

BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2012

Particulars	Notes	30 June 2012 Taka	30 June 2011 Taka
<u>Property and Assets</u>			
Cash		15,196,734,289	11,664,927,150
Cash in Hand	3	1,614,323,432	1,261,785,932
Balance with Bangladesh Bank and Sonali Bank Ltd. (including foreign currency)	4	13,582,410,857	10,403,141,218
Balance with Other Banks and Financial Institutions	5	1,444,081,363	5,599,299
In Bangladesh		761,169,080	196,092,293
Outside Bangladesh		682,912,283	(196,792,994)
Money at call and short notice		-	-
Investments	6		
Shares		34,439,000	34,439,000
Loans and Advances	7	149,296,073,080	139,490,661,917
Loans, cash credits, overdrafts etc.		141,622,558,605	132,571,771,181
Bills purchased and discounted		7,673,514,475	6,918,890,736
Fixed Assets including premises, furniture & fixtures	8	6,125,726,635	1,739,477,745
Other Assets	9	19,205,539,156	22,341,148,071
Non-Banking Assets		-	-
Total Assets		<u>191,302,593,523</u>	<u>175,276,253,182</u>
<u>Liabilities and Capital</u>			
Liabilities			
Borrowing from other banks, financial institutions and agents	10	39,235,722,261	41,112,835,267
In Bangladesh		38,931,964,927	40,800,174,200
Outside Bangladesh		303,757,334	312,661,067
Deposits and Other Accounts	11	144,682,576,601	129,604,832,227
Current and Contingency Accounts		26,682,311,583	30,408,162,470
Bills Payable		845,897,111	1,281,972,427
Savings Deposit		36,800,522,137	35,237,926,619
Fixed Deposit		80,353,845,770	62,676,770,711
Other Liabilities	12	19,314,560,894	19,492,469,525
Total Liabilities		<u>203,232,859,756</u>	<u>190,210,137,019</u>
<u>Capital/ Owners' Equity</u>			
Paid-up Capital	13	9,000,000,000	9,000,000,000
Other Reserve	14	6,467,587,697	2,059,927,847
Retained earnings surplus/(deficit) in Profit & Loss a/c	15	(27,397,853,930)	(25,993,811,684)
Total Capital/ Owners' Equity		<u>(11,930,266,233)</u>	<u>(14,933,883,837)</u>
Total Liabilities and Owners' Equity		<u>191,302,593,523</u>	<u>175,276,253,182</u>

Continued.....



Particulars	Notes	30 June 2012 Taka	30 June 2011 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities:			
Acceptance for Constituents Liabilities (Letter of Credit)		13,872,100,501	19,771,392,402
Outstanding customers Liabilities Guarantees		91,930,252	95,536,838
Bills for Collection		-	-
Others (Bad and loss Write off)		2,657,538,799	-
Total		16,621,569,552	19,866,929,240
Other Commitments:			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total		-	-
Total Off-Balance Sheet Items		16,621,569,552	19,866,929,240

These Financial Statements should be read in conjunction with the annexed notes(1-30)


Alauddin A. Majid
Chairman


Md. Abdus Salam
Managing Director



Mosharraf Hossain
Director


Al-Hajj Mahabubur Rahman Bhuyan
Director


Shahabuddin Ahmed
Director


Md. Habibur Rahman
Director



Mamataz-Ala-Shakoor Ahmed
Director


Md. Abdul Jalil Mian
Director


Krishibid Md. Moshirur Rahman (Humayun)
Director


Khandaker Morad Hossain
Director


Mohammad Shafiqul Azam
Director


Manjur Ahmed
Deputy Managing Director


Md. Nazrul Islam
Deputy General Manager (CA & FM-1)


AHMED ZAKER & CO.
Chartered Accountants
Place: Dhaka
Dated: 03 February 2013




SAHA MAZUMDER & CO.
Chartered Accountants
Place: Dhaka
Dated: 03 February 2013




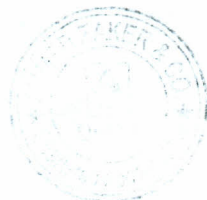
BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
For the year ended on 30 June 2012


Particulars	Notes	30 June 2012 Taka	30 June 2011 Taka
Interest Income	16	12,610,958,937	10,110,870,597
Less : Interest paid on Deposit & Borrowings	17	<u>(11,332,293,100)</u>	<u>(8,541,263,912)</u>
Net Interest Income		1,278,665,837	1,569,606,685
Income from Investment	18	10,604,513	156,702,383
Commission, Exchange & Brokerage	19	1,432,821,954	1,237,787,840
Other Receipts	20	<u>805,796,133</u>	<u>711,660,154</u>
Total Operating Income		3,527,888,437	3,675,757,062
Salary & Allowance	21	4,239,581,017	4,588,905,624
Rent, Taxes, Insurance, Lighting etc.	22	195,261,982	172,849,963
Law Charges		674,613	697,043
Postage, Telegram, Telephone & Stamps	23	15,717,925	14,457,594
Auditors' Fees		841,452	836,482
Stationery, Printing & Advertisement	24	41,552,389	40,741,168
Pay & Allowances of Managing Director		1,250,500	1,250,500
Director's Fees & Travelling Allowances		1,434,250	16,104,372
Depreciation & Repairs of Bank Property	25	83,522,552	58,490,653
Other Expenditure	26	<u>352,094,003</u>	<u>324,209,123</u>
Total Operating Expenditure		4,931,930,683	5,218,542,521
Profit / (Loss) before provision :		(1,404,042,246)	(1,542,785,459)
Provision for Loan		-	-
Provision for diminution in value of Investment		-	-
Other Provision		-	-
Total Provision		-	-
Total Profit / (Loss) before taxes		(1,404,042,246)	(1,542,785,459)
Provision for Income Tax		-	-
Net Profit / (Loss) After Tax		(1,404,042,246)	(1,542,785,459)

These Financial Statements should be read in conjunction with the annexed notes(1-30)

 Alauddin A. Majid Chairman	 Md. Abdus Salam Managing Director	 Mosharraf Hossain Director	 Al-Hajj Mahabubur Rahman Bhuyar Director
 Shahabuddin Ahmed Director	 Md. Habibur Rahman Director	 Mamataz-Ala-Shakoor Ahmed Director	 Md. Abdul Jalil Miar Director
 Krishibid Md. Moshir Rahman (Humayun) Director	 Khandaker Morad Hossain Director	 Mohammad Shafiqul Azam Director	
 Manjur Ahmed Deputy Managing Director	 Md. Nazrul Islam Deputy General Manager (CA & FM-1)		


AHMED ZAKER & CO.
 Chartered Accountants
 Place: Dhaka
 Dated: 03 February 2013




SAHA MAZUMDER & CO.
 Chartered Accountants
 Place: Dhaka
 Dated: 03 February 2013