

AHKC

Aziz Halim Khair Choudhury
Chartered Accountants

Exclusive Correspondent Firm of PKF International



ম্যাবস 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 at June 30, 2023

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 2023 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 2023, its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.00 to the financial statements.

Basis for Qualified Opinion:

1. 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.

2. As disclosed in the note # 9.4.1 Inter Branch Transaction Account (IBTA) shows a total debit balance of Tk. 8,386,380,380 (8,38.64 Crore) and a credit balance of Tk. 7,412,055,382 (7,41.21 Crore) as on 30 June 2023. The net difference between these debit and credit balances is Tk. 974,324,998 (97.44 Crore) against which no reconciliation could be made available to us.

Similarly, there was a debit balance of Tk. 1,666,032,685 (Tk. 166.60 Crores) on 30 June 2022 for which the auditors' report of the Bank for the said year was qualified. In reply, the Bank presented

an update on such balance showing a total credit balance of Tk 41.93 Crores as on 30 November 2022. But subsequently, on 30 June 2023 the said total credit balance of Tk 41.93 Crores turned in to a debit balance of Tk. 97.43 Crores i.e. the balance of IBTA increased to Tk. 139.93 Crores within the 07 months from December 2022 to June 2023. But the Bank has no formal/written reconciliation process of IBTA account between Head Office and each respective Branch as well as Branch to Branch, if any, of the Bank. As a result, the Bank could not provide us reconciliation statement of IBTA account for our verification.

3. 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. 17,946,800 (1.80 Crore) and Tk. 924,468 (0.0924 Crore) as balance of Mobile Banking and Cash in Hand respectively as at the end of 30 June 2023.

The aforesaid balance remains unadjusted since long. As per decision of the tripartite meeting held on 12.01.2023 between the auditors, the Bank and the Financial Institutions Division of the Ministry of Finance to finalize the audited Draft Financial Statements of the Bank for the year ended 30 June 2022 (last year) that the balance of Electronic Money shall be adjusted by 30.06.2023 but fact remains that the said decision is yet to be implemented.

4. As per note 14.4 of the financial statements, the bank's capital adequacy ratio as at 30 June 2023 showed a negative figure (-52.41%) against required adequacy ratio at 10%. This has caused because of negative Core Capital of Tk. 134,804,575,013 (13,450.58 Crore). The shortfall in capital has been stood at Tk. 157,408,601,587 (15,740.86 Crore) as on 30 June 2023.
5. 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 2,316,451,113 (231.67 Crore) of which Tk. 2,052,631,402 (205.26 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 to the Financial Statements, the Bank should have written off Tk. 9,696,273,541 (969.63 Crore) being 17% of the total outstanding loans & advances of TK. 57,526,223,974 (5,752.62 Crore) and 61% of the total Bad/Loss loans & advances of Tk. 15,793,419,240 (1,579.34 Crore) respectively in the top 20 Branches of the Bank selected for audit.
2. As disclosed in note # 10.1 to the Financial Statements, the Bank has recognized Tk. 33.34 Crore as Non-Banking Asset (NBA) acquired in settlement of loans & advances as at 30 June 2023. In reply on the same issue, the Bank informed in the tripartite meeting held on 12.01.2023 between the auditors, the Bank and the Financial Institutions Division of the Ministry of Finance to finalize the audited Draft Financial Statements of the Bank for the year ended 30 June 2022 that the Estate and Engineering Division of the Bank is closely monitoring the process for mutation and taking possession of all Non-Banking Assets but the said Division could not provide us any progress in this regard except a branch wise list of Non-Banking Assets.
3. The Bank operates its banking activities by Branch Offices mostly rented on long-term basis all over the country and such rented Branch Offices qualify the requirement of applicability of IFRS 16 *Leases*. However, the Bank did not recognize leased assets and lease liabilities as well as did not charge depreciation on leased assets as per IFRS 16 *Leases*.
4. As disclosed in the note # 8 to the Financial Statements, the Bank has shown fixed assets at WDV Tk. 7,813,942,986 (781.39 Crore) as on 30 June 2023. But the existence of fixed assets was not verified due to maintenance of an incomplete fixed assets register as the asset's identification number, the location etc. was not found in the fixed assets register.
5. As disclosed in the note # 4.1.3 and 6.2.1 to the Financial Statements, the Bank has Fixed Deposit amount of Tk. 76,538,604 (7.65 Crore) and Investment in Quoted Share of Tk. 31,439,000 (3.14 Crore) respectively in ICB Islamic Bank Ltd. for long time. However, no income is earned on said investment but yearly charge is deducted from these balances.

Key Audit Matters:

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

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



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

<p>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 320,483,252,536 (32,048.32 Crore) and provision against Loans & Advances of Taka 25,181,098,105 (2,518.11 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>	<ul style="list-style-type: none"> • 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>
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IT systems and controls

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

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





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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 Assets & Income while **MABS & J Partners**, Chartered Accountants was allotted Liabilities & Expenses 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:

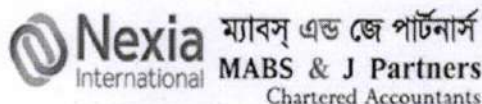
We communicated with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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





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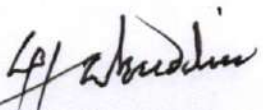
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Chartered Accountants

From the matters communicated with those charged with governance, we determined those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We described these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determined that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

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

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


Md. Aftab Uddin Ahmed FCA

Senior Partner
ICAB Enrollment No.: 804
Aziz Halim Khair Choudhury
Chartered Accountants

DVC: 2405130804 AS 214849
Dhaka, Bangladesh.

Date: 12 May 2024


J C Biswas FCA

Partner
ICAB Enrollment No.: 199
MABS & J Partners
Chartered Accountants

DVC: 2405120199AS785981

BANGLADESH KRISHI BANK
BALANCE SHEET
AS AT 30 JUNE 2023

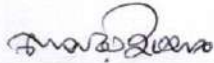
Particulars	Note	Amount in Taka	
		30 June 2023	30 June 2022
Property and Assets			
Cash	3	33,780,882,155	24,175,162,703
Cash in Hand (Including Foreign Currencies)		1,895,330,810	2,145,900,958
Balance with Bangladesh Bank & its Agent Bank(s) (Including Foreign Currencies)		31,885,551,345	22,029,261,744
Balance with Other Banks & Financial Institutions	4	22,564,900,305	3,006,031,242
In Bangladesh		486,495,613	2,751,254,834
Outside Bangladesh		22,078,404,692	254,776,408
Money at call and short notice	5	-	2,100,000,000
Investments	6	112,745,740	71,373,520
Government Securities		51,056,740	9,684,520
Other Investments		61,689,000	61,689,000
Loans and Advances	7	320,483,252,536	295,554,512,958
Loans, Cash Credits, Overdrafts etc.		314,758,953,873	289,820,828,449
Bills Purchased and Discounted		5,724,298,662	5,733,684,510
Fixed Assets	8	7,813,942,986	7,873,581,413
Other Assets	9	28,440,304,689	27,882,775,374
Non-Banking Assets	10	333,418,832	325,799,740
Total Assets		413,529,447,242	360,989,236,951
Liabilities and Capital			
Liabilities			
Borrowing from Other Banks, FI and Agents	11	68,908,878,599	33,685,581,250
In Bangladesh		68,645,058,888	33,421,761,538
Outside Bangladesh		263,819,711	263,819,711
Deposits and Other Accounts	12	407,196,979,542	382,313,224,539
Current and Contingency Accounts		34,018,464,913	27,133,766,179
Bills Payable		1,488,601,668	1,451,649,250
Savings Deposit		90,629,663,552	89,350,145,301
Fixed Deposit		208,209,864,660	193,971,383,473
Deposit under Scheme		72,850,384,749	70,406,280,337
Other Liabilities	13	65,336,500,369	49,389,747,380
Total Liabilities		541,442,358,511	465,388,553,169
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	7,505,380,937	7,292,965,860
Retained Earnings Surplus/(Deficit)	17	(151,150,598,548)	(127,424,588,420)
Total Capital/ Owners' Equity		(127,912,911,269)	(104,399,316,218)
Total Liabilities and Owners' Equity		413,529,447,242	360,989,236,951



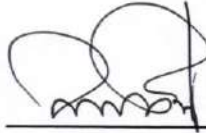
BANGLADESH KRISHI BANK
OFF BALANCE SHEET ITEMS
AS AT 30 JUNE 2023

Particulars	Note	Amount in Taka	
		30 June 2023	30 June 2022
Contingent Liabilities:		20,783,171,523	10,218,408,580
Acceptance for Constituents Liabilities (Letter of Credit)	18	20,630,450,039	10,087,708,729
Outstanding Customers Liabilities Guarantees	18.1	124,104,855	114,588,379
Bills for Collection		28,616,630	16,111,472
Others		-	-
Other Commitments:			
Documentary Credits and Short Term Trade Related		-	-
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		20,783,171,523	10,218,408,580

Accompanying notes form an integral part of these financial statements



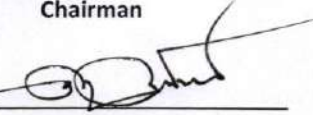
Md. Nasiruzzaman
Chairman



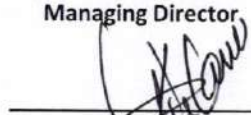
Md. Shawkat Ali Khan
Managing Director



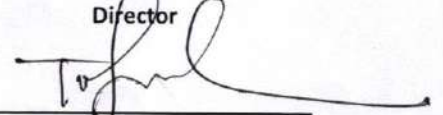
Mityunjoy Saha
Director



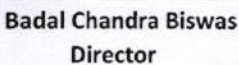
Tahmid Hasnat Khan
Director



Abdus Salam
Director



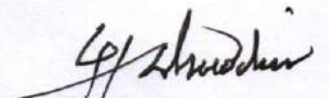
Md. Tofazzel Hossain
Director



Badal Chandra Biswas
Director



Rowson Akter
Chief Financial Officer
&
General Manager (Additional Charge)



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

DVC: 2405120804 AS 219844



J C Biswas FCA
Partner
ICAB Enrollment No.: 199
MABS & J Partners,
Chartered Accountants

DVC: 2405120199AS785981

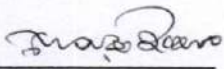
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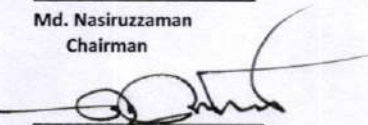
Date: 12 May 2024

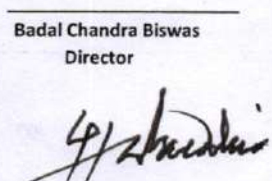
BANGLADESH KRISHI BANK
PROFIT AND LOSS ACCOUNT
For the year ended on 30 June 2023

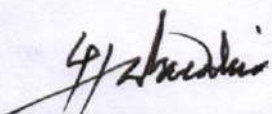
Particulars	Notes	Amount in Taka	
		30 June 2023	30 June 2022
Interest Income	19	16,326,223,731	14,805,505,080
Less :Interest Expense on Deposit & Borrowings	20	(21,382,010,890)	(19,244,813,492)
Net Interest Income		(5,055,787,160)	(4,439,308,412)
Income from Investment	21	345,601,147	29,309,028
Commission, Exchange & Brokerage	22	344,557,195	211,677,569
Other Receipts	23	933,095,344	699,374,715
Total Operating Income		(3,432,533,473)	(3,498,947,100)
Salary & Allowance	24	12,527,280,724	8,117,757,971
Rent, Taxes, Insurance, Lighting etc.	25	508,147,893	478,721,012
Legal Charges	26	781,041	745,457
Postage, Telegram, Telephone & Stamps	27	103,746,620	100,308,988
Auditor Fee	28	1,194,500	1,034,500
Stationary, Printing & Advertisement	29	78,276,390	69,366,138
Pay & Allowances of Managing Director	30	1,681,040	1,939,179
Director's Fees	31	1,917,600	1,565,600
Depreciation & Repairs of Bank Property	32	305,331,998	298,809,321
Other Expenditure	33	512,369,142	603,263,001
Total Operating Expenditure		14,040,726,947	9,673,511,167
Profit / (Loss) Before Provision :		(17,473,260,420)	(13,172,458,267)
Provision for Loans & Advances		6,275,500,000	-
Provision for Diminution in Value of Investment		-	-
Other Provision		-	-
Total Provision		6,275,500,000	-
Total Profit /(Loss) before taxes		(23,748,760,420)	(13,172,458,267)
Provision for Current Tax	13.7	107,696,865	94,475,198
Provision for Deferred Tax	13.8	(7,932,076)	96,854,643
Net Profit/(Loss) After Tax		(23,848,525,208)	(13,363,788,108)
Appropriations:			
Statutory Reserve		-	-
General Reserve		-	-
Retained Surplus		-	-
Earnings Per Share (EPS)		(23,848,525,208)	(13,363,788,108)

Accompanying notes form an integral part of these financial statements


Md. Nasiruzzaman
Chairman

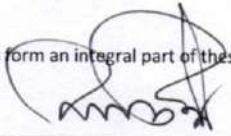

Tahmid Hasnat Khan
Director

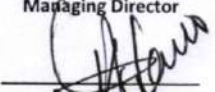

Badal Chandra Biswas
Director



Md. Aftab Uddin Ahmed FCA
Senior Partner
ICAB Enrollment No.: 804
Aziz Halim Khair Choudhury
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DVC: 2405120804 AS 214814
Dhaka, Bangladesh.

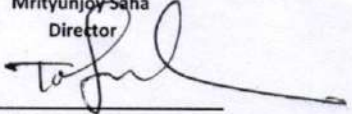
Date: 12 May 2024


Md. Shawkat Ali Khan
Managing Director


Abdus Salam
Director


Rowson Akter
Chief Financial Officer
&
General Manager (Additional Charge)


Mrityunjoy Saha
Director


Md. Tofazzel Hossain
Director


J C Biswas FCA
Partner
ICAB Enrollment No.: 199
MABS & J Partners,
Chartered Accountants
DVC: 2405120199A5785981

BANGLADESH KRISHI BANK
STATEMENT OF CHANGES IN EQUITIES
For the year ended as on 30 June 2023

Particulars	Amount in Taka						Total Amount
	Paid-Up Capital	Re-capitalization	Statutory Reserve	Revaluation Reserve	Other Reserves	Profit/ (Loss)	
Balance as at 01 July, 2022	9,000,000,000	6,500,000,000	232,306,342	6,704,832,002	588,133,858	(127,424,588,420)	(104,399,316,218)
Prior year adjustment	-	-	-	-	-	97,763,491	97,763,491
Restated opening balance	9,000,000,000	6,500,000,000	232,306,342	6,704,832,002	588,133,858	(127,326,824,929)	(104,301,552,727)
Related Balance due to Changes of Accounting Policy	-	-	-	-	-	-	-
Increased/ Decreased due to Revaluation of Assets or Devaluation of Currency	-	-	-	-	-	-	-
Revaluation Reserve	-	-	-	(24,751,590)	-	24,751,590	-
General Reserve for Demand Loan from BB	-	-	-	-	118,583,333	-	118,583,333
Risk Mitigation fund	-	-	-	-	118,583,333	-	118,583,333
Re-Capitalization	-	-	-	-	-	-	-
Net Profit / (Loss)	-	-	-	-	-	(23,848,525,208)	(23,848,525,208)
Dividend	-	-	-	-	-	-	-
Increased of Capital	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-
Balance as at 30 June, 2023	9,000,000,000	6,500,000,000	232,306,342	6,680,080,412	825,300,525	(151,150,598,547)	(127,912,911,269)

Accompanying notes form an integral part of these financial statements.

Md. Nasiruzzaman
Chairman

Md. Shawkat Ali Khan
Managing Director

Mrityunjoy Saha
Director

Tahmid Hasnat Khan
Director

Abdus Salam
Director

Md. Tofazzel Hossain
Director

Rowson Akter
Chief Financial Officer
&
General Manager (Additional Charge)

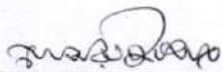
Badal Chandra Biswas
Director



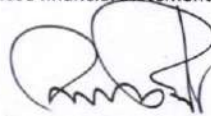
BANGLADESH KRISHI BANK
CASH FLOW STATEMENT
For the year ended on 30 June 2023

Particulars	Note	Amount in Taka	
		30 June 2023	30 June 2022
A. Cash flow from operating activities:			
Interest Received	35	14,895,524,233	12,079,135,000
Interest Paid	36	(20,185,344,866)	(11,672,276,900)
Dividend Received	21	345,601,147	29,309,028
Fees and Commission Receipts	22	344,557,195	211,677,569
Cash Paid to Employees	43	(10,811,280,724)	(8,117,757,971)
Cash Paid to Suppliers	37	(65,387,223)	(55,368,222)
Receipts from Other Operating Activities	23	933,095,344	699,374,715
Payments for Other Operating Activities	38	(1,172,664,022)	(1,466,487,210)
Recovery from Written-Off Loans & Advances		37,000,000	58,200,000
Income Tax Paid(at source)		-	-
Cash generated from operating activities		(15,678,898,915)	(8,234,193,990)
Increase/(decrease) in operating assets and liabilities			
Loans and Advances to Customers	39	(23,100,602,181)	(24,636,613,556)
Other Assets	40	(595,224,208)	(2,059,301,450)
Other Liabilities	41	7,784,861,761	2,345,988,031
Deposits From Customers	42	23,687,088,979	45,796,083,773
		7,776,124,351	21,446,156,798
Net Cash Flow from Operating Activities(A)		(7,902,774,564)	13,211,962,808
B. Cash Flows From Investing Activities			
(Purchase)/Sales of Securities and Bond (Others)		-	-
(Purchase)/Sale of Securities (Government)		(41,372,220)	(28,188,520)
(Purchase)/Sale of Property, Plant and Equipments		(214,562,051)	(195,250,539)
Net cash Flow from Investing Activities		(255,934,271)	(223,439,059)
C. Cash Flows from Financing Activities			
Paid up Capital/Re-capitalization		-	-
Dividend Paid		-	-
(Payments)/Receipt from Borrowings		35,223,297,350	(13,758,565,706)
Net Cash Flow from Financing Activities		35,223,297,350	(13,758,565,706)
D. Net Increase/(Decrease) in Cash (A+B+C)		27,064,588,515	(770,041,958)
F. Cash and Cash Equivalents at the Beginning of the Year		29,281,193,945	30,051,235,902
G. Cash and Cash Equivalents at the End of the Year(D+F)	34	56,345,782,460	29,281,193,945

Accompanying notes form an integral part of these financial statements



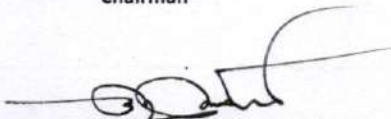
Md. Nasiruzzaman
Chairman



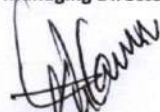
Md. Shawkat Ali Khan
Managing Director



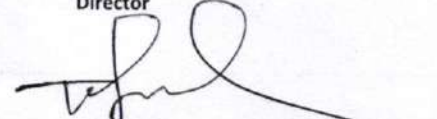
Mrityunjoy Saha
Director



Tahmid Hasnat Khan
Director



Abdus Salam
Director



Md. Tofazzel Hossain
Director

Badal Chandra Biswas
Director



Rowson Akter
Chief Financial Officer
&
General Manager (Additional Charge)



BANGLADESH KRISHI BANK
Liquidity Statement
Maturity Analysis of Assets & Liabilities as at 30 June 2023

Particulars	Amount in Taka					Total
	upto 1 month	1- 3 months	3 -12 months	1-5 years	More than 5 years	
Assets						
a) Cash	1,895,330,810	-	-	-	-	1,895,330,810
b) Balance with other Banks	38,760,182,307	279,409,966	-	76,538,604	15,334,320,773	54,450,451,650
c) Investment	8,778,740	-	-	42,278,000	61,689,000	112,745,740
d) Loans & Advances	4,807,248,788	16,024,162,627	80,120,813,134	160,241,626,268	59,289,401,719	320,483,252,536
e) Land Building & Other Fixed Assets	-	-	-	-	7,813,942,986	7,813,942,986
f) Other Assets	1,359,850,962	7,853,722,117	2,961,785,038.41	6,321,587,329	9,943,359,242	28,440,304,688
g) Non- Banking Assets	26,100,000	-	-	307,318,832	-	333,418,832
Total Assets	46,857,491,607	24,157,294,710	83,082,598,172	166,989,349,033	92,442,713,720	413,529,447,241
Liabilities						
a) Borrowing from Bangladesh Bank, Other Banks And Agents	-	818,195,000	10,646,400,000	22,197,910,067	35,246,373,532	68,908,878,599
d) Deposits	17,269,743,897	22,734,251,342	72,808,707,066	156,912,374,432	135,983,301,138	405,708,377,874
c) Other Accounts	14,886,017	29,772,033	74,430,083	297,720,334	1,071,793,201	1,488,601,668
d) Provision and Other Liabilities	-	3,338,546,370	6,677,092,741	23,369,824,593	31,951,036,665	65,336,500,369
e) Equity	-	-	-	-	-	-
Total Liabilities	17,284,629,914	26,920,764,746	90,206,629,890	202,777,829,425	204,252,504,536	541,442,358,511
Net Liquidity Mismatch	29,572,861,693	(2,763,470,036)	(7,124,031,717)	(35,788,480,392)	(111,809,790,817)	(127,912,911,269)
Cumulative Net Mismatch	29,572,861,693	26,809,391,657	19,685,359,940	(16,103,120,452)	(127,912,911,269)	(127,912,911,269)

Md. Nasiruzzaman
Chairman

Tahmid Hasnat Khan
Director

Badal Chandra Biswas
Director



Md. Shawkat Ali Khan
Managing Director

Abdus Salam
Director

Rowson Akter
Chief Financial Officer
&
General Manager (Additional Charge)

Mrityunjoy Saha
Director

Md. Tofazzel Hossain
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 with 3 sub-branches operating all over Bangladesh except Rajshahi and Rangpur division.

1.2 Principal Activities

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

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

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

1.3 International Banking

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

1.4 Information Technology

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

2.0 Significant accounting policies and basis of preparation of financial statements

2.01 Statement of Compliance

The financial statements of the Bank for the year ended 30 June 2023 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



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

2.12.05 Other assets

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

Provision for other assets

Other assets have been classified as per BRPD Circular No. 04 dated April 12, 2022 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. 671.59 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 107,696,865 for minimum tax @ 0.6% for turnover or total income earned by the bank during the financial year 2022-2023.

2.14 Capital Expenditure Commitment

There is no capital expenditure on contingent contract or commitment as at June 30, 2023.

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 2022 to 30 June 2023.

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

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

Name of the International Accounting Standards (IASs)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting policies, Changes in accounting Estimates & Errors	8	Applied
Events after the Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Leases	17	N/A
Revenue	18	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	N/A
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 Mrityunjoy Saha, Tahmid Hasnat Khan, Abdus Salam, Tofazzel Hossain, Badal Chandra Biswas.

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 member's 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 months, 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, 26 Artho Rine Suits are filled during the period and 10 Writ Suits, 85 Artho Rine Suits are settled during the period from 01 July 2022 to 30 June 2023.
- b) 99 Writ Suits, 01 Insolvency Suits & 1025 Artho Rine Suits are unsettled as on 30 June, 2023.

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 07 frauds have been committed by 06 employees. Total Tk. 382.52 Lac is involved in these frauds & Total Tk. 24.00 Lac is realized from those frauds during the period.

In addition, from the beginning to 30 June, 2023 total 45 frauds and forgeries were committed in the bank & Tk. 3646.00 Lac is involved of that cases and total realized amount is Tk. 1183.00 Lac.

2.30 General

- a) Wherever consider necessary certain accounts of Financial Year 2022-2023 financial statements have been rearranged to confirm to the current presentation.
- b) Figures appearing in these accounts have been rounded off to the nearest Taka.



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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		383,358,019,333	365,837,263,320
	Required Reserve(4.00%)		15,334,320,773	14,633,490,533
	Actual reserve Maintained		17,864,731,712	15,311,480,816
	*As per Bangladesh Bank statements		2,530,410,939	677,990,283
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% 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	486,495,613	2,751,254,834
	Outside Bangladesh	4.2	22,078,404,692	254,776,408
			22,564,900,305	3,006,031,242
4.1	In Bangladesh			
	Current Deposits	4.1.1	127,903,804	201,267,798
	Short Term Deposits	4.1.2	278,955,997	446,620,203
	Fixed Deposits	4.1.3	79,635,812	2,103,366,834
			486,495,613	2,751,254,834
4.1.1	In Current Deposits			
	Janata Bank		41,316,676	57,251,777
	Rupali Bank Ltd.		20,989,701	27,132,631
	Agrani Bank Ltd.		48,580,174	97,717,212
	Pubali Bank Ltd		1,834,007	5,974,888
	Trust bank (ATM)		7,192,550	5,509,708
	Islami Bank (Bd.) Ltd		7,215,639	4,890,057
	Dhaka bank Ltd		-	34,468
	DBBL (Mobile banking)		-	1,502
	BRAC Bank Ltd (Bkash)		-	67
	National Bank Ltd		775,057	2,755,487
			127,903,804	201,267,798
4.1.2	Short Term Deposits			
	Janata Bank		259,283,597	408,225,118
	Rupali Bank Ltd.		11,881,994	16,081,463
	Standard Bank Ltd		-	9,513,834
	Agrani Bank Ltd.		-	-
	Pubali Bank Ltd		-	-
	Shahjalal Islami Bank Ltd		5,114,323	7,286,667
	Mutual Trust Bank Ltd		1,396,971	5,513,121
	Standard Bank Ltd		453,968	-
	Social Islami Bank Limited		816,151	-
	Jamuna Bank Limited		8,994	-
			278,955,997	446,620,203

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
4.1.3	In Fixed Deposits			
	ICB Islamic Bank Ltd		76,538,604	76,591,834
	Standard Bank Ltd		-	2,026,775,000
	IFIC Bank Limited		597,208	-
	First Security Islami Bank Limited		2,500,000	-
			79,635,812	2,103,366,834
4.2	Outside Bangladesh (Debit balance with NOSTRO Accounts)			
	Balance with NOSTRO Accounts are as follows:			
	US Dollar (USD)		8,934,119,406	92,797,867
	Asian Currency Union Dollar (ACUD)		1,143,222,589	101,347,338
	Great Britain Pound (GBP)		419,991,817	5,904,321
	Euro (EUR)		11,583,792,205	41,285,974
	Japanese Yen (JPY)		1,260,300	6,653,060
	Swiss Francs (CHF)		(3,981,625)	6,787,848
			22,078,404,692	254,776,408
4.2.1	Currency-wise Grouping			
	Currencies	Amt in FC (30.06.22)	Exchange Rate	Amount in Taka
	USD	93,157,772	108	10,077,341,995
	GBP	3,035,345	138	419,991,817
	EURO	97,035,783	119	11,583,792,205
	CHF	-32,869	121	(3,981,625)
	JPH	1,664,202	1	1,260,300
				22,078,404,692
4.3	Balance with Other Banks and Financial Institutions:			
	On demand		22,206,308,496	456,044,206
	Not more than one month		278,955,997	446,620,203
	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		3,097,208	-
	More than 5 years		76,538,604	76,591,834
			22,564,900,305	3,006,031,242
5	Money at call and short notice			
	Investment in call money		-	2,100,000,000
6	Investment			
	Government securities	6.1	51,056,740	9,684,520
	Other investments	6.2	61,689,000	61,689,000
			112,745,740	71,373,520
6.1	Government securities			
	i) Treasury bill		-	-
	ii) National Investment Bond		-	-
	iii) Bangladesh Bank Bill		-	-
	iv) Govt. Notes/Bonds		42,278,000	-
	v) Prize Bond		8,778,740	9,684,520
	vi) Others		-	-
	v) Repo		-	-
			51,056,740	9,684,520

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
6.2	Other Investments			
	Investment in Shares:			
	Quoted		31,439,000	31,439,000
	Unquoted		30,250,000	30,250,000
			61,689,000	61,689,000
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	Unquoted Shares			
	Grameen Bank*		3,000,000	3,000,000
	Bangladesh Data Center and Disaster Recovery Site Ltd**		27,250,000	27,250,000
			30,250,000	30,250,000
	* Grameen Bank : Bangladesh Krishi Bank is the registered shareholder of Grameen Bank by carrying 30,000 (Thirty thousand) fully paid up shares @ Tk 100 each (Book value Tk 30,00,000) which is issued by Grameen Bank on 1st September 1987. In this financial year 2022-2023, Bangladesh Krishi Bank has received 30% dividend which is Tk 9.00 lac excluding tax deducted at source (Note: 21) from Grameen Bank.			
	** Bangladesh Data Center and Disaster Recovery Site Ltd : As a joint venture of state-owned banks and financial institutions, Bangladesh Krishi Bank has been proposed to participate in a self-sufficient funded company named <i>Bangladesh Data Center and Disaster Recovery Site</i> , which is situated at Software Technology Park in Jessore . As a stakeholder Member, Bangladesh Krishi Bank acquired 5% shares i.e. Tk. 25 Crore (Twenty five) of the company . It is noted that the consent of the Financial Institutions Department under Ministry of Finance had been attained for participating in the stated investment activities. The investment activities are continuing in this project.			
6.3	Maturity grouping of Investments			
	Upto 3 months		8,778,740	9,684,520
	Over 3 months but below 1 year		-	-
	Over 1 year but below 5 years		42,278,000	-
	Over 5 years		61,689,000	61,689,000
			112,745,740	71,373,520
6.4	Provision Required For Investment			
	Ordinary Shares			
	i) Provision required for diminution in value of Investment		14,461,940	16,033,890
	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)		8,174,140	6,602,190
6.5	Net Investment On Ordinary Share			
	Gross investment		61,689,000	61,689,000
	Less: provision for investment		22,636,080	22,636,080
			39,052,920	39,052,920

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
7	Loans and Advances			
	Loans, Cash Credits, Overdrafts etc.		314,758,953,873	289,820,828,449
	Bills Purchased and Discounted		5,724,298,662	5,733,684,510
			320,483,252,536	295,554,512,958
7.1	Maturity Grouping of Loans and Advances			
	Loans and advances are repayable :			
	Receivable on demand		4,807,248,788	4,433,317,694
	With in 3 months		16,024,162,627	14,777,725,648
	With in 3 months to 12 months		80,120,813,134	73,888,628,240
	With in 1 year to 5 years		160,241,626,268	147,777,256,479
	More than 5 years		59,289,401,719	54,677,584,897
			320,483,252,536	295,554,512,958
7.2	Loans, Cash Credit and Overdraft etc. (including bills purchased and discounted)			
	In Bangladesh		320,483,252,536	295,554,512,958
	Outside Bangladesh		-	-
			320,483,252,536	295,554,512,958
7.2.1	In Bangladesh			
	Loans		256,701,559,804	239,321,635,422
	Cash Credit		58,057,394,069	50,499,193,027
	Overdrafts		-	-
	Bills Purchased & discounted		5,724,298,662	5,733,684,510
			320,483,252,536	295,554,512,958
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	256,701,559,804	239,321,635,422
	Cash Credit	7.3.2	58,057,394,069	50,499,193,027
	Bills Purchased & discounted	7.3.3	5,724,298,662	5,733,684,510
			320,483,252,536	295,554,512,958
7.3.1	Head-wise Loans & Cash credits			
	Crop loan		150,348,229,361	140,921,500,000
	Fishery loan		20,556,335,605	19,109,400,000
	Livestock		26,548,838,210	23,182,700,000
	Irrigation Equipment		788,519,310	661,100,000
	Agro based industries		8,828,736,460	10,322,200,000
	Socio Economic Activities		6,179,237,250	5,542,700,000
	Staff Loans		18,223,485,630	16,650,394,931
	Ready Made Garments (RMG)		6,825,300,000	7,072,707,000
	Textiles		7,087,100,000	519,797,000
	Transport, storage & communication		3,852,000,000	489,437,000
	SME Finance		1,324,809,130	1,441,500,000
	Others		6,138,968,849	13,408,199,491
			256,701,559,804	239,321,635,422
7.3.2	Cash Credit			
	Demand		9,220,700,000	8,312,400,000
	SME Trading		25,229,244,360	23,641,100,000
	SME Service		3,890,836,230	3,013,700,000
	SME Manufacturing		12,783,143,440	8,729,100,000
	Others		6,933,470,039	6,802,893,027
			58,057,394,069	50,499,193,027

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
7.3.3	Bills Purchased & Discounted			
	Local bill purchased		-	-
	Inland bill purchased		-	-
	Bill of Exchange		5,092,023,787	5,000,345,705
	Foreign documentary bill purchased	7.3.3.1	632,274,875	733,338,805
			5,724,298,662	5,733,684,510
7.3.3.1	Foreign documentary bill purchased			
	In Bangladesh		-	-
	Outside Bangladesh		632,274,875	733,338,805
			632,274,875	733,338,805
7.3.3.2	Maturity Grouping of Bills Purchased & Discounted			
	Payable within 1 month		632,274,875	733,338,805
	Over 1 month but less than 3 months		-	-
	Over 3 months but less than 6 months		-	-
	6 months or more		-	-
			632,274,875	733,338,805
7.4	Loans and Advances on the Basis Of Significant Concentration			
7.4.1	Loans and advances to Directors, Executive and customers group (loan amount more than 10% of bank's total paid -up			
	i) Advances to allied concern of directors		-	-
	ii) Advances to Chief Executive and other Senior Executive		-	-
	iii) Advances to customers (loan amount more than 10% of bank's total paid-up capital):			
	Number of client		20	20
	Loan amount	7.4.2	32,782,100,000	28,202,900,000
	Classified loan therein:			
	Sub Standard (SS)		-	-
	Doubtful (DT)		-	-
	Bad/Loss (BL)		12,551,400,000	5,231,200,000
			12,551,400,000	5,231,200,000

Measures taken for recovery of classified loan :

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

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



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022

7.4.2 Large Loans details:

Name of borrower	Outs. in crore	Limit	Status
Bangladesh Chemeical Industries Corp.	1225.15	2022.54	UC
Fair Yarn Processing Ltd	312.04	945.21	BL
National Tea Co. Ltd	277.54	476.12	UC
M/S Padma Bleaching and Dyeing Ltd	231.15	171.00	BL
M/S Mono Packaging Ltd	143.38	19.00	BL
Feaz Group	108.66	103.64	BL
M/S Hossen Enterprize	102.60	64.28	SMA
Mono Bag Mills Ltd	101.83	50.00	BL
Anika Enterprize	101.58	92.71	BL
Afil Agro Ltd	98.23	76.50	UC
Pran Dairy Ltd	94.52	11.55	UC
Zaber & Zubayer Febrics Ltd	83.40	50.00	UC
M/S S A Oil Refainary Ltd	75.19	82.74	BL
M/S Gemine Sea Foods Ltd	60.60	61.85	UC
M/S Rahman Tarding	59.60	56.08	BL
Mono Feed Mills Ltd	52.79	39.19	BL
Sufia Febrics Ltd	39.98	40.00	UC
Saad Musa Febrics Ldt	41.05	45.00	UC
Paharika Farms Ltd	35.51	38.37	BL
Mono Hatchery Ltd	33.41	24.95	BL
Total	3278.21	4470.73	

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

Textiles	7,087,100,000	519,797,000
Transport, storage & communication	3,852,000,000	489,437,000
Food (Industry & Mfg)	4,761,702,000	4,461,702,000
SME Finance	43,228,033,160	36,825,400,000
Rural credit	236,505,631,746	229,535,075,027
Ready Made Garments (RMG)	6,825,300,000	7,072,707,000
Total	302,259,766,906	278,904,118,027

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

Dhaka	101,742,266,906	93,136,018,027
Chittagong	55,025,200,000	51,446,000,000
Sylhet	17,822,400,000	15,836,900,000
Khulna	52,320,500,000	48,529,800,000
Barisal	29,852,800,000	27,424,900,000
Mymensingh	45,496,600,000	42,530,500,000
Total	302,259,766,906	278,904,118,027

7.5 Classification Status of Loans & Advances

Unclassified

- i) Standard (including staff loans)
- ii) Special Mention Account (SMA)

Sub-total

Classified

- i) Sub-Standard
- ii) Doubtful
- iii) Bad

Sub-total

Grand total

250,932,279,435	263,764,359,844
4,542,157,055	5,535,599,278
255,474,436,490	269,299,959,122

23,437,091,088	1,426,469,462
4,293,181,988	1,001,563,442
37,278,542,970	23,826,412,647
65,008,816,046	26,254,445,551
320,483,252,536	295,554,404,673



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
7.6	Movement of classified Loans & Advances			
	Opening classified loans & advances		26,254,445,551	24,051,209,835
	Less:			
	Cash recovery & adjustment		4,129,400,000	3,867,500,000
	Write off		-	-
	Interest waiver		48,609,878	46,341,559
	Re-scheduling		15,166,700,000	6,594,400,000
	Sub-total		19,344,709,878	10,508,241,559
	Add:			
	Newly classified loans & advances during the year		58,099,080,373	12,711,477,275
	Closing balance of classified loans & advances		65,008,816,046	26,254,445,551
7.7	Details of Provision required and held for loans and advances			
	Provision required:			
	For unclassified loan			
	Standard		2,327,120,804	2,381,239,328
	SMA		33,319,617	6,369,273
	sub-total:		2,360,440,421	2,387,608,601
	For classified loan			
	Substandard		1,164,293,345	31,319,823
	Doubtful		286,465,795	60,709,131
	Bad/loss		21,315,957,254	16,416,416,809
	sub-total:		22,766,716,394	16,508,445,763
	For Staff loan		3,900,000	-
	sub-total:		3,900,000	-
	Total:		25,131,056,815	18,896,054,364
	Provision maintained/held:			
	For unclassified loan	13.3.1	2,410,481,711	2,461,514,417
	For classified loan	13.3.2	22,766,716,394	16,566,342,439
	For Staff loan	13.3.3	3,900,000	-
	Total:		25,181,098,105	19,027,856,856
	Provision excess/(shortfall)		50,041,290	131,802,492
7.8	Net Loans and Advances			
	Gross loans & advances		320,483,252,536	295,554,404,673
	Less: interest suspense		16,719,755,315	14,933,128,876
	Less: Total provision held		25,181,098,105	19,027,856,856
			278,582,399,116	261,593,418,941



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
7.9	Particulars of Loans and Advances			
	1. Debts considered good in respect which the banking company is fully secured		113,330,072,667	101,498,823,642
	2. Debts considered good for which the banking company holds no security other than the debtor's personal guarantee		188,929,694,240	177,407,222,742
	3. Debts considered good and secured by personal undertakings of one or more parties in addition to the personal guarantee of the debtor's		18,223,485,630	16,650,394,931
	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.		-	-
	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		65,008,816,046	26,254,445,551
	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		40,100,000	59,300,000
	14. 30.06.23 Balance of written off loan		1,893,400,000	1,925,556,000
	15. The amount of written off loan for which law suit has been filed		1,893,400,000	1,925,556,000
8	Fixed Assets including premises, furniture & fixtures			
	Land		6,344,320,000	6,344,320,000
	Building		577,137,746	611,321,890
	Motor Vehicles		70,661,715	109,456,806
	Furniture & Fixtures		148,762,400	131,648,957
	Office Equipments		70,769,664	66,786,850
	Office Machineries		251,600,042	264,769,801
	Electrical Equipments		106,053,393	119,140,537
	Computer Hardware		91,080,833	86,350,873
	Computer Software		153,557,193	139,785,698
			7,813,942,986	7,873,581,413



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
	Fixed assets schedule detail in Annexure - B.			
9	Other Assets			
	Income generating		-	-
	Non income generating		28,440,304,689	27,882,775,374
			28,440,304,689	27,882,775,374
9.1	Ageing of Other Assets			
	Less than 3 months		8,066,443,944	16,781,592,077
	More than 3 months but less than 6 months		3,457,047,405	799,970,822
	More than 6 months but less than 12 months		651,866,769	27,900,000
	More than 12 months but less than 2 years		74,015,000	50,800,000
	2 years & above		16,190,931,572	10,222,512,474
			28,440,304,689	27,882,775,374
	Income Generating			
	Bangladesh Krishi Bank has no subsidiary company. So no investment is made therein.			
	Non Income Generating			
	Stamps		13,563,297	11,487,264
	Stationery		184,979,876	163,938,352
	Accrued Interest Receivable on staff loans & advances		4,063,475,645	4,093,551,447
	Advance, Deposit & Pre-Payments	9.2	53,483,118	46,242,567
	Sundry debtors (Accounts Receivable)	9.3	16,757,147,877	19,332,971,831
	Suspense Account	9.4	7,367,654,876	4,234,583,915
			28,440,304,689	27,882,775,374
9.2	Advance, Deposit & Pre-Payments			
	Traveling Advance		1,790,086	1,829,141
	Advance against Salary		437,443	686,150
	Other Advances to Staff		140,389	164,297
	Advance against Supply		84,925	102,689
	Security Deposits		9,398,335	9,432,005
	Prepaid Expenses		41,583,044	33,979,389
	Advance against Foreign Loan		48,896	48,896
			53,483,118	46,242,567



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
9.3	Sundry debtors (Accounts Receivable)			
	Remissioned interest of loan account which disbursed upto 30.06.90		19,748,925	19,838,514
	Provision for others expenditure		312,528,172	335,774,896
	Provision for land and building		0	-
	Wage Earners bond		7,045,786	7,453,867
	50%of remitted Agri.loan upto Tk.5000/-Bank's share		9,398,411	9,398,412
	Remissionable interest against industrial & commercial loan		426,512,011	432,718,093
	Remission of agricultural Loan (1st claim)		63,131,854	63,501,149
	Interest Remitted on weavers credit in 1988		54,718,883	54,718,883
	Interest remitted on crop loans		949,047	949,047
	Interest remitted on pre-liberation agri. loans & advances		39,876,028	39,876,028
	Govt. subsidy against S.T.W.		9,341,432	9,853,432
	CBL money tr. SDN BHD Malaysia(a/c credit SBL cash /instant cash		17,074,289	2,808,942
	Receivable from RAKUB		1,281,461,442	1,281,462,052
	SIDOR affected agricultural Loan		28,790,822	28,790,822
	Legal charges against written off loan		5,303,210	5,038,131
	Interest Remission up to Tk.5000		350,634,597	350,612,008
	40% interest Receivable from Govt. against sick freezing food industry		32,880,724	32,880,724
	20% interest remission of classified loan for four years		67,309,843	67,309,843
	Prize against classified loan recovery under MIRACLE prog.		5,225,680	5,842,733
	Loom board credit		1,087,817	984,065
	Benevolent grant after death		2,262,239	2,223,799
	Protested bill		188,832,550	39,046,656
	Pension paid Account for BKB staff		(338,077)	108,572,127
	Remissionable interest on weavers credit in 1995		75,740,553	75,766,572
	Remissionable interest on swanirvar credit program		4,980,771	4,964,726
	Losses against remissioned of interest and others		573,738,082	573,754,223
	Remissionable interest of agricultural loan		133,647,418	133,729,618
	Remissionable loan account		306,326,992	306,324,424
	Retired Army pension		788,482,107	1,466,723,685
	Food procurement program		120,989,908	188,454,710
	Miscellaneous		936,355,057	1,074,609,363
	Advance against Superannuation fund		6,600,000,000	8,316,000,000
	Reconstruction of Accounts		3,927,562	3,613,731
	Intt. Receivable from Investment in Term Money		(20,000)	-
	Business Development		1,224	-
	Credit Guarantee Scheme Fee		68,000	-
	D.D for Realisation Account		151	-
	Receivable from Government(note:9.3.1)		4,289,134,367	4,289,376,555
			16,757,147,877	19,332,971,831

* Advance against Superannuation fund: From this Financial Year 2022-2023, Advance against Superannuation fund has been separated from Miscellaneous under Account Receivable. In 829th Board of Director's Meeting dated 15.03.2023, decision has been taken that- the accumulated Advance against Superannuation fund upto FY 2021-2022, tk. 8,316,000,000 will be adjusted within next 5(five) years proportionately. And in this FY 2022-2023, according to the decision tk. 1,716,000,000 has been adjusted.



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
9.3.1	Receivable from Government			
	Income Tax Refundable		979,536,362	979,716,362
	Receivable against Excess Interest of double amount of the principal loan		3,309,598,005	3,309,660,193
			4,289,134,367	4,289,376,555
9.4	Details of Suspense Account			
	Aquaculture development ADB 3rd credit		270,968	270,968
	Farm Machineries Credit Program		624,153	624,305
	Central Godown A/C (Maintenance)		370,341	447,229
	Grameen Bank		9,505	9,505
	D D paid in Suspense Accounts		207,553,079	273,674,379
	Western Union Remittance		220,842,981	69,175,491
	Ex-advice Foreign DD suspense		945,089	1,357,768
	Xpress Money		4,704,141	4,847,824
	IME		992,382	892,755
	Trans Fast remittance		267,782,395	48,608,675
	Electronic money (bkash mobile banking)		6,000	6,000
	Electronic money (DBBL)		(200,000)	(200,000)
	Sanchay patra		774,903,294	873,275,004
	Miscellaneous Sanchay patra		1,090,559,968	666,551,204
	Ex-advice payment for BEFT		26,724,134	79,732,852
	RIA Money Transfer (USA)		113,763,969	34,798,681
	AL Ansari Exchange(Cash Express)		1,193,149	534,683
	NBL Money Transfer Spot Cash		25,694,224	3,571,614
	Marchantrade, SPOT CASH		65,930,600	13,681,162
	Provu Money Transfer Spot Cash		17,025,236	4,871,211
	Interest reMax Money Sdn. Bhd, Malaysia		281,165	183,284
	IBTA interest receivable account		-	-
	Placid NK Corporation(Placid Express), USA		5,782,368	(1,243,427)
	Brac Saajan exchange ltd.		1,163	254
	Agrani remittance house pvt. Ltd. Singapore		36,780,517	1,419,473
	Instant Cash		37,081,040	8,418,673
	Money Gram		225,753,621	84,013,471
	First Security Islami Exchange Itali S.R.I.		204,984	116,400
	Remitix Limited(Mukuru) UK		879,924	1,447,621
	Aftab Currency Exchange Ltd UK		11,016,861	-
	Daytona Capital Management Ltd(Hello Paisa)		568,707,283	712,804
	EFTN net settlement account		(349,920,785)	(16,385,384)
	Clearing net settlement account		37,434,175	19,967,514
	Cash Incentive on wage earner's remittance		1,037,036,520	154,531,998
	Southeast exchange Co.(S. Africa Proprietary ltd)		32,335	29,401
	Worldwide Cash Express, Spot Cash		218,185	65,000
	COVID-19 blocked account		56,625	2,957,428
	COVID-19 Interest-reimbursement account		73,370,877	86,680,128
	Receivable from remaining amount of interest blocked a/c		30,666,760	123,320,179
	Interest Receivable on Loans		2,066,032	25,576,653
	Int. rec. on past due refinancing scheme for Covid 19		(52,689)	(71,807)
	U remit international corp. Canada		6,240,938	84,340
	NEC Money Transfer Limited, UK		14,909,917	-
	EzRemit		5,544,282	-
	GCC Exchange UK Limited		438,040	-
	Home Remitt(Pty) Limited		1,829,107,173	-
	Receivable from Govt. of Deficit Provision		(3,040)	(4,082)
	Balance of Inter branch transaction accounts	9.4.1	974,324,999	1,666,032,685
			7,367,654,876	4,234,583,915



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
9.4.1	Inter Branch Transaction Accounts (IBTA)			
	111-Due from branches (block)		6,037,661,519	6,038,199,302
	112-Due to Head Office (block)		(6,154,334,331)	(6,152,844,611)
	113-BKB General Account (block)		157,386,034	157,333,715
	117-BKB General Account (block)		800,153,161	794,505,457
	118-BKB Exchange House General Account (block)		284,136,691	286,683,725
	119-BKB General Account (block)		(30,395,508)	(16,294,356)
	115-BKB Regional General A/C		186,313,246	(523,002,674)
	116-BKB Divisional General A/C		(171,019,467)	(173,932,710)
	1110-BKB On-line General Account		(288)	80
	1111-BKB Exchange House General Account		(1,047,815,267)	(204,002,671)
	1112-Mobile Banking BKB General Account (DBBL)		(7,346,492)	(9,271,027)
	1113-Mobile Banking BKB General Account (BKASH)		(1,144,029)	(1,096,607)
	1114-BKB General Account		458,197,184	1,455,338,628
	1116-BKASH Regional General Account		366,374	566,726
	1118-BKB IBTA for Cash Incentive on wage earner's remittance		462,166,171	13,849,709
			974,324,999	1,666,032,685
	The above figures represent the accumulated balance of all branches including head office of BKB.			
9.5	Classification of other assets, Non-Banking asset and provision therein			
	Amount classified		5,473,559,280	4,484,604,860
	Provision required		5,473,559,280	4,484,604,860
	Less : Exemption		-	-
	Provision held		5,473,559,280	4,484,604,860
	Provision excess/(shortfall)	13.5	5,706,200,000	5,706,200,000
			232,640,720	1,221,595,140
10	Non-Banking Assets			
	Income generating		-	-
	Non income generating	10.1	333,418,832	325,799,740
			333,418,832	325,799,740
10.1	Non income generating			
	*Assets acquired in settlement loans & advances		333,418,832	325,799,740
			333,418,832	325,799,740
	* Bank acquired the land & building in settlement of mortgage loans & advances.			
10.2	Ageing of non-banking assets			
	Upto 6 months		26,100,000	-
	More than 6 months but less than 1 year		-	97,739,922
	More than 1 year but less than 2 years		79,259,014	130,319,896
	More than 2 years but less than 3 years		228,059,818	97,739,922
	More than 3 years		-	-
			333,418,832	325,799,740
11	Borrowing from Other Banks, Financial Institutions & Agents			
	In Bangladesh	11.1	68,645,058,888	33,421,761,538
	Outside Bangladesh	11.2	263,819,711	263,819,711
			68,908,878,599	33,685,581,250
11.1	Borrowing in Bangladesh			
	From Government	11.1.1	2,192,520,731	2,102,631,402
	From Bangladesh Bank	11.1.2	66,452,538,157	31,319,130,137
			68,645,058,888	33,421,761,538



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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
	SME Foundation		89,889,329	-
	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
			2,192,520,731	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 disbursement of agricultural loans provided to farmers.			
	Short Term Loan	11.1.2.1	21,635,376,399	9,855,617,072
	* Re-finance (block)	11.1.2.2	14,817,161,758	16,463,513,065
	Demand Loan		30,000,000,000	5,000,000,000
			66,452,538,157	31,319,130,137
11.1.2.1	Break up of Short Term Loan			
	Re-finance under 10 taka a/c holder		86,580	8,115,330
	Re-finance under Dairy Farm		-	6,075,000
	ACD1		12,201,883,927	7,384,675,727
	CMSME		1,239,888,389	957,006,500
	Working capital		1,886,123,296	1,418,671,796
	FID		142,121,156	81,072,719
	Re-finance under 10/50/100 taka a/c holder		1,000,097,951	-
	Covid Ghore Fera		797,222,000	-
	SMESPD(CECRFD)		488,597,500	-
	Wheat & Maize		187,839,800	-
	Food Safety		3,691,515,800	-
			21,635,376,399	9,855,617,072
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.			
	Opening (Principal)		12,084,173,798	13,292,591,178
	Opening (Interest)		4,379,339,266	4,817,273,193
	Total		16,463,513,064	18,109,864,371
	Payment during the year		1,646,351,306	1,646,351,306
	Outstandind at the end of the year		14,817,161,758	16,463,513,065
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
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

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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	34,018,464,913	27,133,766,179
	Bills Payable	12.2	1,488,601,668	1,451,649,250
	Savings deposit	12.3	90,629,663,552	89,350,145,301
	Fixed Deposit	12.4	208,209,864,660	193,971,383,473
	Deposit under Scheme	12.4.2	72,850,384,749	70,406,280,337
			407,196,979,542	382,313,224,539
12.1	Current & other accounts			
	Current Deposits		9,835,876,879	9,139,707,414
	Hajj deposit		8,892,354	8,797,554
	ODA Revolving Fund		53,402,688	53,402,688
	Call Deposits		343,779	691,317
	Dorment Accounts		136,928,428	137,694,462
	Guarantee Account Cash Collateral(current)		648,088	348,088
	Guarantee Account Cash Collateral(savings)		583,187	235,587
	Special Deposits		33,486,364	26,667,129
	Special Blocked Account		4,370	4,370
	SND (Short Term Deposit Account)		13,216,637,264	16,941,877,787
	Marginal Deposit Account		7,754,059,934	482,653,601
	Customers F.C A/C		54,365,714	31,047,482
	Exporters F.C. A/C		108,005,846	57,930,784
	Account of U.A.E Exchange Co.		2,815,178,702	252,656,600
	Accounts Payable F.C (WES)		51,315	51,315
			34,018,464,913	27,133,766,179
12.2	Bills Payable			
	Payment Orders Outstanding		1,062,617,473	997,511,825
	Demand Draft Payable		475,479,414	508,410,177
	Telegraphic transfer payable		(50,414,407)	(55,143,171)
	Mail Transfer Payable		769,389	720,619
	Demand Draft Payable on Ex-advice		149,800	149,800
			1,488,601,668	1,451,649,250
12.3	Savings bank deposits			
	Savings deposits		90,629,663,552	89,350,145,301
			90,629,663,552	89,350,145,301
12.4	Fixed deposits		208,209,864,660	193,971,383,473
12.4.1	Term-wise breakdown of fixed deposits is as follows:			
	Less than 3 months		11,641,974,000	22,166,296,000
	More than 3 months but less than 6 months		57,117,008,000	37,198,311,000
	More than 6 months but less than 1 year		23,502,800,000	33,064,850,000
	More than 1 year but less than 2 years		103,486,602,000	86,412,829,000
	More than 2 years *		12,461,480,660	15,129,097,473
			208,209,864,660	193,971,383,473

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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		6,071,132	6,327,127
	BKB Savings Pension Scheme		6,868,904	7,530,229
	Teacher Deposit Scheme		222,365	257,666
	Small saving scheme		2,757,057	3,482,109
	Hajj Savings Scheme		9,402,129	8,158,172
	Education Savings Scheme		2,756,677	3,192,412
	BKB Sanchya Scheme		149,091,595	197,813,616
	Krishion Krishionery Sanchya Scheme		100,053,457	99,037,634
	Monthly/ Quarterly benefit Scheme		(3,127,559)	35,497,757
	BKB Monthly Savings Scheme		15,238,540,261	19,084,935,938
	Student savings scheme		158,652,237	147,562,085
	BKB Doubl Benefit Scheme		4,580,982,927	5,259,380,836
	BKB Monthly/Quarterly Profit Scheme		131,443,424	198,076,524
	BKB Retired Saving Scheme		143,508,987	188,684,753
	Quarterly Profit Savings Scheme		17,397,629,545	18,805,094,118
	BKB Doubl Profit Scheme		9,610,700,715	8,928,178,987
	BKB Monthly Profit earning Project		4,768,596,031	3,732,399,526
	BKB Millionier Scheme		7,279,044,654	5,149,303,253
	BKB Monthly Deposit Scheme		11,711,109,040	7,672,816,462
	BKB Lakhpathi scheme		975,894,565	671,593,737
	Cash Incentive on wage earner's remittance		564,747,541	189,147,932
	Sundry Deposit		15,439,065	17,809,465
			72,850,384,749	70,406,280,337

12.5 Maturity grouping of deposits & other accounts

Repayable on demand	4,917,938,440	4,569,853,707
Repayable within 1 month	12,351,805,457	12,457,143,792
Over 1 month but within 3 months	24,734,251,342	26,340,967,954
Over 3 month but within 1 year	107,808,707,066	97,068,204,590
Over 1 year but within 5 years	156,912,374,432	142,739,441,953
Over 5 years	100,334,974,378	98,999,918,082
More than 10 years	136,928,428	137,694,462
	407,196,979,542	382,313,224,539

12.6 List of Top 10(Ten) depositors:

	Amount in crore	
	30 June 2023	30 June 2022
Petro Bangla	894	1,212
BCIC	760	832
Dhaka WASA	643	595
IGR(Department of Registration)	448	489
BRDB	961	384
Civil Aviation	-	-
Security Printing Press Corporation	259	346
BIWTC	367	382
BREB	-	-
Chittagong Port Authority	-	298
BPDB	-	554
Pollu Biddut Somiti	2,081	1,264
Bangladesh National University	349	-
Jamuna Multipurpose Bridge Authority	259	-
	7,021	6,354

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
13	Other Liabilities			
	Interest Payable on Fixed Deposits		6,424,646,419	5,239,067,842
	Security Deposits of contractors		6,651,079	128,197,913
	Outstanding loan from Rupali Bank		131,909,392	132,320,346
	Payable accounts	13.1	10,013,578,933	3,256,754,390
	Interest suspense account	13.2	16,719,755,315	14,933,128,876
	Provision for loans & advances	13.3	25,181,098,105	19,027,856,856
	Provision for Diminution in Value of Investments	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	207,831,715	121,156,534
	Provision for Income Tax	13.7	833,270,765	725,573,900
	Provision for Deferred Tax (Annexure 'H')	13.8	88,922,567	96,854,643
			65,336,500,369	49,389,747,380
13.1	Accounts Payable			
	Cash Excess		1,521,268	1,069,229
	Deputationists Accounts		189,906	131,225
	Undisbursed Emoluments to Staff		3,574,399	3,279,949
	Reconstruction on Loan Accounts		8,174,262	8,202,350
	Recovery of BRRFC Loans		23,946	21,913
	Recovery of BRRFC Staff Loans		66,879	68,745
	Employees provident fund		3,965,539	481,302
	Employees Security Deposits		17,035,285	19,161,806
	Miscellaneous		1,754,498,462	1,889,487,898
	Treasury Parking Head		5,801,497,356	64,402,394
	Income Tax Deducted from the Contractors Bills		38,378,806	1,625,870
	Cost of Revenue Stamp Realised		14,432,620	4,356,842
	Misc (Foreign Exchange)		131,396,674	122,684,375
	Deduction of Levey on deposit Interest		653,669	573,316
	Development Levey (4%) Flood		(65,975)	(64,846)
	Deduction at source tax		834,179,154	30,016,273
	Outstanding DD/TT/PO		15,518	15,018
	Payable pension fund		(15,176)	(179,460)
	Excise Duty		14,678,515	3,456,065
	Financial benefit for transport in dairy farm		19,870,743	18,058,171
	Subscription for Benevolent fund		1,503,669	441,143
	Service charge deduction from Swanirvar Programme		6,508,781	6,490,952
	Deposit of check/payorder from outsider trainee		23,942	65,042
	Provision for others expenditures		333,112,151	356,433,561
	ODA Revolving fund		(35,800,977)	(35,800,733)
	Post-flood Rehabilitation Tax on intt.of deposit		7,022	7,022
	Hand Loom Board Credit.		4,381,994	3,356,010
	E.E.C Revolving Fund		43,477,830	43,477,080
	E.C. Revolving fund		54,742,113	54,704,613
	Payable intt. on E.C Revolving Fund.		14,365,787	14,365,787
	Payable intt. on E.E.C Revolving Fund		1,861,727	1,857,682
	Amt. of rent/lease/sale of asset acquired un settle		9,062,529	8,814,103
	Service charge on CIB online		61,093,682	98,752,615



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
	Western Union Common Marketing		9,132,382	9,397,258
	Realised VAT from BACH		7,031,161	3,683,656
	Realised VAT & commission for BB		244,368	102,079
	Sanchay patra		112,183,577	89,897,631
	SWIFT charges		168,654	161,101
	Security Money (Foreign Exchange)		8,621,379	2,794,586
	Income tax deduction from staff		6,296,532	1,554,257
	Income Tax realised from staff (for the year:2011-12 & 2012-13)		45,623,084	47,530,758
	Tax deduction from fees for Profe. & Tech. services		146,192	167,561
	Foreign Exchange back to back L/c		196,590,295	46,560,464
	Taxes of office rent		1,074,126	180,993
	Instant Cash		805,166	635,926
	VAT deduction from fees for Profe. & Tech. services		29,123	(287)
	Tax deduction from the Certain services		114,636	160,069
	VAT deduction from the Certain services		813,038	112,885
	Tax deduction from L/C		1,728	2,628
	Vat deduction from L/C		76,355	13,499
	VAT of office rent		3,066,470	812,943
	Contribution to national Exchequer		(1,746,857)	(1,746,912)
	Fund for issuing DD infavour of American Exp bank		1,622,486	701,918
	Deduction levy from intt. on Saving & FD		3,267	3,760
	Supervised Credit Project		64,461	159,354
	Post Charge (Foreign Exchange)		515,831	104,239
	RIA		586,473	586,473
	Money Gram		1,069,922	314,591
	Xpress Money		628,076	628,076
	Security Deposit from Suppliers(HO)		131,565,197	-
	Risk Fund of Consumer Credit		2,484,680	2,567,180
	Int. payable on Quaterly Profit Savings Scheme		310,425,151	306,162,477
	Int. payable on BKB Millionier Scheme		-	(741)
	Int. payable on BKB Doubl Profit Scheme		15,841	(212,600)
	Int. payable on BKB Monthly Deposit Scheme		-	(123,754)
	Int. payable on BKB Lakhpathi scheme		-	(5,114)
	Community Based Asset Management Project Fund		-	11,171
	Inoperative Deposit Accounts		40,314	40,539
	Intt. Payable on Savings(Rural)		12,207	8,615
	Payable on NPSB (BKB ATM)		6,090,706	3,057,094
	Deferred credit to income uncollected (others)		-	400,779
	Clearing Adjustment		(6,609,454)	1,475,392
	SMS Transaction Notification Charges		7,114,100	4,631,861
	Premium due for EFAS		970,397	273,714
	Int. payable on BKB Monthly Profit earning Project		20,316,633	13,853,502
	Int. payable on Savings deposit(VGD)		281,459	281,459
	Fund Received from NORAD		1,143,156	-
	IBFT(Internet Banking Fund Transfer)		(315,310)	-
	Defered Credit to income(Unrealised)		(2,837)	-
	Blocked Int. for April-May/20		410,216	-
	Interest Suspense against Non Banking Asset		6,462,453	-
			10,013,578,933	3,256,754,390

13.2 Interest suspense account

Opening balance	14,933,128,876	12,965,544,237
Add : Transferred during the year	5,016,126,439	4,980,284,639
Less: Realized during the year	3,203,300,000	2,895,900,000
Less : Adjustment during the year	26,200,000	116,800,000
Closing Balance	16,719,755,315	14,933,128,876

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
13.3	Provision for Loans and Advances			
	General provision (for unclassified)	13.3.1	2,410,481,711	2,461,514,417
	Specific provision (for classified)	13.3.2	22,766,716,394	16,566,342,439
	Staff loans and advances	13.3.3	3,900,000	-
	Total provision held		25,181,098,105	19,027,856,856
	Required provision		25,131,056,815	18,896,054,364
	Provision excess/(shortfall)		50,041,290	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		2,461,514,417	2,145,668,373
	Transfer from/(to) Diminution in Value of Investments		-	-
	Provision made during the year		-	-
	Transfer from specific provision for loans & advances		-	363,614,518
	Transfer to specific provision for loans & advances		(15,449,136)	-
	Adjustment to remission of interest of staff loans		(35,583,569)	(47,768,474)
	Transfer to retained earnings		-	-
	Transfer from/(to) off balance sheet items		-	-
	Provision held		2,410,481,711	2,461,514,417
	Required provision		2,360,440,421	2,387,608,601
	Provision excess/(shortfall)		50,041,290	73,905,816
13.3.2	Specific Provision (for classified)			
	Opening balance		16,566,342,439	16,929,956,957
	Provision made during the year		6,275,500,000	-
	Transfer to Off-balance Sheet Exposures		(86,675,181)	-
	Transfer to Diminution in Value of Investments		-	-
	Transfer to general provision of loans & advances		-	(363,614,518)
	Transfer from general provision for loans & advances		15,449,136	-
	Transfer to provision for Staff loans & advances		(3,900,000)	-
	Transfer to Profit & Loss account		-	-
	Provision held		22,766,716,394	16,566,342,439
	Required provision		22,766,716,394	16,508,445,763
	Provision excess/(shortfall)		-	57,896,676
13.3.3	Provision for Staff Loans and Advances			
	Opening balance		-	-
	Provision made during the year		-	-
	Transfer from specific provision for loans & advances		3,900,000	-
	Provision held		3,900,000	-
	Required provision		3,900,000	-
	Provision excess/(shortfall)		-	-



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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		14,461,940	16,033,890
	Provision Excess/(Shortfall)		8,174,140	6,602,190
	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 and Non-Banking Asset			
	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		5,473,559,280	4,484,604,860
	Provision Excess/(Shortfall)		232,640,720	1,221,595,140
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 specific provision for loans		86,675,181	-
	Provision held		207,831,715	121,156,534
	Required provision		207,831,715	102,184,086
	Provision Excess/(Shortfall)		-	18,972,448
	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		725,573,900	338,235,260
	Provision made during the year		107,696,865	94,475,198
	Provision made for the year from 2008-09 to 2019-20		-	292,870,906
	Adjustment during the year		-	(7,464)
			833,270,765	725,573,900
	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.			
13.8	Provision for Deferred Tax (Annexure 'H')			
	Opening Balance		96,854,643	-
	Add/(less): provision made/(released) during the year		(7,932,076)	96,854,643
			88,922,567	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

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
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 (Tire I)	14.4.1	(134,804,575,013)	(111,104,148,219)
	Supplementary capital (Tier-II)	14.4.2	2,618,313,426	2,582,670,951
	Regulatory capital		(132,186,261,587)	(108,521,477,268)
	Required capital (10% of total risk weighted assets)	14.4.3	25,222,340,000	24,336,130,000
	Capital surplus/(shortfall)		(157,408,601,587)	(132,857,607,268)
	Capital Adequacy Ratio (CAR)			
	Core capital (Tier-I)		-53.45%	-45.65%
	Supplementary capital (Tier-II)		1.04%	1.06%
			-52.41%	-44.59%
14.4.1	Core Capital (Tire 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		613,717,193	588,133,859
	Retained Earnings	17	(151,150,598,548)	(127,424,588,420)
			(134,804,575,013)	(111,104,148,219)
14.4.2	Supplementary capital (Tier-II)			
	General provision on unclassified loans including OBS items		2,618,313,426	2,582,670,951
			2,618,313,426	2,582,670,951
14.4.3	Required capital			
	Total assets (including Off-balance sheet amount)		434,312,618,765	371,207,645,530
	Risk weighted assets	14.4.3.1	252,223,400,000	243,361,300,000
	Required capital (10% of risk weighted assets)		25,222,340,000	24,336,130,000
14.4.3.1	Break up of Risk weighted assets			
	Credit risk:			
	On-balance sheet		217,514,600,000	228,943,100,000
	Off-balance sheet		985,900,000	928,100,000
			218,500,500,000	229,871,200,000
	Market risk		16,369,300,000	829,000,000
	Operation risk		17,353,600,000	12,661,100,000
			252,223,400,000	243,361,300,000
15	Statutory Reserve			
	Opening balance		232,306,342	232,306,342
	Add: Transfer from current year		-	-
			232,306,342	232,306,342

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
16	Other Reserves			
	General Reserve		495,133,859	495,133,859
	General Reserve for Demand Loan from BB		118,583,333	-
	Contingency Reserve		90,000,000	90,000,000
	Risk Mitigation fund		118,583,333	-
	Exchange Rate Fluctuation		3,000,000	3,000,000
	Reserve for Insurance Fund		-	-
	Reserve for Bank Building and Staff Quarter		-	-
	Asset Revaluation Reserve	16.1	6,680,080,411	6,704,832,001
			7,505,380,937	7,292,965,860
16.1	Assets Revaluation Reserve			
	Opening balance carried forward		6,704,832,001	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		(24,751,590)	(28,863,337)
	Closing balance		6,680,080,411	6,704,832,001
17	Retained earnings Account			
	Balance carried forward		(127,424,588,420)	(113,604,304,128)
	Prior year adjustment	17.1	97,763,491	(485,359,521)
	Re-stated opening balance		(127,326,824,929)	(114,089,663,649)
	Profit/(Loss) generated during the year		(23,848,525,208)	(13,363,788,108)
	Adjustment on Depreciation on Asset Revaluation		24,751,590	28,863,337
			(151,150,598,548)	(127,424,588,420)
17.1	Prior year adjustment			
	Interest charged on Inter Bank Transaction Account (IBTA)		85,339,302	13,253,849
	Reverse of prior years provision for Revenue expenses		128,830	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		(180,000)	(224,299,162)
	Deficit provision for tax has been kept for the year from 2008-09 to 2019-20		-	(292,870,906)
	Embezzled money of Jhenaideh Branch and Magura Branch debited from income account in 2019-2020 and 2020-2021 financial year respectively		12,371,533	-
	Adjustment of excess depreciation charged on office machinery as on 21.06.2022		103,826	-
			97,763,491	(485,359,521)
18	Contingent Liabilities			
	Letters of Guarantee	18.1	124,104,855	114,588,379
	Irrevocable letters of credit		20,630,450,039	10,087,708,729
	Bills of collection		28,616,630	16,111,472
			20,783,171,523	10,218,408,580

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
18.1	Letters of Guarantee			
	Claims lodged with the bank company, which is not recognized as loan		-	-
	Money for which the bank is contingently liable in respect of guarantee		-	-
	Director		-	-
	Government		-	-
	Bank & other financial institutions		124,104,855	114,588,379
	Others		-	-
			124,104,855	114,588,379
19	Interest Income			
	Interest on Loans & advances(excluding staff loans & advances)		15,351,970,081	13,800,564,698
	Recovery from written off loans & advances		40,100,000	58,200,000
	Interest on Deposits to other banks		277,547,800	317,472,986
	Interest on staff loans & advances		656,605,850	629,267,397
			16,326,223,731	14,805,505,080
20.	Interest expense on Deposits & Borrowings			
	Deposit Pension Scheme (DPS)		259,180	365,019
	BKB-Double Benefit Scheme		337,740,990	337,407,081
	Student Savings Account		5,961,574	5,537,287
	Farmer Savings Account		3,813,812	5,678,444
	Matikata Savings Account		1,204,319	2,137,998
	Monthly /Quarterly Benefit Schceme		4,396,120	8,098,018
	Quarterly Profit Savings Scheme		1,270,641,285	1,238,388,090
	BKB Millionier Scheme		424,252,132	285,206,753
	BKB Doubl Profit Scheme		725,730,797	589,192,336
	Quarterly Profit Savings Scheme		619,072,254	386,848,271
	BKB Lakhpathi scheme		57,664,936	37,513,967
	BKB Monthly Profit earning Project		316,821,721	222,080,731
	Savings deposit(VGD)		366,842	115,158
	BKB Savings Pension Scheme		(267,289)	43,592
	Small Savings Scheme		(50,619)	7,853
	Education Deposit Scheme		105,022	134,944
	BKB Sanchay Scheme		10,612,481	11,698,372
	Krishan Krishony Sanchay Scheme		4,254,783	4,156,235
	BKB Monthly/Quarterly Profit Schem		17,589,035	22,017,883
	BKB Monthly Profit Scheme		7,214,515	17,685,928
	BKB -MSS		1,401,807,805	1,622,478,637
	Fixed Deposit(FDR)		12,326,592,117	11,259,259,127
	Short Notice Deposit(SND)		462,305,181	314,695,364
	Savings Deposit (Urban)		830,359,528	780,463,026
	Excess interest paid for fixed deposits on PF fund		352,685,741	371,745,868
	Employees Security Deposit		858,095	1,039,083
	Savings Deposit (Rural)		1,455,298,372	1,396,036,889
	Other Deposits		62,044	93,369
	Interest Paid to Govt. institution		1,039,099	-
	Bangladesh Bank Refinance		714,879,102	312,668,540
	Other bank & FI		11,340,705	803,472
	G.A.C.C (Savings)		-	11,683
	STD (NORAD)		-	(5,597)
	Bayaska Bhata Savings Account		10,389,779	7,006,360
	Bidhoba Bhata Account		3,504,829	2,496,980
	Protibondhi Bhata Account		3,087,684	1,546,253
	Muktijoddha Bhata Account		21,832	13,082
	Matri Pitri Hin Shisu		23,238	10,583
	Matritto Bhata (DSF)		392,893	278,226
	BKB Deposit Scheme		(21,044)	(144,825)
	G.A.C.C (Fixed)		-	3,413
	Total		21,382,010,890	19,244,813,492

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
21.	Income from investment			
	Dividend received from Grameen Bank		900,000	900,000
	Interest on Investment in Call Money		204,667,189	14,245,833
	Interest on Investment in Notice Money (Placement)		140,033,958	14,163,194
			345,601,147	29,309,028
22.	Commission, Exchange & Brokerage			
	Commission and Exchange		73,764,740	63,474,230
	Commission on L/C		197,165,170	93,191,209
	Inter branch online commission		2,251,374	24,770
	Commission on RTGS		5,113	-
	SMS Service charge		66,914,000	47,139,559
	Commission on ATM		1,102	1,765,308
	Commission on Bach		217,356	272,832
	Commission received from Western Union		-	5,809,662
	Automated Challan System-ACS Commission		4,238,342	-
			344,557,195	211,677,569
23.	Other Receipts			
	Fees and Other Charges		36,694,913	72,729,651
	Search Fees		72,461,000	66,529,521
	Appraisals Fees		2,093,335	2,083,557
	Sale Proceeds of Forms		36,355,543	35,217,525
	Rent Received		1,018,279	572,911
	Income from Sales of other Assets		94,580	33,715
	Miscellaneous income		172,160,989	141,913,944
	Gain from Foreign Exchange Transaction		381,217,531	233,675,798
	Accounts maintenance Fee		230,680,326	146,386,626
	Service Charge		318,849	231,468
			933,095,344	699,374,715
24.	Salary & Allowance			
	Basic Salary (Grade 2-10)		2,514,000,290	2,589,123,914
	Basic Salary(Grade 11-20)		191,238,632	245,241,441
	House Rent Allowance		1,110,719,401	1,158,066,465
	Overtime Allowance		13,309,967	12,034,221
	Other Allowance		172,291,647	397,194,658
	Encashment of Earned Leave		280,709,790	307,358,136
	Lunch Subsidy		353,187,298	375,852,388
	Recreation Allowance		28,060,920	47,623,580
	Medical Allowance		149,304,362	160,696,976
	Education Allowance		1,722,724	-
	Bank Contribution to Employees P.F		-	47,754
	Expenses on borrowed staff		9,719,325	24,457
	Outsourcing (Security/Cleaner/Lift Operator)		255,506,026	24,577,698
	Festival Bonus		496,407,889	585,302,350
	Incentive/Exgratia		233,481,078	229,721,923
	Boishakhi Allowance		92,726	-
	Contribution to Superannuation Fund		6,715,948,650	1,984,000,000
	BKB integrity award		1,400,000	632,760
	BKB research & innovation		180,000	259,250
			12,527,280,724	8,117,757,971

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
25	Rent, Tax and Insurance			
	Electricity and Water Charges		59,138,887	57,939,157
	Rentals		246,047,267	231,517,157
	Rate & taxes		5,672,201	5,978,657
	Insurance		4,776,971	6,386,161
	Deposit Insurance Premium		169,215,371	155,716,789
	Rent of Staff Bus		16,244,901	15,249,128
	Rent of rental Car		7,052,295	5,933,964
			508,147,893	478,721,012
26	Legal Charges			
	Legal fees		781,041	745,457
	(Including stamps, power of attorney & notary public expenses)			
			781,041	745,457
27	Postage, Telegram & Stamps			
	Postage & Telegram		3,274,443	4,271,626
	Telephone (Office)		8,384,437	7,851,481
	Telephone (Res)		189,389	181,073
	Internet Connection Bill		91,898,350	88,004,809
			103,746,620	100,308,988
28	Auditor's Fees			
	Statutory audit fee		954,500	954,500
	Others		240,000	80,000
			1,194,500	1,034,500
29	Stationery, Printing & Advertisement			
	Printing and Stationery		39,838,277	33,521,330
	Stationery and Supplies (Local)		25,548,946	21,846,892
	Advertisement and Publicity (Business)		12,889,167	13,997,916
	Advertising & Publicity(Others)		-	-
			78,276,390	69,366,138
30	Pay & Allowances of Managing Director			
	Basic salary		1,057,613	890,571
	Allowances		623,426.68	1,048,608
			1,681,040	1,939,179
31	Director's Fees			
	Honorarium of board Chairman		360,000	360,000
	Board meeting		1,293,600	840,000
	Executive committee meeting		70,400	64,000
	Audit committee meeting		105,600	80,000
	Risk management meeting		88,000	221,600
			1,917,600	1,565,600

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.



Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
32	Depreciation & Repairs of Bank Property			
	Repairs and Renovations (for general)		3,613,129	3,437,334
	Repairs and Maintenance cost of Building		12,996,043	22,254,252
	Repair of Office Machinery & Electric Installation		6,456,414	7,761,301
	Maintenance of Vehicles		7,231,362	6,113,264
	Cost of spare parts & materials for motor car		834,572	475,186
	Depreciation on Furniture & Fixtures		37,063,342	40,616,717
	Depreciation on Office Equipments		10,469,921	7,685,859
	Depreciation on Office Machineries		55,445,103	66,989,476
	Depreciation on Electrical Equipments		25,145,035	30,523,572
	Depreciation on Motor Vehicles		38,795,091	13,107,105
	Depreciation on Building		34,379,490	38,651,656
	Depreciation of Computer Hardware		30,009,755	26,101,467
	Amortization of Computer Software		42,892,742	35,092,132
			305,331,998	298,809,321
33	Other Expenditure			
	Celebration of National Occasions		673,457	3,613,395
	Travelling Allowance		93,238,414	92,530,911
	Leverage for Employees		3,075,213	3,602,587
	Travelling Allowance - Transfer, Training etc.		12,463,965	12,421,227
	Training fee (excluding staff college)		20,867,191	12,005,046
	BKB Staff College Expenses		2,497,291	8,756,877
	Seminar/Workshop/conference		2,601,451	3,140,212
	Honorarium (DPC/Tender/Staff College Lecture etc)		7,564,021	12,175,414
	Conveyance		15,102,468	14,115,702
	Fuel for Vehicles		17,691,265	13,635,092
	Donation (IBB, BIBM etc.)		3,636,974	6,242,350
	Business Development		26,417,194	15,466,019
	Customer Conference		2,051,684	2,210,514
	Losses on Dead Stock		15,000	80,457
	Book Purchased		121,046	22,842
	Bank Charges		69,414,119	46,066,529
	Generator Fuel		25,618,641	17,613,838
	Charges for remit on us (NPSB) for LPO		304,765	199,185
	Annual Sub User charge		-	23,000
	Computer Accessories Purchase		53,081,975	56,585,057
	Death Relief Grant		21,633,808	31,294,510
	Miscellaneous Expenses		69,676,726	63,288,783
	Newspaper & Magazine Bill		11,767,783	15,439,405
	Interest Remission		13,026,309	46,341,559
	SWIFT expenses		727,097	5,770,048
	Batch Commission		266,181	196,514
	Recruitment expenses		99,646	139,339
	Verification of clients NID informations		15,280,135	1,407,794
	Special Incentive (Covid-19)		107,450	558,300
	Banking Diploma		7,200,000	65,000
	Compensation For COVID-19 Death		-	46,250,000
	Partial Reimb. for Staff House Building Registration Fee		91,199	13,712
	Closing/Light Refreshment Allowance		11,576,674	6,254,000
	Exchange Loss		-	62,020,783
	Emergency Relief Program		-	2,500,000
	Credit Guarantee Fee		3,000	-
	Medical Grant		4,477,000	1,217,000
			512,369,142	603,263,001

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
34	Closing Cash and Cash Equivalents			
	Cash in hand	3.1	1,895,330,810	2,145,900,958
	Balance with Bangladesh Bank and Sonali Bank	3.2	31,885,551,344	22,029,261,744
	Balance with other bank and financial institution	4	22,564,900,305	3,006,031,242
	Money at call and short notice	5	-	2,100,000,000
			56,345,782,460	29,281,193,945
35	Interest Received in Cash			
	Opening uncollected interest		62,184,872,818	59,672,703,738
	Add: Interest Charged during the year		16,326,223,731	14,805,505,080
			78,511,096,549	74,478,208,818
	Less: Cash received during the year		14,895,524,233	12,079,135,000
	Less: Adjusted during the year		177,454,000	214,201,000
	Closing uncollected interest		63,438,118,316	62,184,872,818
36	Interest Paid by Cash			
	Interest paid on Deposits		20,655,791,083	11,358,804,888
	Interest Paid to Bangladesh Bank		714,879,102	312,668,540
	Interest paid on Loans from International financial institutes		11,340,705	803,472
			21,382,010,890	11,672,276,900
	Less: Increase/(decrease) interest payable on fixed deposits & others	42	1,196,666,024	
	Interest Paid by cash/outflow		20,185,344,866	
37	Cash Paid to Suppliers			
	Stationery and supplies (Printing)		39,838,277	33,521,330
	Stationery and supplies (Local)		25,548,946	21,846,892
			65,387,223	55,368,222
38	Cash Paid for Other Operating Activities			
	Rent, Taxes, Insurance, Lighting etc.	25	508,147,893	478,721,012
	Legal Charges	26	781,041	745,457
	Postage, Telegram, Telephone & Stamps	27	103,746,620	100,308,988
	Advertisement and Publicity	29	12,889,167	13,997,916
	Pay & Allowances of Managing Director	30	1,681,040	1,939,179
	Director's Fees	31	1,917,600	1,565,600
	Repairs & Maintenances	32	31,131,520	265,946,056
	Other Expenditure	33	512,369,142	603,263,001
			1,172,664,022	1,466,487,209
39	Net Cash flow for Loans and Advances to Customers			
	Increase/(decrease) during the period		24,928,739,577	
	Less: Uncollected interest included in Loans & Advances		1,828,137,396	
			23,100,602,181	
40	Net Cash flow for Other Assets			
	Increase/(decrease) during the period		565,148,406	
	Less: Increase/(decrease) Accrued Interest on staff loans & advances		(30,075,802)	
			595,224,208	

Notes	Particulars	Ref. Notes	Amount in Taka	
			30 June 2023	30 June 2022
41	Net Cash flow for Other Liabilities			
	Increase/(decrease) during the period		15,946,752,989	
	Less: Provision made during the year	41.1	<u>8,161,891,228</u>	
			7,784,861,761	
41.1	Provision made during the year			
	Interest suspense		1,786,626,439	
	Loans & advances		6,275,500,000	
	Income Tax		107,696,865	
	Deferred Tax		<u>(7,932,076)</u>	
			8,161,891,228	
42	Net Cash flow for Deposits From Customers			
	Increase/(decrease) during the period		24,883,755,003	
	Less: Increase/(decrease) interest payable on fixed deposits & others		<u>1,196,666,024</u>	
			23,687,088,979	
43	Salary & Allowance			
	Less : Superannuation advance adjustment	24	12,527,280,724	
			<u>1,716,000,000</u>	
			10,811,280,724	



44 Audit Committee of the Board of Directors:

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

Sl.	Name	Status with the Bank	Status with the Committee
1	Mr. Mrityunjoy Saha	Director	Chairman
2	Mr. Tahmid Hasnat Khan	Director	Member
3	Mr. Badal Chandra Biswas	Director	Member
4	Mr. Kazi Mohammad Nozre Moin	DGM	Member Secretary

During the year 2022-2023, the audit committee of the board conducted 04 (four) meetings in which the following important issues were reviewed/discussed along with others:

- Oversee the financial reporting process & liquidity position of the bank at regular basis.
- Reviewed internal & external auditors findings on the irregularities both major & significance at different branches of the bank and reference those to the Board with appropriate recommendation for decision, reviewed
- Reviewed performance of internal audit 2022-2023.
- Reviewed the reconciliation performance of inter branch transaction accounts and advised the management to keep it regular.
- Reviewed the audit rating by internal audit on Anti Money Laundering of all branches for the year 2022-2023.
- Reviewed existing risk management procedures along with implementation of core risk management guidelines and advised the managements to implement the same more effectively.
- Reviewed Bangladesh Bank's yearly Detailed Inspection Report.

45 Related Party Disclosures:

Name of the Directors and their interest in the bank:

SL.	Name	Designation	Share Holding on 30.06.2023(In Taka)	Share Holding on 30.06.2022 (In Taka)
1	Mr. Md. Nasiruzzaman	Chairman	Nil	Nil
2	Mr. Md. Shawkat Ali Khan	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. Md. Tofazzel Hossain	Director	Nil	Nil
7	Mr. Badal Chandra Biswas	Director	Nil	Nil

46 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. Shawkat Ali Khan	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. Md. Tofazzel Hossain	Director	Nil	Nil
7	Mr. Badal Chandra Biswas	Director	Nil	Nil

Significant contracts where Bank is a party and wherein Directors have interest: Nil
 Shares issued to Directors and Executive without consideration or exercisable at discount: Nil
 Lending to related parties is effected as per requirement of section 27(1) of the Bank Companies Act-1991: Nil
 Loan and advances to Directors and their related concern: Nil
 Business other than banking business with any related concern of the Directors as per section 18(2) of the Bank Companies Act-1991: Nil

BANGLADESH KRISHI BANK**Investment in Shares**

As at 30 June 2023

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	5.40	16,977,060	10.00	31,439,000	(14,461,940)
Total			16,977,060		31,439,000	(14,461,940)



BANGLADESH KRISHI BANK
Schedule of Property, Plant and Equipment
For the year ended on 30 June 2023

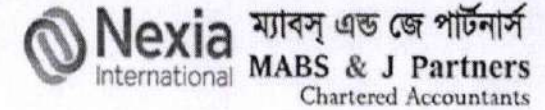
Annexure -'B'

Sl no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2023
		Opening as on 01.07.2022	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	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	611,321,890	195,346	-	-	611,517,236	2.5	465577204.4	34,379,490	499,956,694	577,137,746
3	Motor Vehicles	109,456,806	-	-	-	109,456,806	20	373328945.9	38,795,091	412,124,036	70,661,716
4	Furniture & Fixtures	131,648,957	54,176,785	-	-	185,825,742	10	354306860	37,063,342	391,370,202	148,762,400
5	Office Equipments	66,786,850	14,452,735	-	-	81,239,585	15	147881093.3	10,469,921	158,351,015	70,769,664
6	Office Machineries	264,769,801	42,275,343	-	-	307,045,144	20	862640803	55,445,103	918,085,906	251,600,042
7	Electrical Equipments	119,140,537	12,057,891	-	-	131,198,428	20	391804085.4	25,145,035	416,949,121	106,053,393
8	Computer Hardware	86,350,873	34,739,714	-	-	121,090,587	20	26,101,467.45	30,009,755	56,111,222	91,080,832
9	Computer Software	139,785,698	56,664,237	-	-	196,449,935	20	35,092,132.30	42,892,742	77,984,874	153,557,194
	Total	7,873,581,413	214,562,051	-	-	8,088,143,464		2,656,732,592	274,200,478	2,930,933,070	7,813,942,986





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



BANGLADESH KRISHI BANK
Maturity Analysis of Outstanding entries of foreign currency dealings
As on 30-06-2023

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	110	74164899	68	28,278,068	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	-	-	5	11,240	
More than 6 months but less than 9 months	-	-	-	-	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
Total	110	74,164,899	73	28,289,308	

As per Correspondent 's book

Period of Un-adjustment	Debit		Credit		Remarks
	Entries No.	Amount (USD)	Entries No.	Amount (USD)	
Less than 3 months	93	62,856,253	252	59,949,123	No provision has been kept against the unadjusted amount.
More than 3 months but less than 6 months	3	5,564	1	195	
More than 6 months but less than 9 months	1	112,319	2	57,079	
More than 9 months but less than 12 months	-	-	-	-	
12 months and above	-	-	-	-	
Total	97	62,974,136	255	60,006,397	



BANGLADESH KRISHI BANK
Schedule of Branch Unadjustment account (As on 30.06.2023)

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

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

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

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2011	26	1,969,225	12	813,010	38	2782234
2012	43	3,348,630	19	1,180,110	62	4528739
2013	86	3,549,563	34	1,324,384	120	4873947
2014	23	701,984	8	290,474	31	992458
Total :	178	9,569,402	73	3,607,978	251	13,177,378

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2014	12	1,250,001	8	1186003	20	2436004
2015	16	2,075,003	10	1579005	26	3654008
2016	15	1,400,002	8	986003	23	2386005
2017	38	3,850,006	22	2558010	60	6408016
2018	42	4275007	28	4151011	70	8426018
2019	149	10050028	112	7790048	261	17840076
2020	229	15395707	198	29650080	427	45045787
2021	461	40257591	263	36991131	724	77248722
2022	3140	807341310	1134	206832546	4274	1014173856
2023	2503	515351637	1178	381623793	3681	896975430
Total :	6605	1,401,246,292	2961	673,347,630	9566	2,074,593,922



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

Nexia International
ম্যাবস এন্ড জে পার্টনার্স
MABS & J Partners
Chartered Accountants

BKB general accounts (118)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2001	0	0	0	0	0	-
2002	0	0	0	0	0	-
2003	0	0	0	0	0	-
2004	0	0	0	0	0	-
2005	0	0	0	0	0	-
2006	8	209,975	0	0	8	209,975
2007	7	160,547	4	115,033	11	275,580
2008	8	173,436	46	769,543	54	942,979
2009	0	-	26	445,135	26	445,135
2010	6	223,000	12	232,054	18	455,054
2011	7	89,543	445	8,292,277	452	8,381,820
2012	8	231,679	303	4,997,762	311	5,229,441
2013	3	19,019	3	66,000	6	85,019
2014	0	-	36	902,620	36	902,620
Total :	47	1,107,199	875	15,820,424	922	16,927,623

BKB Exchange General A/c (1111)

Year	Debit		Credit		Total	
	Entries	Amount TK.	Entries	Amount TK.	Entries	Amount TK.
2016	0	0	0	0	0	-
2017	0	0	0	0	0	-
2018	0	0	0	0	0	-
2019	0	0	1	90,010	1	90,010
2020	5	123,000	14	90,000	19	213,000
2021	390	15,732,737	279	15,584,652	669	31,317,389
2022	7256	496,839,215	14258	774,715,924	21514	1,271,555,139
2023	4556	414,095,624	18435	1,234,574,679	22991	1,648,670,303
Total :	12207	926,790,576	32987	2,025,055,265	45194	2,951,845,841
G.Total	19069	2,340,768,145	36952	2,722,933,922	56021	5,063,702,065



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
1990-91	1991-92	-	(48.84)	-	-
1991-92	1992-93	-	(16.30)	-	(144.41)
1992-93	1993-94	-	-	-	(72.93)
1993-94	1994-95	-	(1.11)	-	(192.36)
1994-95	1995-96	-	-	-	(165.07)
1995-96	1996-97	-	-	-	(238.76)
1996-97	1997-98	-	(3.26)	-	(157.71)
1997-98	1998-99	-	(2.90)	-	(206.14)
1998-99	1999-00	-	(2.90)	-	(227.68)
1999-00	2000-01	-	(2.90)	-	(264.06)
2000-01	2001-02	-	(2.90)	-	2.91
2001-02	2002-03	-	(3.55)	-	(192.07)
2002-03	2003-04	-	(3.12)	-	(133.28)
2003-04	2004-05	-	(3.77)	-	(140.76)
2004-05	2005-06	-	(1.69)	-	(184.40)
2005-06	2006-07	-	-	2.37(T.T.)	(177.26)
2006-07	2007-08	-	(1.61)	1.45(T.T.)	(148.77)
2007-08	2008-09	-	(1.61)	-	(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	-	4.03	-	(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	10.78	-	(1,241.18)
2020-2021	2021-2022	8.37	9.12	-	(1,282.52)
2021-2022	2022-2023	9.45	3.47	-	(1,336.38)
2022-2023	2023-2024	10.77	Return not submitted	-	(2,384.85)



BANGLADESH KRISHI BANK
Calculation of required provision for loans and advances as of 30-06-2023

Annexure 'F'

Sector	Total Outstanding	Un-Classified UC		Classified			Total Classified (CL)
		Standard	SMA	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)	
Continuous	60,197,617,483	42,605,320,708	1,543,544,438	4,687,006,496	2,480,069,258	8,881,676,583	16,048,752,337
Demand loans	17,340,150,386	9,313,909,732	1,058,496,691	53,454,469	-	6,914,289,494	6,967,743,963
Fixed loan	35,792,304,798	17,544,406,654	1,940,115,925	515,755,642	76,295,943	15,715,730,634	16,307,782,219
STAC & MC	188,929,694,240	163,246,443,261	-	18,180,874,481	1,736,816,787	5,765,559,711	25,683,250,979
Staff Loan	18,223,485,629	18,222,199,081	-	-	-	1,286,548	1,286,548
TOTAL 30TH JUNE, 2023	320,483,252,536	250,932,279,435	4,542,157,055	23,437,091,088	4,293,181,988	37,278,542,970	65,008,816,046
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

Sector	Base of Provision				Amount of Provision Required	Amount of Actual Provision	Amount of Interest suspense
	Un-Classified (SMA)	Sub-Standard (SS)	Doubtful (DF)	Bad / Loss (BL)			
Continuous	1,855,964,584	890,175,745	35,850,772	2,009,059,057	2,472,019,004	2,476,942,271	804,278,566
Demand loans	1,058,353,481	49,118,813	-	6,037,299,448	6,150,990,485	6,163,240,783	332,883,490
Fixed loan	417,643,668	351,138,763	23,998,678	7,864,670,733	8,255,584,473	8,272,026,275	5,444,813,048
STAC & MC	-	18,124,133,611	1,710,469,154	5,404,928,016	8,248,562,853	8,264,988,776	10,137,780,211
Staff Loan	-	-	-	-	3,900,000	3,900,000	-
TOTAL 30TH JUNE, 2023	3,331,961,733	19,414,566,932	1,770,318,604	21,315,957,254	25,131,056,815	25,181,098,105	16,719,755,315
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	14,933,128,876



BANGLADESH KRISHI BANK
Deferred Tax Calculation
Fixed assets Schedule
For the year ended on 30 June 2023
As per Accounts Base

SI no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2023
		Opening as on 01.07.2022	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	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	611,321,890	195,346	-	-	611,517,236	2.5	465,577,204	34,379,490	499,956,694	577,137,746
3	Motor Vehicles	109,456,806	-	-	-	109,456,806	20	373,328,946	38,795,091	412,124,036	70,661,716
4	Furniture & Fixtures	131,648,957	54,176,785	-	-	185,825,742	10	354,306,860	37,063,342	391,370,202	148,762,400
5	Office Equipments	66,786,850	14,452,735	-	-	81,239,585	15	147,881,093	10,469,921	158,351,015	70,769,664
6	Office Machineries	264,769,801	42,275,343	-	-	307,045,144	20	862,640,803	55,445,103	918,085,906	251,600,042
7	Electrical Equipments	119,140,537	12,057,891	-	-	131,198,428	20	391,804,085	25,145,035	416,949,121	106,053,393
8	Computer Hardware	86,350,873	34,739,714	-	-	121,090,587	20	26,101,467	30,009,755	56,111,222	91,080,832
9	Computer Software	139,785,698	56,664,237	-	-	196,449,935	20	35,092,132	42,892,742	77,984,874	153,557,194
	Total	7,873,581,413	214,562,051	-	-	8,088,143,464		2,656,732,592	274,200,478	2,930,933,070	7,813,942,986

Fixed assets Schedule
For the year ended on 30 June 2023
As per Tax Base

SI no.	Particulars	Cost					% of Depreciation	Depreciation			Written down value as on 30.06.2023
		Opening as on 01.07.2022	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	6,344,320,000	-	-	-	6,344,320,000	-	-	-	-	6,344,320,000
2	Building	496,355,251	195,346	-	-	496,550,597	10%	55,150,583	49,655,060	104,805,643	446,895,537
3	Motor Vehicles	79,399,162	-	-	-	79,399,162	20%	19,849,791	15,879,832	35,729,623	63,519,330
4	Furniture & Fixtures	179,748,835	54,176,785	-	-	233,925,620	10%	19,972,093	23,392,562	43,364,655	210,533,058
5	Office Equipments	65,450,454	14,452,735	-	-	79,903,189	10%	7,272,273	7,990,319	15,262,592	71,912,870
6	Office Machineries	300,107,747	42,275,343	-	-	342,383,090	10%	33,345,305	34,238,309	67,583,614	308,144,781
7	Electrical Equipments	158,698,836	12,057,891	-	-	170,756,727	10%	17,633,204	17,075,673	34,708,877	153,681,055
8	Computer Hardware	78,716,638	34,739,714	-	-	113,456,352	30%	33,735,702	34,036,906	67,772,608	79,419,446
9	Computer Software (if Local)	87,405,549	56,664,237	-	-	144,069,786	50%	87,405,549	72,034,893	159,440,442	72,034,893
	Total	7,790,202,472	214,562,051	-	-	8,004,764,523		274,364,500	254,303,553	528,668,053	7,750,460,970

Written Down Value as per Accounting Base (Except Land)

Written Down Value as per Tax Base (Except Land)

Temporary 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 (Unrealized gain on Land revaluation)

Deferred Tax on Land Revaluation (DTL)

Total Deferred Tax Liabilities

Journal:

Dr. Deferred tax Liabilities

Cr. Deferred tax income

1,469,622,986

1,406,140,970

63,482,016

40.00%

25,392,807

1,588,244,000

63,529,760

88,922,567

7,932,076

7,932,076



BANGLADESH KRISHI BANK
Highlights

Tk. In crore

Sl. No.	Particulars	Amount in Taka	
		2022-23	2021-22
1	Paid up capital	900.00	900.00
2	Re-capitalization	650.00	650.00
3	Total Capital	(12,791.29)	(10,439.93)
4	Capital Shortfall	15,740.86	13,285.76
5	Total Assets	41,352.94	36,098.92
6	Total Deposits	40,570.84	38,086.16
7	Total Loans and Advances	32,048.33	29,555.45
8	Contingent Liabilities and other Commitments	2,078.32	1,021.84
9	Credit Deposit Ratio	78.99%	77.60%
10	Percentage of classified loans against total loans and advances	21.51%	9.41%
11	Profit/(Loss) after tax and provision	(2,384.85)	(1,336.38)
12	Amount of classified loan	6,500.88	2,625.44
13	Provision maintained: i) for loans & advances	2,518.11	1,902.79
	ii) for diminution of share value	2.26	2.26
	iii) for OBS items	20.78	10.22
	iv) for other assets	570.62	570.62
14	Provision surplus/(shortfall): i) for loans & advances	5.00	13.18
	ii) for diminution of share value	0.82	0.66
	iii) for OBS items	-	1.90
	iv) for other assets	23.26	122.16
15	Cost of Fund	8.80%	7.97%
16	Interest Earning Assets	25,547.44	26,930.00
17	Non-Performing Assets	15,805.50	9,168.93
18	Return on Investment (loans & advances) (ROI)	5.09%	5.01%
19	Return on assets (ROA) after tax	-5.77%	-3.70%
20	Income from Investment	0.09	0.09
21	Income per share (EPS)	N/A	N/A
22	Earning per share (EPS)	N/A	N/A
23	Return on equity (ROE)	-18.64%	-12.80%