

**Janata Bank Limited and its subsidiaries**

**Consolidated Statement of Financial Position (Balance Sheet) as at 31 December 2014**

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


**Janata Bank Limited and its subsidiaries**


**Consolidated Statement of Financial Position (Balance Sheet) as at 31 December 2014**

	Note	2014 Taka	2013 Taka
<b>Off -Balance sheet items</b>			
<b>Contingent liabilities</b>	22.00	<b>72,495,156,792</b>	<b>99,726,433,170</b>
Acceptances and endorsements			
Letters of guarantee		10,809,880,961	12,581,565,561
Irrevocable letters of credit		56,413,554,043	82,031,203,368
Bills for collection		5,271,721,788	5,113,664,241
Other contingent liabilities		-	-
<b>Other commitments</b>		-	-
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>72,495,156,792</b>	<b>99,726,433,170</b>
<b>Net Asset Value Per Share (NAVPS)</b>		<b>206.20</b>	<b>193.40</b>

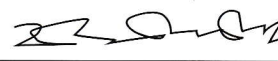
The annexed notes 01 to 56 form an integral part of these financial statements.

  
**Md. Nurul Alam FCA, FCMA**  
 General Manager & CFO


  
**Hasan Iqbal**  
 Deputy Managing Director

  
**Md. Abdus Salam**  
 CEO & Managing Director


  
**A.K.M Kamrul Islam, FCA**  
 Director

  
**Nagibul Islam Dipu**  
 Director

  
**Dr. R M Debnath**  
 Director

  
**Shaikh Md. Wahid-uz-Zaman**  
 Chairman

Signed in terms of our separate report of even date annexed.

  
**S. F. Ahmed & Co.**  
 Chartered Accountants

  
**G. Kibria & Co.**  
 Chartered Accountants

Dated : Dhaka 25 March 2015

**Janata Bank Limited and its subsidiaries**

**Consolidated Statement of Comprehensive Income (Profit and Loss Account)**

for the year ended 31 December 2014

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

**Janata Bank Limited and its subsidiaries**

**Consolidated Statement of Comprehensive Income (Profit and Loss Account)**

for the year ended 31 December 2014

	Note	2014 Taka	2013 Taka
<b>Appropriations</b>			
Statutory reserve		1,050,010,847	1,952,727,802
General reserve		-	-
Legal reserve		17,074,351	14,474,329
		<b>1,067,085,198</b>	<b>1,967,202,131</b>
<b>Retained surplus</b>			
		<b>2,764,010,602</b>	<b>7,641,178,614</b>
<b>Earnings Per Share (EPS)</b>	46.00	20.02	86.82

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



**Md. Nurul Alam FCA, FCMA**  
General Manager & CFO



**Hasan Iqbal**  
Deputy Managing Director



**Md. Abdus Salam**  
CEO & Managing Director



**A.K.M Kamrul Islam, FCA**  
Director



**Nagibul Islam Dipu**  
Director



**Dr. R M Debnath**  
Director



**Shaikh Md. Wahid-uz-Zaman**  
Chairman

Signed in terms of our separate report of even date annexed.



**S. F. Ahmed & Co.**  
Chartered Accountants



**G. Kibria & Co.**  
Chartered Accountants