263,819,711	263,819,711
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	27,133,766,179	24,346,475,831
	Bills Payable	12.2	1,451,649,250	1,150,818,743
	Savings deposit	12.3	89,350,145,301	79,714,248,004
	Fixed Deposit	12.4	193,971,383,473	166,176,463,787
	Deposit under Scheme	12.4.2	70,406,280,337	59,755,195,763
			382,313,224,539	331,143,202,129
12.1	Current & other accounts			
	Current Deposits		9,139,707,414	10,057,318,147
	Hajj deposit		8,797,554	7,978,134
	ODA Revolving Fund		53,402,688	53,402,688
	Call Deposits		691,317	705,447
	Dormant Accounts		137,694,462	140,184,068
	Guarantee Account Cash Collateral(current)		348,088	48,088
	Guarantee Account Cash Collateral(savings)		235,587	235,587
	Special Deposits		26,667,129	34,833,545
	Special Blocked Account		4,370	4,370
	SND (Short Term Deposit Account)		16,941,877,787	13,338,523,103
	Marginal Deposit Account		482,653,601	392,163,554
	Customers F.C A/C		31,047,482	56,577,208
	Exporters F.C. A/C		57,930,784	43,587,594
	Account of U.A.E Exchange Co.		252,656,600	220,862,984
	Accounts Payable F.C (WES)		51,315	51,315
			27,133,766,179	24,346,475,831
12.2	Bills Payable			
	Payment Orders Outstanding		997,511,825	721,009,062
	Demand Draft Payable		508,410,177	485,234,272
	Telegraphic transfer payable		(55,143,171)	(56,347,583)
	Mail Transfer Payable		720,619	772,392
	Demand Draft Payable on Ex-advice		149,800	150,600
			1,451,649,250	1,150,818,743

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
12.3	Savings bank deposits			
	Savings deposits		89,350,145,301	79,714,248,004
			89,350,145,301	79,714,248,004
12.4	Fixed deposits		193,971,383,473	166,176,463,787
12.4.1	Term-wise breakdown of fixed deposits is as follows:			
	Less than 3 months		22,166,296,000	2,262,604,000
	More than 3 months but less than 6 months		37,198,311,000	31,086,898,000
	More than 6 months but less than 1 year		33,064,850,000	21,162,861,000
	More than 1 year but less than 2 years		86,412,829,000	83,382,079,065
	More than 2 years *		15,129,097,473	28,282,021,722
			193,971,383,473	166,176,463,787
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		6,327,127	6,387,810
	BKB Savings Pension Scheme		7,530,229	8,036,302
	Teacher Deposit Scheme		257,666	259,153
	Small saving scheme		3,482,109	4,768,995
	Hajj Savings Scheme		8,158,172	7,602,485
	Education Savings Scheme		3,192,412	2,670,824
	BKB Sanchya Scheme		197,813,616	230,052,146
	Krishion Krishionery Sanchya Scheme		99,037,634	100,733,160
	Monthly/ Quarterly benefit Scheme		35,497,757	88,170,024
	BKB Monthly Savings Scheme		19,084,935,938	22,157,616,878
	Student savings scheme		147,562,085	127,806,350
	BKB Doubl Benefit Scheme		5,259,380,836	5,607,812,170
	BKB Monthly/Quarterly Profit Scheme		198,076,524	551,100,885
	BKB Retired Saving Scheme		188,684,753	225,712,623
	Quarterly Profit Savings Scheme		18,805,094,118	13,963,368,908
	BKB Doubl Profit Scheme		8,928,178,987	7,350,427,899
	BKB Monthly Profit earning Project		3,732,399,526	2,157,887,366
	BKB Millionier Scheme		5,149,303,253	2,902,217,477
	BKB Monthly Deposit Scheme		7,672,816,462	3,846,140,225
	BKB Lakhapathi scheme		671,593,737	378,568,444
	Cash Incentive on wage earner's remittance		189,147,932	37,855,639
	Sundry Deposit		17,809,465	-
			70,406,280,337	59,755,195,763
12.5	Maturity grouping of deposits & other accounts			
	Repayable on demand		4,569,853,707	5,028,659,074
	Repayable within 1 month		12,457,143,792	11,316,740,740
	Over 1 month but within 3 months		26,340,967,954	24,874,715,152
	Over 3 month but within 1 year		97,068,204,590	76,164,033,401
	Over 1 year but within 5 years		142,739,441,953	149,708,713,044
	Over 5 years		98,999,918,082	63,910,156,649
	More than 10 years		137,694,462	140,184,068
			382,313,224,539	331,143,202,129



Notes		Particulars	Ref. Notes	Amount in Taka	
				30 June 2022	30 June 2021
12.6	List of Top 10(Ten) depositors:			Amount in crore	
				30 June 2022	30 June 2021
	Petro Bangla			1,212	988
	BCIC			832	827
	Dhaka WASA			595	624
	IGR(Department of Registration)			489	449
	BRDB			384	652
	Civil Aviation			-	381
	Security Printing Press Corporation			346	338
	BIWTC			382	357
	BREB			-	728
	Chittagong Port Authority			298	-
	BPDB			554	-
	Polli Biddut Somiti			1,264	497
			6,354	5,842	
13	Other Liabilities				
		Interest Payable on Fixed Deposits		5,239,067,842	4,600,393,332
		Security Deposits of contractors		128,197,913	122,759,648
		Outstanding loan from Rupali Bank		132,320,346	132,415,338
		Payable accounts	13.1	3,256,754,390	3,861,938,947
		Interest suspense account	13.2	14,933,128,876	12,965,544,237
		Provision for loans & advances	13.3	19,027,856,856	19,075,625,330
		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 Income Tax	13.7	725,573,900	338,235,260
		Provision for Deferred Tax (Annexure 'H')	13.8	96,854,643	-
			49,389,747,380	46,946,904,706	
13.1	Accounts Payable				
		Cash Excess		1,069,229	1,160,380
		Deputationists Accounts		131,225	128,735
		Undisbursed Emoluments to Staff		3,279,949	2,962,676
		Reconstruction on Loan Accounts		8,202,350	7,614,448
		Recovery of BRRFC Loans		21,913	25,263
		Recovery of BRRFC Staff Loans		68,745	67,380
		Employees provident fund		481,302	968,041
		Employees Security Deposits		19,161,806	20,357,566
		Miscellaneous		1,953,890,292	2,454,494,860
		Income Tax Deducted from the Contractors Bills		1,625,870	4,658,103
		Cost of Revenue Stamp Realised		4,356,842	7,026,254
		Realised Loan Of Polly Progati Prokolpa		122,684,375	146,749,185
		Deduction of Levey on deposit Interest		573,316	567,665
		Development Levey (4%) Flood		(64,846)	20,115
		Deduction at source tax		30,016,273	91,982,954
		Outstanding DD/TT/PO		15,018	(185,482)
		Payable pension fund		(179,460)	(236,131)
		Excise Duty		3,456,065	15,935,533

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Financial benefit for transport in dairy farm		18,058,171	20,040,714
	Subscription for Benevolent fund		441,143	1,137,994
	Service charge deduction from Swanirvar Programme		6,490,952	6,356,286
	Deposit of check/payorder from outsider trainee		65,042	61,812
	Provision for land & building		-	3,436,135
	Provision for others expenditures		356,433,561	429,266,024
	ODA Revolving fund		(35,800,733)	(35,810,918)
	Post-flood Rehabilitation Tax on intt.of deposit		7,022	7,022
	Hand Loom Board Credit.		3,356,010	2,935,370
	E.E.C Revolving Fund		43,477,080	43,470,087
	E.C. Revolving fund		54,704,613	54,704,613
	Payable intt. on E.C Revolving Fund.		14,365,787	14,365,787
	Payable intt. on E.E.C Revolving Fund		1,857,682	1,842,148
	Amt. of rent/lease/sale of asset acquired unsettled		8,814,103	8,803,610
	Service charge on CIB online		98,752,615	81,552,642
	Western Union Common Marketing		9,397,258	9,533,315
	Realised VAT from BACH		3,683,656	2,933,758
	Realised VAT & commission for BB		102,079	88,405
	Sanchay patra		89,897,631	122,511,631
	SWIFT charges		161,101	173,669
	Security Money (Foreign Exchange)		2,794,586	5,187,606
	Income tax deduction from staff		47,530,758	43,601,916
	Income Tax realised from staff (for the year:2011-12 & 2012-13)		1,554,257	1,430,907
	Tax deduction from fees for Profe. & Tech. services		167,561	167,169
	Foreign Exchange back to back L/c		46,560,464	49,981,364
	Taxes of office house paid		180,993	226,310
	Instant Cash		635,926	361,780
	VAT deduction from fees for Profe. & Tech. services		(287)	931
	Tax deduction from the Certain services		160,069	12,473
	VAT deduction from the Certain services		112,885	156,978
	Tax deduction from L/C		2,628	3,108
	Vat deduction from L/C		13,499	13,474
	VAT of office house rent paid		812,943	1,049,969
	Contribution to national Exchequer		(1,746,912)	(1,746,861)
	Fund for issuing DD infavour of American Exp bank		701,918	542,207
	Deduction levy from intt. on Saving & FD		3,760	3,965
	Supervised Credit Project		159,354	151,486
	Post Charge (Foreign Exchange)		104,239	74,618
	RIA		586,473	502,188
	Money Gram		314,591	823,196
	Xpress Money		628,076	628,076
	Risk Fund of Consumer Credit		2,567,180	2,474,180
	IBTA nterest payable account		-	(5,712,387)
	Int. payable on Quaterly Profit Savings Scheme		306,162,477	204,520,747
	Int. payable on BKB Millionier Scheme		(741)	1,749
	Int. payable on BKB Doubl Profit Scheme		(212,600)	2,913,738
	Int. payable on BKB Monthly Deposit Scheme		(123,754)	90,773
	Int. payable on BKB Lakhapathi scheme		(5,114)	17,726
	Community Based Asset Management Project Fund		11,171	-
	Inoperative Deposit Accounts		40,539	-
	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

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	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)		8,615	638,596
	Intt. Payable on Employees Security Deposits		-	112,177
	Intt. Payable on BKB-DBS		-	1,378,294
	Payable on NPSB (BKB ATM)		3,057,094	-
	Deferred credit to income uncollected (others)		400,779	-
	Clearing Adjustment		1,475,392	635,552
	SMS Transaction Notification Charges		4,631,861	2,205,065
	Premium due for EFAS		273,714	273,714
	Int. payable on BKB Monthly Profit earning Project		13,853,502	8,300,535
	Int. payable on Savings deposit(VGD)		281,459	3,207,707
			3,256,754,390	3,861,938,947
13.2	Interest suspense account			
	Opening balance		12,965,544,237	11,042,375,244
	Add : Transferred during the year		4,980,284,639	4,380,233,000
	Less: Realized during the year		2,895,900,000	2,327,847,000
	Less : Adjustment during the year		116,800,000	129,217,007
	Closing Balance		14,933,128,876	12,965,544,237
13.3	Provision for Loans and Advances			
	General provision (for unclassified)	13.3.1	2,461,514,417	2,145,668,373
	Specific provision (for classified)	13.3.2	16,566,342,439	16,929,956,957
	Total provision held		19,027,856,856	19,075,625,330
	Required provision		18,896,054,364	19,075,625,330
	Provision excess/(shortfall)		131,802,492	-
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		2,145,668,373	1,857,942,427
	Transfer from/(to) Diminution in Value of Investments		-	-
	Provision made during the year		-	251,813,507
	Transfer from specific provision for loans & advances		363,614,518	45,753,794
	Adjustment to remission of interest of staff loans		(47,768,474)	(9,841,355)
	Transfer to retained earnings		-	-
	Transfer from/(to) off balance sheet items		-	-
	Provision held		2,461,514,417	2,145,668,373
	Required provision		2,387,608,601	2,145,668,373
	Provision excess/(shortfall)		73,905,816	-
13.3.2	Specific Provision (for classified)			
	Opening balance		16,929,956,957	16,975,710,751
	Provision made during the year		-	-
	Transfer to Diminution in Value of Investments		-	-
	Transfer to general provision of loans & advances		(363,614,518)	(45,753,794)

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Transfer to Profit & Loss account		-	-
	Provision held		16,566,342,439	16,929,956,957
	Required provision		16,508,445,763	16,929,956,957
	Provision excess/(shortfall)		57,896,676	-
13.4	Provision for Diminution in Value of Investments			
	Opening balance		22,636,080	22,636,080
	Provision made during the year		-	-
	Transfer from specific provision for loans		-	-
	Provision at end of the year		22,636,080	22,636,080
	Less: Required provision for investment		16,033,890	18,549,010
	Provision Excess/(Shortfall)		6,602,190	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		4,484,604,860	5,539,690,614
	Provision Excess/(Shortfall)		1,221,595,140	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		102,184,086	90,564,507
	Provision Excess/(Shortfall)		18,972,448	30,592,027
	As per BRPD circular # 10, dated 23 September 2012 provision for off balance sheet items has been maintained fully.			
13.7	Provision for Income Tax			
	Opening Balance		338,235,260	254,560,593
	Provision made during the year		94,475,198	83,674,667
	Provision made for the year from 2008-09 to 2019-20		292,870,906	-
	Adjustment during the year		(7,464)	-
			725,573,900	338,235,260

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 2022	30 June 2021
13.8	Provision for Deferred Tax (Annexure 'H')			
	Opening Balance		-	-
	Provision made during the year		96,854,643	-
			96,854,643	-
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	(111,104,148,219)	(97,283,863,926)
	Supplementary capital (Tier-II)	14.4.2	2,582,670,951	2,266,824,907
	Regulatory capital		(108,521,477,268)	(95,017,039,019)
	Required capital (10% of total risk weighted assets)	14.4.3	24,336,130,000	23,697,710,000
	Capital surplus/(shortfall)		(132,857,607,268)	(118,714,749,019)
	Capital Adequacy Ratio (CAR)			
	Core capital (Tier-I)		-45.65%	-41.05%
	Supplementary capital (Tier-II)		1.06%	0.96%
			-44.59%	-40.10%
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	(127,424,588,420)	(113,604,304,128)
			(111,104,148,219)	(97,283,863,926)
14.4.2	Supplementary capital (Tier-II)			
	General provision on unclassified loans including OBS items		2,582,670,951	2,266,824,907
			2,582,670,951	2,266,824,907
14.4.3	Required capital			
	Total assets (including Off-balance sheet amount)		371,207,645,530	344,155,143,559
	Risk weighted assets	14.4.3.1	243,361,300,000	236,977,100,000
	Required capital (10% of risk weighted assets)		24,336,130,000	23,697,710,000
14.4.3.1	Break up of Risk weighted assets			
	Credit risk:			
	On-balance sheet		228,943,100,000	234,140,800,000

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Off-balance sheet		928,100,000	1,099,100,000
			229,871,200,000	235,239,900,000
	Market risk		829,000,000	533,100,000
	Operation risk		12,661,100,000	1,204,100,000
			243,361,300,000	236,977,100,000
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		495,133,859	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
	Reserve for Bank Building and Staff Quarter		-	56,000,000
	Asset Revaluation Reserve	16.1	6,704,832,001	6,848,302,966
			7,292,965,860	7,436,436,825
16.1	Assets Revaluation Reserve			
	Opening balance carried forward		6,848,302,966	6,848,302,966
	Addition during the year		-	-
	Adjustment during the period		(96,462,812)	-
	Tr. To Prior year adjustment		(18,144,816)	-
	Transferred to retained earnings		(28,863,337)	-
	Closing balance		6,704,832,001	6,848,302,966
17	Retained earnings Account			
	Balance carried forward		(113,604,304,128)	(100,788,944,422)
	Prior year adjustment	17.1	(485,359,521)	9,830,761
	Re-stated opening balance		(114,089,663,649)	(100,779,113,661)
	Profit/(Loss) generated during the year		(13,363,788,108)	(12,825,190,466)
	Depreciation on Asset Revaluation for the year 2021-22 are adjusted		28,863,337	-
			(127,424,588,420)	(113,604,304,128)
17.1	Prior year adjustment			
	Excess charged for Office Rent for the m/o april to oct, 2018 by RAO office, Comilla		-	132,275
	Interest charged on Inter Bank Transaction Account (IBTA) for the year 2020-21		13,253,849	9,698,486
	Reverse of prior years provision for Revenue expenses		17,023,094	-
	Depreciation on Asset Revaluation for the year 2019-20 & 2020-21 are adjusted		18,144,816	-
	Provision adjusted by branch that incurred in the year 2018-19		(16,611,213)	-
	AIT(source tax) adjusted to tax payable		(224,299,162)	-
	Deficit provision for tax has been kept for the year from 2008-09 to 2019-20		(292,870,906)	-
			(485,359,521)	9,830,761



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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
18	Contingent Liabilities			
	Letters of Guarantee	18.1	114,588,379	95,413,832
	Irrevocable letters of credit		10,087,708,729	8,946,227,619
	Bills of collection		16,111,472	14,809,279
			10,218,408,580	9,056,450,730
18.1	Letters of Guarantee			
	Claims lodged with the bank company, which is not recognized		-	-
	Money for which the bank is contingently liable in respect of		-	-
	guarantee issued favoring:		-	-
	Director		-	-
	Government		-	-
	Bank & other financial institutions		114,588,379	95,413,832
	Others		-	-
			114,588,379	95,413,832
19	Interest Income			
	Interest on Loans & advances(excluding staff loans & advances)		13,800,564,698	12,213,383,221
	Recovery from written off loans & advances		58,200,000	80,600,000
	Interest on Deposits to other banks		317,472,986	159,174,604
	Interest on staff loans & advances		629,267,397	616,569,262
			14,805,505,080	13,069,727,087
20.	Interest expense on Deposits & Borrowings			
	Deposit Pension Scheme (DPS)		365,019	3,840,465
	BKB-Double Benefit Scheme		337,407,081	388,028,549
	Student Savings Account		5,537,287	4,255,590
	Farmer Savings Account		5,678,444	5,821,800
	Matikata Savings Account		2,137,998	5,376,884
	Monthly /Quarterly Benefit Scheme		8,098,018	14,044,432
	Quarterly Profit Savings Scheme		1,238,388,090	771,684,749
	BKB Millionier Scheme		285,206,753	140,479,552
	BKB Double Profit Scheme		589,192,336	437,633,821
	Quarterly Profit Savings Scheme		386,848,271	170,331,357
	BKB Lakhapathi scheme		37,513,967	18,705,245
	BKB Monthly Profit earning Project		222,080,731	113,215,736
	Savings deposit(VGD)		115,158	1,150,008
	BKB Savings Pension Scheme		43,592	51,727
	Small Savings Scheme		7,853	244,620
	Education Deposit Scheme		134,944	145,186
	BKB Sanchay Scheme		11,698,372	14,673,520
	Krishan Krishony Sanchay Scheme		4,156,235	2,254,556
	BKB Monthly/Quarterly Profit Scheme		22,017,883	36,794,159
	BKB Monthly Profit Scheme		17,685,928	56,899,505
	BKB -MSS		1,622,478,637	1,604,220,115
	Fixed Deposit(FDR)		11,259,259,127	9,525,637,442
	Short Notice Deposit(SND)		314,695,364	267,563,413
	Savings Deposit (Urban)		780,463,026	716,501,213
	Excess interest paid for fixed deposits on PF fund		371,745,868	372,972,300
	Employees Security Deposit		1,039,083	1,110,802
	Savings Deposit (Rural)		1,396,036,889	1,199,411,206
	Other Deposits		93,369	-





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Bangladesh Bank Refinance		312,668,540	833,514,641
	Other bank & FI		803,472	210,294,020
	G.A.C.C (Savings)		11,683	
	STD (NORAD)		(5,597)	
	Bayaska Bhata Savings Account		7,006,360	-
	Bidhoba Bhata Account		2,496,980	-
	Protibondhi Bhata Account		1,546,253	-
	Muktijoddha Bhata Account		13,082	-
	Matri Pitri Hin Shisu		10,583	-
	Matritto Bhata (DSF)		278,226	-
	BKB Deposit Scheme		(144,825)	-
	G.A.C.C (Fixed)		3,413	-
	Total		19,244,813,492	16,916,856,614
21.	Income from investment			
	Dividend received from Grameen Bank		900,000	1,080,000
	Interest on Investment in Call Money		14,245,833	-
	Interest on Investment in Notice Money (Placement)		14,163,194	-
			29,309,028	1,080,000
22.	Commission, Exchange & Brokerage			
	Commission and Exchange		63,474,230	87,894,704
	Commission on L/C		93,191,209	67,784,140
	Inter branch online commission		24,770	11,250,379
	Commission on RTGS		-	6,640,915
	SMS Service charge		47,139,559	25,248,147
	Commission on ATM		1,765,308	1,509,061
	Commission on Bach		272,832	456,147
	Commission received from Western Union		5,809,662	6,417,681
			211,677,569	207,201,174
23.	Other Receipts			
	Fees and Other Charges		72,729,651	125,534,060
	Search Fees		66,529,521	61,141,311
	Appraisals Fees		2,083,557	5,486,231
	Sale Proceeds of Forms		35,217,525	47,130,260
	Rent Received		572,911	554,522
	Income from Sales of other Assets		33,715	156,377
	Miscellaneous income		141,913,944	149,127,888
	Gain from Foreign Exchange Transaction		233,675,798	76,357,051
	Accounts maintenance Fee		146,386,626	202,281,852
	Service Charge		231,468	-
			699,374,715	667,769,552
24.	Salary & Allowance			
	Salary of Officers		2,589,123,914	2,682,195,211
	Salary and Wages (Staff)		245,241,441	298,128,380
	Housing / House Allowance		1,158,066,465	1,233,570,580
	Overtime Allowance to employees		12,034,221	11,974,088
	Other Allowance		397,194,658	398,355,180
	Expenses for encashment of earned leave/privilege		307,358,136	342,544,493
	Staff Welfare(lunch)		375,852,388	423,300,018





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Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Rest & Recreation		47,623,580	77,921,018
	Medical Services		160,696,976	175,161,672
	Bank Contribution to Employees P.F		47,754	51,463
	Expenses on borrowed staff		24,457	1,757,728
	Outsourcing (Security/Cleaner/Lift Operator)		24,577,698	-
	Bonus to staff (Festival)		585,302,350	493,640,775
	Exgratia to staff		229,721,923	1,726,526
	Contribution to Superannuation Fund		1,984,000,000	2,100,992,257
	BKB integrity award		632,760	1,528,360
	BKB research & innovation		259,250	222,420
			8,117,757,971	8,243,070,169
25	Rent, Tax and Insurance			
	Electricity & Water Charges		57,939,157	56,641,810
	Rentals		231,517,157	223,908,875
	Rate & taxes		5,978,657	5,718,745
	Insurance		6,386,161	124,206,889
	Deposit Insurance Premium		155,716,789	-
	Rent for Staff Bus		15,249,128	15,857,723
	Rent for rental Car		5,933,964	4,996,283
			478,721,012	431,330,325
26	Legal Charges			
	Legal charges		745,457	1,360,287
	(Including stamps, power of attorney & notary public expenses)			
			745,457	1,360,287
27	Postage, Telegram & Stamps			
	Postage & Telegram		4,271,626	4,797,859
	Expenses on Telephone (Office)		7,851,481	8,107,384
	Expenses on Telephone (Residence)		181,073	266,983
	Charges for internet		88,004,809	65,645,019
			100,308,988	78,817,244
28	Auditor's Fees			
	Statutory audit		954,500	966,000
	Others		80,000	-
			1,034,500	966,000
29	Stationery, Printing & Advertisement			
	Stationery and supplies (Printing)		33,521,330	32,917,541
	Stationery and supplies (Local purchased)		21,846,892	20,997,842
	Advertisement and Publicity		13,997,916	8,539,024
	Advertising & Publicity(Others)		-	6,920
			69,366,138	62,461,327
30	Pay & Allowances of Managing Director			
	Basic salary		890,571	936,000
	Allowances		1,048,608	671,220
			1,939,179	1,607,220



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
31	Director's Fees			
	Honorarium of board Chairman		360,000	180,000
	Board meeting		840,000	1,179,200
	Executive committee meeting		64,000	17,600
	Audit committee meeting		80,000	123,200
	Risk management meeting		221,600	105,600
			1,565,600	1,605,600
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)		3,437,334	8,139,664
	Repair & maintenance expenses for building		22,254,252	5,038,468
	Repair & maintenance (office equipment)		7,761,301	5,854,257
	Repair & maintenance of motor car and other vehicles		6,113,264	5,370,210
	Cost of spare parts & materials for motor car &		475,186	697,133
	Depreciation on Furniture & Fixtures		40,616,717	28,652,273
	Depreciation on Office Equipments		7,685,859	10,467,335
	Depreciation on Office Machineries		66,989,476	114,590,049
	Depreciation on Electrical Equipments		30,523,572	36,934,354
	Depreciation on Motor Vehicles		13,107,105	12,779,624
	Depreciation on Building		38,651,656	18,353,517
	Depreciation of Computer Hardware		26,101,467	-
	Amortization of Computer Software		35,092,132	-
			298,809,321	246,876,883
33	Other Expenditure			
	Benevolence		3,613,395	3,773,434
	Travelling Allowance		92,530,911	105,357,976
	Liveries for employees		3,602,587	5,063,082
	Transfer Allowance		12,421,227	12,035,689
	Training fee (excluding staff college)		12,005,046	5,027,400
	BKB Staff College Expenses		8,756,877	9,281,877
	Seminar/Workshop/conference		3,140,212	2,807,014
	Honorarium (DPC/Tender/Lecture etc.)		12,175,414	16,387,286
	Conveyance		14,115,702	14,286,466
	Fuel for Vehicles		13,635,092	13,042,370
	Donation (IBB, BIBM etc.)		6,242,350	4,057,998
	Business Development		15,466,019	13,834,196
	Customer Conference		2,210,514	2,461,326
	Loss on Dead Stock		80,457	55,585
	Book Purchased for Library		22,842	8,988
	Bank Charges		46,066,529	37,266,516
	Generator Fuel		17,613,838	16,015,885
	Charges for remit on us (NPSB) for LPO		199,185	129,395
	Yearly sub-user charges		23,000	1,239,700
	Computer Accessories Purchased		56,585,057	63,327,068
	Death Relief Grant		31,294,510	22,296,195
	Miscellaneous Expenses		63,288,783	56,580,665
	Newspaper & Magazine Bill		15,439,405	22,840,002
	Remissions on loans & others		46,341,559	12,122,629
	Swift expenses		5,770,048	5,461,670
	Batch Commission		196,514	813,155
	Recruitment expenses		139,339	22,738

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2022	30 June 2021
	Verification of clients NID informations		1,407,794	250,000
	Special Pronodona for COVID-19		558,300	4,682,132
	Banking Diploma		65,000	-
	Compensation For COVID-19 Death		46,250,000	-
	Partial Reimb. for Staff House Building Registration Fee		13,712	-
	Closing/Light Refreshment Allowance		6,254,000	-
	Loss on Exchange Fluctuation		62,020,783	-
	Emergency Relief Program		2,500,000	-
	Medical Grant		1,217,000	-
			603,263,001	450,528,437
34	Closing Cash and Cash Equivalents			
	Cash in hand	3.1	2,145,900,958	1,768,152,634
	Balance with Bangladesh Bank and Sonali Bank	3.2	22,029,261,744	10,274,601,088
	Balance with other bank and financial institutio	4	3,006,031,242	4,904,649,701
	Money at call and short notice	5	2,100,000,000	-
	Closing cash and cash equivalents		29,281,193,945	16,947,403,422
35	Interest Received in Cash			
	Opening uncollected interest		59,672,703,738	57,817,244,738
	Add: Interest Charged during the year		14,805,505,080	13,069,727,087
			74,478,208,818	70,886,971,825
	Less: Cash received during the year		12,079,135,000	11,116,975,087
	Less: Adjusted during the year		214,201,000	97,293,000
	Closing uncollected interest		62,184,872,818	59,672,703,738
36	Interest Paid by Cash			
	Interest paid on Deposits		11,358,804,888	10,317,481,169
	Interest Paid to Bangladesh Bank		312,668,540	833,514,641
	Interest paid on Loans from International financial institutes		803,472	210,294,020
			11,672,276,900	11,361,289,830
37	Cash Paid to Suppliers			
	Stationery and supplies (Printing)		33,521,330	32,917,541
	Stationery and supplies (Local)		21,846,892	20,997,842
			55,368,222	53,915,383
38	Cash Paid for Other Operating Activities			
	Rent, Taxes, Insurance, Lighting etc.	25	478,721,012	431,330,325
	Legal Charges	26	745,457	1,360,287
	Postage, Telegram, Telephone & Stamps	27	100,308,988	78,817,244
	Advertisement and Publicity	29	13,997,916	8,539,024
	Pay & Allowances of Managing Director	30	1,939,179	1,607,220
	Director's Fees	31	1,565,600	1,605,600
	Repairs & Maintenances	32	265,946,056	56,232,872
	Other Expenditure	33	603,263,001	450,528,437
			1,466,487,210	1,030,021,009



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 03(three) members of the Board:

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

During the year 2021-2022, the audit committee of the board conducted 05 (five) meetings in which the following

- 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
- Reviewed performance of internal audit 2021-2022.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2021-2022.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines

40 Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2022(In Taka)	Share Holding on 30.06.2021 (In Taka)
1	Mr. Md. Nasiruzzaman	Chairman	Nil	Nil
2	Mr. Md. Abdul Jabber	Managing Director	Nil	Nil
3	Mr. Mrityunjoy Saha	Director	Nil	Nil
4	Mr. Tahmid Hasnat Khan	Director	Nil	Nil
5	Mr. Abdus Salam	Director	Nil	Nil
6	Mr. Badal Chandra Biswas	Director	Nil	Nil
7	Mr. Md. Tofazzel Hossain	Director	Nil	Nil

41 Name of Directors and their interest in different entities:

SL.	Name	Designation	Entities where they have interest as the owner/ MD	Share/Guarantee Interest with other Organization
1	Mr. Md. Nasiruzzaman	Chairman	Nil	Nil
2	Mr. Md. Abdul Jabber	Managing Director	Nil	Nil
3	Mr. Mrityunjoy Saha	Director	Nil	Nil
4	Mr. Tahmid Hasnat Khan	Director	Nil	Nil
5	Mr. Abdus Salam	Director	Nil	Nil
6	Mr. Badal Chandra Biswas	Director	Nil	Nil
7	Mr. Md. Tofazzel Hossain	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:	Nil
Lending to related parties is effected as per requirement of section 27(1) of the Bank Companies Act-1991:	Nil
Loan and advances to Directors and their related concern:	Nil
Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Companies Act-1991:	Nil



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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)						
ICB Islami Bank Ltd.	3,143,900	4.90	15,405,110	10.00	31,439,000	(16,033,890)
Total			15,405,110		31,439,000	(16,033,890)



BANGLADESH KRISHI BANK
Schedule of Property, Plant and Equipment
For the year ended on 30 June 2022

Sl no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2022
		Opening as on 01.07.2021	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	6,440,320,000	-	(96,000,000)	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	649,962,336	-	(462,812)	474,022	649,973,546	2.5	426,255,48.4	38,651,656	465,577,204	611,321,890
3	Motor Vehicles	98,011,608	45,323,000	-	(20,770,698)	122,563,910	20	360,221,841.3	13,107,105	373,328,946	109,456,806
4	Furniture & Fixtures	125,655,299	46,610,376	-	-	172,265,674	10	313,690,142.6	40,616,717	354,306,860	131,648,957
5	Office Equipments	56,191,215	18,281,494	-	-	74,472,709	15	140,195,234.2	7,685,859	147,881,093	66,786,850
6	Office Machineries	454,981,782	164,040,934	-	(287,263,438)	331,759,278	15	795,651,326.5	66,989,476	862,640,803	264,769,801
7	Electrical Equipments	111,976,620	37,687,489	-	-	149,664,109	20	361,280,513	30,523,572	391,804,085	119,140,537
8	Computer Hardware	-	-	-	112,452,340	112,452,340	15	-	26,101,467	26,101,467	86,350,873
9	Computer Software	-	-	-	174,811,098	174,811,098	15	-	35,092,132	35,092,132	139,718,966
	Total	7,937,098,860	311,943,293	(96,462,812)	(20,296,676)	8,132,282,665		2,397,964,606	258,767,986	2,656,732,592	7,873,514,679

BANGLADESH KRISHI BANK
Maturity Analysis of Outstanding entries of foreign currency dealings
As on 30-06-2022

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	26	2583398	21	3,562,445	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	3	47,167	
More than 6 months but less than 9 months	-	-	-	-	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
Total	26	2,583,398	24	3,609,612	

As per Correspondent 's book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	15	2,162,066	60	3,064,549	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	3	39,747	
More than 6 months but less than 9 months	-	-	2	8,017	
More than 9 months but less than 12 months	-	-	1	21	
12 months and above	-	-	-	-	
Total	15	2,162,066	66	3,112,334	



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	45	2,988,579	16	1,215,155	61	4,203,734
2012	68	4,639,775	23	1,311,160	91	5,950,935
2013	133	5,366,531	46	1,776,299	179	7,142,830
2014	46	1,271,267	17	580,353	63	1,851,620
Total :	292	14,266,152	102	4,882,967	394	19,149,119

BKB general accounts (1114)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	14	1,450,002	8	1186003	22	2636005
2015	20	2,175,003	12	1779005	32	3954008
2016	16	1,450,002	8	1186003	24	2636005
2017	41	4,350,006	24	3558010	65	7908016
2018	49	5075007	28	4151011	77	9226018
2019	207	21750028	120	17790048	327	39540076
2020	346	36250047	200	29650080	546	65900127
2021	3291	484948138	4013	402572666	7304	887520804
2022	3940	1093185290	3111	567518754	7051	1660704044
Total :	7924	1,650,633,523	7524	1,029,391,580	15448	2,680,025,103

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	6	107,000	8	131,492
2006	8	209,975	4	45,000	12	254,975
2007	7	160,547	107	1,705,179	114	1,865,726
2008	8	173,436	64	1,105,543	72	1,278,979
2009	0	-	31	513,635	31	513,635
2010	6	223,000	12	232,054	18	455,054
2011	7	89,543	487	9,074,429	494	9,163,972
2012	9	241,679	324	5,275,778	333	5,517,457
2013	3	19,019	3	66,000	6	85,019
2014	0	-	41	1,010,120	41	1,010,120
Total :	54	1,201,191	1082	19,204,738	1136	20,405,929

BKB Exchange General A/c (1111)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2016	0	-	0	-	0	-
2017	0	-	0	-	0	-
2018	0	-	0	-	0	-
2019	50	75,000	8	17,000	58	92,000
2020	75	123,000	40	90,000	115	213,000
2021	10646	522,907,540	19273	1,099,903,929	29919	1,622,811,469
2022	7331	456,818,118	20324	1,093,838,153	27655	1,550,656,271
Total :	18102	979,923,658	39645	2,193,849,082	57747	3,173,772,740
G.Total	26404	2,648,079,200	48409	3,252,430,992	74813	5,900,510,192

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	Awaiting assessment	-	(1,282.52)
2020-2021	2021-2022	9.45	Return not submitted	-	(1,336.38)





Aziz Halim Khair Choudhury
Chartered Accountants
Exclusive Correspondent Firm of PKF International



মাবস্ এন্ড জে পিটার্স
MABS & J Partners
Chartered Accountants

BANGLADESH KRISHI BANK
Calculation of required provision for loans and advances as of 30-06-2022

Annexure 'F'

Sector	Total Outstanding	Un-Classified UC		Classified			Total Classified (CL)
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	
Continuous	52,363,031,624	43,282,762,812	1,275,324,241	1,019,596,416	525,292,064	6,260,056,091	7,804,944,571
Demand loans	16,371,500,449	9,371,232,745	-	-	-	7,000,267,704	7,000,267,704
Fixed loan	32,764,291,569	21,127,269,293	4,260,275,037	123,422,705	85,194,728	7,168,129,806	7,376,747,239
STAC & MC	177,407,222,742	173,334,736,705	-	283,450,341	391,076,650	3,397,959,046	4,072,486,037
Staff Loan	16,648,358,289	16,648,358,289	-	-	-	-	-
TOTAL 30TH JUNE, 2022	295,554,404,673	263,764,359,844	5,535,599,278	1,426,469,462	1,001,563,442	23,826,412,647	26,254,445,551
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

Sector	Un-Classified (SMA)	Base of Provision			Amount of Provision Required	Amount of Actual Provision	Amount of Interest suspense
		Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)			
Continuous	1,275,324,241	112,501,029	122,435,220	1,699,095,221	2,011,538,340	2,073,803,311	702,904,250
Demand loans	-	-	-	6,295,437,004	6,389,149,332	6,586,918,475	363,381,970
Fixed loan	425,526,072	28,540,187	24,358,494	4,946,505,596	5,255,584,488	5,418,265,370	5,099,237,414
STAC & MC	-	262,251,906	358,865,050	3,035,878,988	5,239,782,204	4,948,869,700	8,767,593,593
Staff Loan	-	-	-	-	-	-	-
TOTAL 30TH JUNE, 2022	1,700,850,313	403,293,122	505,658,764	15,976,916,809	18,896,054,364	19,027,856,856	14,933,117,227
TOTAL 30TH JUNE, 2021	599,152,994	407,919,297	535,649,711	16,856,138,101	19,076,525,330	19,076,525,330	12,965,455,237



BANGLADESH KRISHI BANK**Year wise break up of refundable tax(AIT)****Annexure 'G'**

Financial year	Ass. year	30-06-21	30-06-20
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	180,000
2021-22	2022-23	-	-
	Total	1,204,015,524	1,204,015,524



BANGLADESH KRISHI BANK

Deferred Tax Calculation

Fixed assets Schedule
For the year ended on 30 June 2022
As per Accounts Base

Sl no.	Particulars	Cost				% of Depreciation	Depreciation			Written down value as on 30.06.2022
		Opening as on	Addition during the	Revaluation during	Adjustment during		Opening Accumulated	Charged during the	Total Depreciation	
		3	4	5	6	8	9	10	11	12
1	Land	6,440,320,000	-	(96,000,000)	-	-	-	-	-	6,344,320,000
2	Building	649,962,336	-	(462,812)	474,022	2.5	425,925,548	38,651,656	465,577,204	611,321,890
3	Motor Vehicles	98,011,608	24,552,303	-	-	20%	360,221,841	13,107,105	373,328,946	109,456,806
4	Furniture & Fixtures	125,655,299	46,610,376	-	-	10%	313,690,143	40,616,717	354,306,860	131,648,957
5	Office Equipments	56,191,215	18,281,494	-	-	15%	140,195,234	7,685,859	147,881,093	66,786,850
6	Office Machines	454,981,782	164,040,934	-	(287,263,438)	15%	795,651,327	66,989,476	862,640,803	264,769,801
7	Electrical Equipments	111,976,620	37,687,489	-	-	20%	361,280,513	30,523,572	391,804,085	119,140,537
8	Computer Hardware	-	-	-	112,452,340	15%	-	26,101,467	26,101,467	86,350,873
9	Computer Software	-	-	-	174,811,098	15%	-	35,092,132	35,092,132	139,718,966
Total		7,937,098,860	291,172,595	(96,462,812)	474,022		2,397,964,606	258,767,986	2,656,732,592	7,873,514,680

Fixed assets Schedule

For the year ended on 30 June 2020
As per Tax Base

Sl no.	Particulars	Cost				% of Depreciation	Depreciation			Written down value as on 30.06.2022
		Opening as on	Addition during the	Revaluation during	Adjustment during		Opening Accumulated	Charged during the	Total Depreciation	
		3	4	5	6	8	9	10	11	12
1	Land	6,344,320,000	-	-	-	-	-	-	-	6,344,320,000
2	Building	551,031,812	-	-	474,022	10%	55,150,583	55,150,583	110,301,166	496,355,251
3	Motor Vehicles	74,696,650	24,552,303	-	-	20%	19,849,791	19,849,791	39,699,582	79,399,162
4	Furniture & Fixtures	153,110,552	46,610,376	-	-	10%	19,972,093	19,972,093	39,944,186	179,748,835
5	Office Equipments	54,441,232	18,281,494	-	-	10%	7,272,273	7,272,273	14,544,546	65,450,454
6	Office Machines	456,675,557	164,040,934	-	(287,263,438)	10%	33,345,305	33,345,305	66,690,610	300,107,747
7	Electrical Equipments	138,644,551	37,687,489	-	-	10%	17,633,204	17,633,204	35,266,408	158,698,836
8	Computer Hardware	-	-	-	112,452,340	30%	33,735,702	33,735,702	67,471,404	78,716,638
9	Computer Software (if Local)	-	-	-	174,811,098	50%	87,405,549	87,405,549	174,811,098	87,405,549
Total		7,772,920,355	291,172,595	-	474,022		274,364,500	274,364,500	548,729,000	7,790,202,472

Written Down Value as per Accounting Base

Written Down Value as per Tax Base

Difference

Regular Tax Rate

Deferred Tax Assets/Liabilities

Deferred tax ref: (for Land Revaluation)

Deferred tax (asset)/ liability has been recognized and measured as per IAS 12 'Income Taxes' and as per rule 17(1) clause C of Income Tax Rule 1984 and accordingly capital gain tax has been charged on the Revaluation Reserve of Land and Land Development @ 4.00%.

Land Revaluation

Deferred Tax on Land Revaluation

Total Deferred Tax Liabilities

Journal:

Dr. Deferred tax Expenses

Cr. Deferred tax Liabilities



BANGLADESH KRISHI BANK**Highlights**

Tk. In crore

Sl. No.	Particulars	Amount in Taka	
		2021-22	2020-21
1	Paid up capital	900.00	900.00
2	Re-capitalization	650.00	650.00
3	Total Capital	(10,439.93)	(9,043.56)
4	Capital Shortfall	13,285.76	11,871.47
5	Total Assets	36,098.92	33,509.87
6	Total Deposits	38,086.16	32,999.24
7	Total Loans and Advances	29,555.45	27,091.79
8	Contingent Liabilities and other Commitments	1,021.84	905.65
9	Credit Deposit Ratio	77.60%	82.10%
10	Percentage of classified loans against total loans and advances	9.41%	9.45%
11	Profit/(Loss) after tax and provision	(1,336.38)	(1,282.52)
12	Amount of classified loan	2,625.44	2,405.12
13	Provision maintained: i) for loans & advances	1,902.79	1,907.56
	ii) for diminution of share value	1.60	1.85
	iii) for OBS items	10.22	9.06
	iv) for other assets	570.62	570.62
14	Provision surplus/(shortfall): i) for loans & advances	13.18	-
	ii) for diminution of share value	0.66	0.41
	iii) for OBS items	1.90	3.06
	iv) for other assets	122.16	16.65
15	Cost of Fund	7.97%	8.66%
16	Interest Earning Assets	26,930.00	24,686.67
17	Non-Performing Assets	9,168.93	8,823.20
18	Return on Investment (loans & advances) (ROI)	5.01%	4.82%
19	Return on assets (ROA) after tax	-3.70%	-3.83%
20	Income from Investment	0.09	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)	-12.80%	-14.18%

