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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Independent Auditors' Report
To the Shareholders of Janata Bank PLC. and its subsidiaries

Report on the Audit of the Consolidated and Separate Financial Statements

Qualified Opinion

We have audited the consolidated financial statements of Janata Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Janata Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, except for the effects of the matters described in the "Basis for Qualified Opinion" section of our report, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note no. # 2.00 to the financial statements.

Basis for Qualified Opinion

1. i. As disclosed in Notes No. 7.00, 7.09 and 7.14, as at 31 December 2025, the Bank's total loans and advances amount to Taka 105,119.15 crore, of which classified loans amount to Taka 72,804.24 crore, representing Non-Performing Loans (NPL) of 69.26% of total loans and advances. The required provision against these loans, including NPLs, stands at Taka 56,638.07 crore; however, the Bank has maintained a provision of only Taka 5,695.36 crore, resulting in a shortfall of Taka 50,942.71 crore.

ii. As disclosed in note no. # 4.04 to the financial statements, the required provision for Balance with other banks and financial institutions (FIs) is amounting to Taka. 1,548.23 crore against which the Bank has kept provision amount to Taka 38 crore only. Thus, an amount of Taka 1,510.23 crore has remained short in the provision for the said Balance with other banks and FIs.

iii. As disclosed in note no. # 6.04 to the financial statements, the required provision for investment as at 31 December 2025 is Taka 1,868.40 crore against which the Bank has kept provision of Taka 119.15 Crore. Thus, the shortfall of provision for investment has remained of Taka 1,749.25 Crore.

iv. As disclosed in note no. # 5.03 to the financial statements, the required provision for Money at call and short notice as at 31 December 2025 is Taka 272.06 crore against which the Bank has kept provision of Taka 54.53 Crore. Thus, the shortfall of provision for Money at call and short notice has remained of Taka 217.53 Crore. Furthermore, investments made under call money and short notice have reportedly matured but remain long outstanding, indicating that these instruments no longer retain their short-term, on-demand nature and have effectively assumed the characteristics of fixed-term deposits. However, no underlying deal agreements or supporting documentation were made available for audit to substantiate these placements, including the basis for determining the applicable interest rates.

v. As per BRPD Circular No. 06 dated 25 April 2023 and as disclosed in note no. # 23.04 to the financial statements, the required provision for off-balance sheet exposures as at 31 December 2025 is Taka 1,431.98 crore against which the Bank has kept provision of Taka 175.82 Crore. Thus, the shortfall of provision for off-balance sheet exposures has remained of Taka 1,256.16 Crore.

vi. As disclosed in Note No. 9.07 to the financial statements, the required provision for Unreconciled Balance with Bangladesh Bank as at 31 December 2025 amounts to Taka 122.77 crore, and BEFTN Adjustment amount Taka 5.77 crore total amount is Taka 128.54 crore against which the Bank has maintained a provision of Taka 70.40 crore, resulting in a shortfall of Taka 58.14 crore. This shortfall has arisen primarily due to the absence of a proper reconciliation process for the Balance with Bangladesh Bank maintained in local currency, as reported in Note No. 3.02 is Taka 5,009.44 crore. Although a reconciliation statement was provided by the local office, it lacked sufficient clarity, supporting documentation, and detailed explanations of reconciling items.

vii. As per BRPD Circular No. 04 dated 12 April 2022 and as disclosed in note no. # 9.07 to the financial statements, the required provision for Other Assets, Inter Branch Transactions and Nostro Account as at 31 December 2025 is Taka 609.99 crore against which the Bank has kept provision of Taka 411.94 Crore. Thus, the shortfall of provision for Other Assets has remained of Taka 198.05 Crore.

The total required provision, as disclosed in paragraphs (i) to (vii) above as at 31 December 2025, stands at Taka 62,497.24 crore, against which the Bank has maintained only Taka 6,565.21 crore. As a result, there remains a total shortfall in provisions of Taka 55,932.03 crore in respect of loans and advances, investments, balances with other banks and financial institutions, money at call and short notice, unreconciled balances with Bangladesh Bank, off-balance sheet exposures, and other assets, as discussed above.

However, Bangladesh Bank vide their letter ref. BSD-2(Wing-1)/2026-388 dated 30 April 2026 gave permission to finalize the financial statements of the Bank for the year ended 2025 without adjusting the said provision shortfall of Taka 55,932.03 crore. On the other hand, Janata Bank PLC. is a state-owned bank and all the shares of the Bank are held by the Government of Bangladesh. Therefore, the Bank has a strong support and backup from the Government to overcome the distressed situations when necessary.

2 i. As disclosed in note no. # 14.06 to the financial statements, as per section 13 (2) of the Bank Company Act 1991 (amended in 2023), BRPD circular No. 35 dated 29 December 2010 and BRPD Circular No. 18 dated 21 December 2014 to fulfil the Basel-Ill requirement, the required capital of the Bank as at 31 December 2025 was Taka 12,918.58 crore of Risk Weighted Assets against which the Bank's reported capital is negative Taka 3,565.26 crore as at balance sheet date. Thus, the Bank's reported capital shortfall is negative Taka 16,483.84 crore as at the balance sheet date. If the shortfall in provision of Taka 55,932.03 crore as stated in Para 1 above were considered, the actual capital shortfall would have been negative Taka 64,406.34 crore.

ii. As per Section 13(2) of the Bank Company Act 1991 (as amended in 2023), BRPD Circular No. 35 dated 29 December 2010, and BRPD Circular No. 18 dated 21 December 2014 issued for Basel-III implementation, the minimum required Capital to Risk Weighted Assets Ratio (CRAR), including Capital Conservation Buffer, was 12.50%.

However, the Bank's reported CRAR stood at approximately negative 2.76%. Furthermore, had the provision shortfall as mentioned in Paragraph 1 above been taken into consideration, the capital position would have deteriorated further, resulting in an estimated negative CRAR of approximately 100.81% on a solo basis.

3. As per Section 26(2) of the Bank Company Act, 1991 (as amended in 2023) and Bangladesh Bank's BRPD Circular No. 02 dated 16 January 2014, a Bank's total exposure to a single borrower or group is restricted to 25% of its capital, comprising a maximum of 15% for funded and 10% for non-funded exposures. Based on the Bank's capital of Taka 2,314 crore as at 31 December 2025, the allowable single party limit is Taka 578 crore (25% of Paid-up Capital), with funded exposure capped at Taka 347 crore (15% of Paid-up Capital) and non-funded at Taka 231 crore (10% of Paid-up Capital).

However, based on information provided by the Bank, multiple exposures were found to exceed the above regulatory thresholds significantly, with individual group exposures reaching as high as 988% of the Bank's capital. Several other groups also exceeded the allowable limits by wide margins, posing substantial credit concentration risk and representing clear non-compliance with the regulatory requirements.

4. In relation to loans and advances there were significant weakness in the Bank's internal control, specially loans were renewed having excess over limit, poor or nil turnover of the company, unauthorized excess overdrawn in Cash Credit account, grace period extended frequently to avoid classification of loan accounts, unauthorized increase/decrease of instalment size, unauthorized changes in first repayment and expiry dates by branches, showing same assets as collateral/security of more than one loan, Loans were sanctioned with inadequate or non-realizable collateral, including lien on FDRs maintained with Combined Islamic Banks.

loan sanctioned/rescheduled/renewed/disbursed without ICRR and less than acceptable limit, significant weaknesses in loan documentation, violating down payment in rescheduling, inadequate physical inspection regarding the utilization of loan facilities conducted by the branch officials, disbursement of loan to willful defaulter. These indicate that, the Bank has significant control weaknesses in loan sanctions, disbursement, monitoring and recovery of loans and advances.

5. Janata Bank PLC. invested Taka 350 crore in Redeemable Non-Convertible Preference Shares of Orion Power Sonargaon Ltd., as per the resolution passed in the 793rd Board meeting dated 14 November 2023, Treasury Department was supposed to made the investment but the investment was made by Industrial Credit Department (ICD) which is a non-compliance with the Board Decision and Bank's internal policy. As per the relevant documents, the funds were sanctioned and disbursed for capital overhauling, major maintenance and beaver embankment renovation, but an amount of Taka 297.43 crore was transferred or withdrawn in cash by the customer organization and deposited into various accounts with different banks. There was no post disbursement reporting ensuring the utilization for the said investment and the fund was not used for the purpose it was approved for, and no such work was done by the borrower. However, as at 31 December 2025, no appropriate corrective or recovery measures have been taken by the Bank in respect of the above matter, and no redemption or return (including interest/Coupon) has been realized from the said investment.

6. As disclosed in Note No. 8.00 to the financial statements, the total carrying amount of Fixed Assets of the Bank as of 31 December 2025 is Tk. 752.53 crore. As per Paragraph-51 of International Accounting Standard (IAS)-16 "Property, Plant and Equipment", the residual value and useful life of each item of PPE shall be reviewed at least at each financial year end. Also, as per Paragraph-61 of the same IAS, the depreciation method applied to each item of PPE shall be reviewed at least at each financial year end. As per Paragraph-9 of IAS-36 "Impairment of assets", an entity shall assess at each reporting date whether there is any indication that an asset is impaired. However, the bank did not properly review the residual value, useful life, and depreciation method of the property, plant and equipment at the year end. The bank also did not assess the existence of indication of impairment of its assets at the reporting date. Moreover, most branches were unable to provide fixed asset registers along with detailed records of additions and tag number. This hindered our ability to perform physical verification of the assets and to confirm their existence, ownership, and valuation. It was also noted that branches maintain fixed asset registers and calculate depreciation manually, as a result, we were unable to verify the written down value of fixed assets as of 31 December 2025, potentially leading to an overstatement of fixed assets in the financial statements.

7. In accordance with IFRS 16- Leases, the bank has complied with the standards for only 41 out of 912 rented branches. This indicates a significant level of non-compliance with IFRS 16 requirements. These inconsistencies may impact the accuracy of financial reporting and compliance with accounting standards.

8. We draw attention to Note 27 to the financial statements regarding the recognition of investment income. The Bank has recognized interest income amounting to Taka 4.56 crore for the quarters ended June 2025 on its investment in First Security Islami Bank PLC Perpetual Bond. However, the aforesaid income has not yet been realized in cash. Furthermore, First Security Islami Bank PLC have been categorized as a combined Islamic bank, and there exists significant uncertainty regarding the recoverability of the underlying investments as well as the realization of the related income. Therefore, recognition of such unrealized income is not consistent with the principle of prudence and may result in an overstatement of profit for the year.

9. We draw attention to the loan classification and reporting process of Janata Bank PLC. During our review of CL statements, we observed that the CL statements contained numerous inaccuracies and inconsistencies, including incorrect information relating to sanction dates, expiry dates, installment amounts, rescheduling dates, repayment frequency, amount due and other key loan parameters. As a result of such misinformation, we noted that the classification status of a number of loan accounts required revision based on our independent assessment in accordance with the BRPD Circular No. 15 dated 27 November 2024. The cumulative impact of such loan outstanding balance has been estimated at approximately BDT 367.84 crore and 13,565 loan IDs. We are unable to confirm documents of mentioned loan IDs. However, these inaccurate CL statement has been submitted to the Bangladesh bank on quarterly basis. These findings indicate significant weaknesses in the Bank's internal control over loan data management, monitoring and classification processes.

10. As per BRPD Circular No. 08 dated 01 December 2016 and BRPD Circular No. 12 dated 13 May 2024 titled "Guidelines on Core Banking Solution (CBS) Features and Controls", banks are required to implement and operate an updated and fully functional Core Banking Solution (CBS) to ensure proper control, reporting and risk management. However, Janata Bank PLC. entered into a contract with a vendor to implement CBS platform (T24 R-20) on 27 December 2020 and invested USD 80,83,950 but the Bank is yet to implement the CBS and there is no binding Annual Maintenance Contract (AMC) with the vendor and deadline of implementation of the said CBS. Consequently, there remains significant doubt in accurate financial reporting and also a non-compliance of the said BRPD circular issued by Bangladesh Bank.

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 Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' International 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.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of the most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditors' Responsibilities for the audit of the financial statements section of our report, including in relation to these matters.

Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on accompanying financial statements.

The key audit matter	How the matter was addressed in our audit
Measurement of provision for loans and advances	
The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex. While estimating such provision certain judgmental factors need to be considered including: • Future business performance of the borrower; • Key assumptions relating to further business; • Performance of the borrower; • Market value of collateral; • Ability to repossess collateral; and • Recovery rates. For the collective analysis, these provisions are manually processed that deal with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation. Due to the high level of judgment involved and using the manual process in estimating the provision for investment, we considered this to be a key audit matter. At year-end 31 December 2025 the Group reported total loans and advances of BDT 105,264.11 Crore (2024: BDT 100,939.75 Crore) and the Bank reported BDT 105,119.15 Crore (2024: BDT 100,794.25 Crore). The Group reported provision for loans and advances of BDT 5,770.00 Crore (2024: BDT 5,697.56 Crore) and the Bank reported BDT 5,695.36 Crore (2024: BDT 5,625.73 Crore). We have focused on the significant judgments and estimates which could give rise to material misstatement or management bias. Provision measurement is primarily dependent upon key assumptions relating to the probability of default, ability to repossess collateral and recovery rates.	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; and • Reviewed quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • The provision requirements of loans and advances have been communicated with the management and those charged with governance and representatives of Bangladesh Bank. • Finally, we reviewed the adequacy and requirement of the Bank's general and specific provisions as per auditors' requirements and instruction of Bangladesh Bank; • Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Evaluated the balances of loans and advances and provisions of overseas branches whether those are properly incorporated in the gross balances thereon; and • Assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. • Finally, the bank-maintained provision as per Bangladesh Bank vide their letter # BSD-2(Wing-1)/2026-388 dated 30 April 2026 gave permission to finalize the financial statements of the Bank for the year ended 2025 without adjusting the said provision shortfall of Taka 55,932.03 crore.
See Note no.- 7 and 13.6 to the consolidated and separate financial statements	
Valuation of treasury bill and treasury bond	
The classification and measurement of T-Bill and T-Bond require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.	We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally, we assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See Note no.- 6, 19, and 20 to the consolidated and separate financial statements	
Measurement of deferred tax assets	
The Group and the Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable. We have determined this to be a key audit matter, due to the inherent uncertainty in forecasting the amount and timing of future taxable profits and the reversal of temporary differences where significant judgement is involved. At year end the Group reported Deferred Tax Assets of BDT 1,375.90 Crore (2024: BDT 1,507.89 Crore) respectively and Bank reported BDT 1,375.28 Crore (2024: BDT 1,507.33 Crore).	The Group and the Bank have recognized deferred tax assets for deductible temporary difference that it believes are recoverable. We also assessed the completeness and accuracy of the data used for the estimates of future taxable income. We have checked the instruction of Bangladesh Bank regarding the deferred tax assets which was compiled accordingly. We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTA's. Finally, we assessed the appropriateness and presentation of disclosures against IAS 12 Income Taxes and the instruction of Bangladesh Bank regarding DTA's.
See Note no.- 9.04.02 to the consolidated and separate financial statements	
Recognition of Interest Income from loans and advances	
Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income involve a complex IT environment as well as require critical estimates and judgments. We identify recognition of interest income from loans and advances as a key audit matter because interest income from loans and advances is one of the key performance indicators of the Bank there is an inherent risk of fraud and error in the recognition of interest income by management to meet specific targets or expectations. At the year-end 31 December 2025, the Group and the Bank reported total gross interest income from loans and advances of BDT 2,779.42 Crore (2024: BDT 4,020.51 Crore) and BDT 2,779.12 Crore (2024: BDT 4,019.23 Crore) respectively.	We tested the design and operating effectiveness of key controls focusing on the following: • Reviewed transfer of interests to income account in line with the Bangladesh Bank's guideline. • Reviewed the grounds for approval for the transfer of interest to the income account. We performed tests of operating effectiveness on automated control in place to measure and recognize profit income. We have also performed substantive procedures to check whether income is recognized completely and accurately. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See Note no.- 25.01 to the consolidated and separate financial statements	
Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries ("Group") operate 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. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.	We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Group's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also received formal confirmations from external counsel. We assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information. We also assessed the Group's provisions and contingent liabilities disclosures.
IT systems and controls	
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. Our areas of audit focus included user access management, developer access to the production environment, and changes to the IT environment. These are keys to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Group'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 Group's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. 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.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to the board of directors of the Bank.

Other Matters

i. As per Bangladesh Bank's BRPD Circular Letter No. 14, dated 12 August 2013, the total book value of a bank's fixed assets is restricted to 30% of its total paid-up capital. The Bank's fixed assets book value, at 32.65% of its total paid-up capital, exceeds this limit.

ii. The audit identified weaknesses in AML compliance, including non-compliance with AML Circular BIFU-26, as many divisions do not maintain updated PEP/IP lists and staff awareness remains insufficient.

Some employees have remained in the same position for more than three years, increasing the risk of weak controls and fraud. Documentation gaps, such as missing customer photographs and nominee NID numbers, were also observed, affecting proper customer due diligence (CDD). In addition, AML and BAMLCO training records are not properly maintained, and many staff have not completed mandatory training. Furthermore, Janata Bank PLC. was fined BDT 15.00 lakh, and 15 officials were fined BDT 19.50 lakh for deficiencies in CDD and failure to submit STRs related to loans to the Beximco Group. These issues increase the bank's exposure to money laundering and regulatory risks, and require immediate actions including updating PEP/IP lists, enforcing staff rotation, improving documentation, and strengthening AML training and monitoring systems.

iii. The Net Open Position (NOP) limit is being exceeded on a frequent basis, reflecting non-compliance with regulatory guidelines and raising concerns over foreign exchange risk management.

iv. During the course of our audit, we observed that Income tax assessments till 2003-04 have been finalized. Assessments for the year 2004-05, 2005-06, 2006-07, 2007-08, 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-2021 ,2021-2022, 2022-2023, 2023-2024 and 2024-2025 are under process. Income tax provision of Taka 730,947,736 has been considered for the year ended 31 December 2025 bringing the total provision of Taka 36,812,702,304.

v. Based on our audit procedures, we observed that differences arising between the T24 (CBS) system and ITCL platform are primarily resolved through manual interventions, without adequate system-generated support. In particular, the reconciliation of "Cash in QCCM" balance largely relies on manual adjustments, and the Bank was unable to provide sufficient system-generated reports supporting the reconciling items.

Similarly, in respect of balances with NPSB Settlement A/C and Q-Cash Settlement A/C, we noted frequent disputes, reversals, RC-85 adjustments, RC 85 Pending payment, ATM Transaction, POS transaction, IBFT receiving and excess entries, for which no formal system-based documentation or automated reconciliation reports were available, and the processes are predominantly handled manually.

Such reliance on manual processes and absence of robust system controls increases the risk of errors, omissions, and misstatements in the related balances. Accordingly, we were unable to obtain sufficient appropriate audit evidence regarding the accuracy and completeness of these balances.

However, our opinion is not modified in respect of this matter.

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

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note #2.00 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and 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 consolidated and separate financial statements, management is responsible for assessing the Group's and 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 Group and the Bank or to cease operations, or has no realistic alternative but to do so.

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

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate 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 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.

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

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain 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.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude 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 Group's and 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 consolidated 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 Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate 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 provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine 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 Companies Act 1994, the Bank Company Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) Except as mentioned in basis for qualified opinion, 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) Except as mentioned in basis for qualified opinion, in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) Except as mentioned in basis for qualified opinion, the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) Except as mentioned in basis for qualified opinion, the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) the consolidated financial statements of the Group and the separate 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;

(vi) In our opinion, adequate provisions have not been made against certain loans, advances and other assets which are considered doubtful of recovery, resulting in a shortfall in required provisions as per applicable regulatory requirements. However, the Bank has deferred a portion of such required provisions in accordance with the approval of Bangladesh Bank vide letter reference BSD-2(Wing-1)/2026-388 dated 30 April 2026.

The impact of such deferral has been reflected in the financial statements. Refer to Basis for Qualified opinion in paragraph (i to vii);

(vii) Except as mentioned in basis for qualified opinion in Paragraph 3, based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

(a) In our opinion, the internal audit, internal control and risk management arrangements of the Group, as disclosed in the financial statements, do not appear to be materially adequate. We observed significant weaknesses in the loan administration and recovery functions, including lack of effective coordination between the respective departments. Furthermore, deficiencies in staff competency were noted, as evidenced by inaccurate and incomplete information in CL statements. These issues indicate weaknesses in the Bank's internal control over loan management and monitoring processes. As stated in basis for qualified opinion paragraph 4 and 9;

(b) Except as mentioned in basis for qualified opinion in Para-ii in other matter, nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;

(ix) financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Janata Capital and Investment Limited, Dhaka have been audited by ACNABIN Chartered Accountants, Janata Exchange Company Srl, Italy have been audited by Dr. Marco Bernabei, Chartered Public Accountant have been properly reflected in the consolidated financial statements.

(x) Except as stated in basis for qualified opinion, the information and explanations required by us have been received and found satisfactory;

(xi) we have reviewed over 80% of the risk weighted assets of the Bank covering 60 branches and spent over 47,843 person hours;

(xii) Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xiii) Capital to Risk-weighted Asset Ratio (CRAR) has been maintained as suggested by Bangladesh Bank vide letter ref: BSD-2(Wing-1)/2026-388 dated 30 April 2026 which is explained in note no. # 14.06 which we have addressed in our Basis of Qualified Opinion Section-2;

(xiv) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Firm's Name : **Anil Salam Idris & Co., Chartered Accountants**
Firm's FRC Enlistment No. : **CAF-001-100**
Signature :
Engagement Partner Name : **Md. Anwar Hossain, FCA**
Managing Partner/ ICAB Enrollment No. 1415
FRC Enlistment No. : **CA-001-282**
DVC Number : 2604301415AS806608
Date : **30 April 2026**

Consolidated Balance Sheet
as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	3.00	**84,603,763,271**	**61,724,392,771**
Cash in Hand (including foreign currencies)		9,379,801,290	9,984,569,327
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		75,223,961,981	51,739,823,444
Balance with Other Banks and Financial Institutions	4.00	**79,943,499,329**	**71,894,618,706**
In Bangladesh		24,647,891,520	26,653,961,398
Outside Bangladesh		55,295,607,809	45,240,657,308
Money at Call and Short Notice	5.00	**2,720,555,555**	**2,725,055,555**
Investments	6.00	**298,749,635,165**	**247,652,747,899**
Government		255,147,973,715	202,335,106,656
Others		43,601,661,450	45,317,641,243
Loans and Advances	7.00	**1,052,641,076,344**	**1,009,397,489,381**
Loans, Cash Credits, Overdrafts etc.		1,035,089,076,910	991,579,176,768
Bills Purchased and Discounted		17,551,999,434	17,818,312,613
Fixed Assets including Land, Building, Furniture and Fixtures	8.00	**7,554,336,411**	**8,170,544,052**
Other Assets	9.00	**85,749,107,577**	**72,623,077,551**
Non-Banking Assets	10.00	**16,200,000**	**16,200,000**
TOTAL PROPERTY AND ASSETS		**1,611,978,173,652**	**1,474,204,125,915**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	**79,326,580,302**	**99,486,019,311**
Deposits and Other Accounts	12.00	**1,255,612,920,390**	**1,098,100,391,198**
Current Accounts and Other Accounts etc.		127,593,444,662	130,619,370,932
Bills Payable		5,278,005,141	7,606,651,329
Savings Bank Deposits		431,352,721,816	421,444,218,374
Fixed Deposits		691,388,748,771	538,430,150,563
Other Liabilities	13.00	**302,148,011,430**	**263,695,538,040**
Total Liabilities		**1,637,087,512,122**	**1,461,281,948,549**
Shareholders' Equity		**(25,109,338,470)**	**12,922,177,366**
Share Capital-Paid-up	14.00	23,140,000,000	23,140,000,000
Statutory Reserve	15.00	13,871,510,643	13,871,510,643
Legal Reserve	16.00	691,549,248	532,497,761
Assets Revaluation Reserve	17.00	3,831,918,127	3,841,631,527
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	658,669,752	468,115,487
Revaluation Reserve for HFT	20.00	1,946,091,755	146,293,152
Revaluation Reserve for Shares	21.00	-	-
Retained Earnings	22.00	(69,482,560,820)	(29,311,354,029)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,611,978,173,652**	**1,474,204,125,915**
OFF-BALANCE SHEET EXPOSURES			
Contingent Liabilities :	23.00	**190,580,871,364**	**174,057,678,347**
Acceptances and Endorsements		18,171,668,061	17,823,147,446
Letters of Guarantee		23,048,651,696	31,437,158,623
Irrevocable Letters of Credit		135,679,051,637	110,165,742,562
Bills for Collection		13,681,499,970	14,631,629,716
Other Contingent Liabilities		-	-
Other Commitments :			
Documentary Credits and Short Term Trade-Related Transactions		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and Other Commitments		-	-
Total Off-Balance Sheet Exposures including Contingent Liabilities		**190,580,871,364**	**174,057,678,347**
Net Asset Value Per Share (NAVPS)		**(108.51)**	**55.84**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

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

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608
Dated: Dhaka, 30 April 2026

Consolidated Profit and Loss Account
for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Operating Income			
Interest Income	25.00	29,037,576,704	41,726,817,309
Interest Paid on Deposits and Borrowings etc.	26.00	88,073,923,334	72,151,403,195
Net Interest Income		**(59,036,346,630)**	**(30,424,585,886)**
Investment Income	27.00	36,649,035,546	21,857,473,162
Commission, Exchange and Brokerage	28.00	4,386,271,388	3,297,165,216
Other Operating Income	29.00	2,439,649,329	2,387,577,038
Total Operating Income (A)		**(15,561,390,367)**	**(2,882,370,470)**
Operating Expenses			
Salary and Allowances	30.00	15,159,990,148	13,687,734,925
Rent, Taxes, Insurance, Electricity etc.	31.00	1,604,206,697	1,593,046,687
Legal Expenses	32.00	33,086,525	25,348,936
Postage, Stamp, Telecommunication etc.	33.00	249,448,836	239,362,686
Stationery, Printings, Advertisements etc.	34.00	277,250,084	266,261,373
Chief Executive's Salary and Fees	35.00	9,883,333	9,323,333
Directors' Fees	36.00	5,729,140	4,219,791
Auditors' Fees	37.00	45,713,879	14,243,923
Depreciation, Repair and Maintenance	38.00	1,925,361,784	1,996,444,239
Other Operating Expenses	39.00	1,304,021,222	1,134,142,739
Total Operating Expenses (B)		**20,614,691,648**	**18,970,128,632**
Profit/(Loss) before Provision & Tax (C) = (A-B)		**(36,176,082,015)**	**(21,852,499,102)**
Provision for Loans and Advances	40.00	181,020,471	572,918,050
Provision for Diminution in Value of Investments	41.00	71,999,669	10,000,000
Other Provisions	42.00	1,887,911,626	6,075,584,343
Total Provision (D)		**2,140,931,766**	**6,658,502,393**
Total Profit/(Loss) before Taxes (E) = (C-D)		**(38,317,013,781)**	**(28,511,001,495)**
Provision for Taxation (F)	43.00	**997,645,333**	**2,151,220,239**
Net Profit/(Loss) after Taxation (G) = (E-F)		**(39,314,659,114)**	**(30,662,221,734)**
Net Profit Attributable To:			
Equity Holders of the Bank		(39,314,659,114)	(30,662,221,734)
Non-Controlling Interest		-	-
		(39,314,659,114)	**(30,662,221,734)**
Net Profit for the Year		**(39,314,659,114)**	**(30,662,221,734)**
Appropriations			
Statutory Reserve	15.00	-	-
Start-up Fund	13.15.06	-	-
General Reserve		-	-
Legal Reserve	16.00	147,062,350	40,247,101
		147,062,350	**40,247,101**
Retained Surplus		**(39,461,721,464)**	**(30,702,468,835)**
Earnings Per Share (EPS)	45.00	**(169.90)**	**(132.51)**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

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

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608
Dated: Dhaka, 30 April 2026

Consolidated Statement of Cash Flows
for the year ended 31 December 2025

		Note	2025 Taka	2024 Taka
A.	**Cash Flows from Operating Activities**			
	Interest Receipt in Cash		28,400,159,011	41,694,432,928
	Interest Payments		(80,827,812,060)	(69,778,050,313)
	Dividend Receipts		849,457,605	1,140,333,129
	Fees and Commission Receipt in Cash		647,034,786	1,130,217,902
	Recoveries of Loans Previously Written off		477,600,000	659,653,000
	Cash Payments to Employees		(15,169,873,481)	(13,697,058,258)
	Cash Payments to Suppliers		(277,250,084)	(266,261,373)
	Income Tax Paid		(7,259,509,781)	(2,303,798,200)
	Income from Investment		34,126,975,490	19,844,668,037
	Receipts from Other Operating Activities		2,436,203,717	2,282,016,943
	Payments for Other Operating Activities		(4,457,853,813)	(2,682,069,412)
	Cash Generated from Operating Activities		**(41,054,868,610)**	**(21,975,915,617)**
	Increase/(Decrease) in Operating Assets and Liabilities			
	(Purchase)/sale of trading securities		(3,120,946,270)	1,074,477,573
	Loans and Advances to Customers		(43,243,586,963)	(23,990,430,613)
	Other Assets		(3,556,500,101)	(59,493,292)
	Other Liabilities		29,116,152,491	26,532,086,859
	Deposits from Other Banks		(1,169,457,000)	(402,501,000)
	Deposits from Customers		158,655,171,519	(4,983,134,066)
			136,680,833,676	**(1,828,994,539)**
	Net Cash Flow from Operating Activities (A)		**95,625,965,066**	**(23,804,910,156)**
B.	**Cash Flows from Investing Activities**			
	Proceeds from sale of securities		2,542,546,530,488	3,168,562,548,561
	Payments for purchase of securities		(2,595,359,397,547)	(3,231,939,740,021)
	(Purchase)/Sales of Bond (Others)		4,836,926,063	6,537,301,277
	(Purchase)/Sale of Property, Plant and Equipment		(306,070,540)	(423,729,305)
	Net Cash Flow from Investing Activities (B)		**(48,282,011,536)**	**(57,263,619,488)**
C.	**Cash Flows From Financing Activities**			
	Received from Issue of Ordinary Shares (Rights Issue)		-	-
	Dividends Paid		-	(10,000,000)
	(Paid)/Received from Borrowings		(20,159,439,009)	82,385,152,118
	Net Cash Flow from Financing Activities (C)		**(20,159,439,009)**	**82,375,152,118**
D.	**Net Increase/(Decrease) in Cash (A+B+C)**		27,184,514,521	1,306,622,474
E.	**Effects of Exchange Rate Changes on Cash and Cash-equivalent**		3,739,236,602	3,847,925,599
F.	**Cash and Cash Equivalents at the Beginning of the Year**		136,344,067,032	131,189,518,959
G.	**Cash and Cash Equivalents at the End of the Year**		**167,267,818,155**	**136,344,067,032**
	Cash and Cash Equivalents at the End of the Year Represents			
	Cash in Hand (including foreign currencies)		9,379,801,290	9,984,569,327
	Balance with Bangladesh Bank and its Agent Bank (including foreign currencies)		75,223,961,981	51,739,823,444
	Balance with Other Banks and Financial Institutions		79,943,499,329	71,894,618,706
	Money at Call and Short Notice		2,720,555,555	2,725,055,555
			167,267,818,155	**136,344,067,032**
	Net Operating Cash Flow Per Share (NOCFPS)		**413.25**	**(102.87)**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Janata Bank PLC.

your committed partner in progress

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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Consolidated Statement of Changes in Equity for the year ended 31 December 2025

(Amount in Taka)

Particulars	Share capital paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign currency translation reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/ (deficit) in profit and loss account	Total
Balance as at 01 January 2025	23,140,000,000	13,871,510,643	532,497,761	3,841,631,527	233,482,825	468,115,487	146,293,152	-	(29,311,354,029)	12,922,177,366
Previous year adjustment	-	-	-	-	-	-	-	-	63,268,073	63,268,073
Opening Balance (Restated)	23,140,000,000	13,871,510,643	532,497,761	3,841,631,527	233,482,825	468,115,487	146,293,152	-	(29,248,085,956)	12,985,445,439
Change in rate fluctuation of overseas branches	-	-	11,989,137	-	-	-	-	-	53,346,425	65,335,562
Net profit during the year	-	-	-	-	-	-	-	-	(39,314,659,114)	(39,314,659,114)
Transferred from revaluation of investment	-	-	-	-	-	317,590,442	2,999,664,338	-	-	3,317,254,780
Transfer to interest accrued on investment	-	-	-	-	-	-	-	-	(233,466,017)	(233,466,017)
Dividend paid	-	-	-	-	-	-	-	-	-	-
Transferred from (to) Legal Obligation during the year	-	-	-	-	-	-	-	-	(355,176,320)	(355,176,320)
Transferred from (to) ECL Provision during the year	-	-	-	-	-	-	-	-	(253,646,488)	(253,646,488)
Transferred to legal reserve during the year	-	-	147,062,350	-	-	-	-	-	(147,062,350)	-
Transferred from/(to) asset revaluation reserve	-	-		(9,713,400)	-	-	-	-	9,713,400	-
Transferred from/(to) deferred tax liability	-	-	-	-	-	(127,036,177)	(1,199,865,735)	-	6,475,600	(1,320,426,312)
Revaluation gain/(loss)	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	23,140,000,000	13,871,510,643	691,549,248	3,831,918,127	233,482,825	658,669,752	1,946,091,755	-	(69,482,560,820)	(25,109,338,470)
Balance as at 31 December 2024	23,140,000,000	13,871,510,643	532,497,761	3,841,631,527	233,482,825	468,115,487	146,293,152	-	(29,311,354,029)	12,922,177,366

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Balance Sheet as at 31 December 2025

	Note	2025 Taka	2024 Taka
PROPERTY AND ASSETS			
Cash	3.00	**84,572,920,208**	**61,714,448,387**
Cash in Hand (including foreign currencies)		9,348,958,227	9,974,624,943
Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)		75,223,961,981	51,739,823,444
Balance with Other Banks and Financial Institutions	4.00	**79,730,675,652**	**71,698,834,590**
In Bangladesh		24,647,891,520	26,653,961,398
Outside Bangladesh		55,082,784,132	45,044,873,192
Money at Call and Short Notice	5.00	**2,720,555,555**	**2,725,055,555**
Investments	6.00	**293,723,466,047**	**242,783,508,056**
Government		255,147,973,715	202,335,106,656
Others		38,575,492,332	40,448,401,400
Loans and Advances	7.00	**1,051,191,505,217**	**1,007,942,500,430**
Loans, Cash Credits, Overdrafts etc.		1,033,639,505,783	990,124,187,817
Bills Purchased and Discounted		17,551,999,434	17,818,312,613
Fixed Assets including Land, Building, Furniture and Fixtures	8.00	**7,525,271,032**	**8,142,502,897**
Other Assets	9.00	**89,462,986,574**	**76,349,375,418**
Non-Banking Assets	10.00	**16,200,000**	**16,200,000**
TOTAL PROPERTY AND ASSETS		**1,608,943,580,285**	**1,471,372,425,333**
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowings from Other Banks, Financial Institutions and Agents	11.00	**79,326,580,302**	**99,486,019,311**
Deposits and Other Accounts	12.00	**1,255,498,537,709**	**1,098,095,073,666**
Current Accounts and Other Accounts etc.		127,593,784,331	130,620,709,193
Bills Payable		5,278,005,141	7,606,651,329
Savings Bank Deposits		431,448,076,435	421,617,134,974
Fixed Deposits		691,178,671,802	538,250,578,170
Other Liabilities	13.00	**299,682,774,439**	**261,398,399,209**
Total Liabilities		**1,634,507,892,450**	**1,458,979,492,186**
Shareholders' Equity		**(25,564,312,165)**	**12,392,933,147**
Share Capital-Paid-up	14.00	23,140,000,000	23,140,000,000
Statutory Reserve	15.00	13,871,510,643	13,871,510,643
Legal Reserve	16.00	691,549,248	532,497,761
Assets Revaluation Reserve	17.00	3,831,918,127	3,841,631,527
Foreign Currency Translation Reserve	18.00	233,482,825	233,482,825
Revaluation Reserve for HTM	19.00	658,669,752	468,115,487
Revaluation Reserve for HFT	20.00	1,946,091,755	146,293,152
Revaluation Reserve for Shares	21.00	-	-
Retained Earnings	22.00	(69,937,534,515)	(29,840,598,248)
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,608,943,580,285**	**1,471,372,425,333**
OFF-BALANCE SHEET EXPOSURES			
Contingent Liabilities	23.00	**190,580,871,364**	**174,057,678,347**
Acceptances and Endorsements		18,171,668,061	17,823,147,446
Letters of Guarantee		23,048,651,696	31,437,158,623
Irrevocable Letters of Credit		135,679,051,637	110,165,742,562
Bills for Collection		13,681,499,970	14,631,629,716
Other Contingent Liabilities		-	-
Other Commitments			
Documentary Credits and Short Term Trade-Related Transactions		-	-
Forward Assets Purchased and Forward Deposits Placed		-	-
Undrawn Note Issuance and Revolving Underwriting Facilities		-	-
Undrawn Formal Standby Facilities, Credit Lines and Other Commitments		-	-
Total Off-Balance Sheet Exposures including Contingent Liabilities		**190,580,871,364**	**174,057,678,347**
Net Asset Value Per Share (NAVPS)		**(110.48)**	**53.56**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

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

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608
Dated: Dhaka, 30 April 2026

Profit and Loss Account for the year ended 31 December 2025

	Note	2025 Taka	2024 Taka
Operating Income			
Interest Income	25.00	29,034,568,367	41,713,933,113
Interest Paid on Deposits and Borrowings etc.	26.00	88,068,352,262	72,146,850,150
Net Interest Income		**(59,033,783,895)**	**(30,432,917,037)**
Investment Income	27.00	36,553,214,738	21,681,875,931
Commission, Exchange and Brokerage	28.00	4,330,785,539	3,245,522,249
Other Operating Income	29.00	2,426,467,715	2,379,318,741
Total Operating Income (A)		**(15,723,315,903)**	**(3,126,200,116)**
Operating Expenses			
Salary and Allowances	30.00	15,059,656,853	13,604,302,409
Rent, Taxes, Insurance, Electricity etc.	31.00	1,604,206,697	1,593,046,687
Legal Expenses	32.00	32,850,145	25,049,396
Postage, Stamp, Telecommunication etc.	33.00	249,105,924	239,018,225
Stationery, Printings, Advertisements etc.	34.00	276,890,110	265,718,212
Chief Executive's Salary and Fees	35.00	6,683,333	4,723,333
Directors' Fees	36.00	4,920,000	3,374,541
Auditors' Fees	37.00	45,491,929	13,996,673
Depreciation, Repair and Maintenance	38.00	1,920,695,217	1,992,321,674
Other Operating Expenses	39.00	1,236,666,251	1,081,995,951
Total Operating Expenses (B)		**20,437,166,459**	**18,823,547,101**
Profit/(Loss) before Provision & Tax (C) = (A-B)		**(36,160,482,362)**	**(21,949,747,217)**
Provision for Loans and Advances	40.00	152,842,090	562,918,050
Provision for Diminution in Value of Investments	41.00	-	-
Other Provisions	42.00	1,886,411,626	6,071,084,343
Total Provisions (D)		**2,039,253,716**	**6,634,002,393**
Net Profit/(Loss) before Taxes (E) = (C-D)		**(38,199,736,078)**	**(28,583,749,610)**
Provision For Taxation (including Ruler Tax) (F)	43.00	**977,384,439**	**2,122,381,685**
Net Profit/(Loss) after Taxation (G) = (E-F)		**(39,177,120,517)**	**(30,706,131,295)**
Appropriations			
Statutory Reserve	15.00	-	-
Start-up Fund	13.15.06	-	-
General Reserve		-	-
Legal Reserve	16.00	147,062,350	40,247,101
		147,062,350	**40,247,101**
Retained Surplus		**(39,324,182,867)**	**(30,746,378,396)**
Earnings Per Share (EPS)	45.00	**(169.30)**	**(132.70)**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

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

Md. Anwar Hossain, FCA
Managing Partner
ICAB Enrolment No.: 1415
Anil Salam Idris & Co.
Chartered Accountants
DVC : 2604301415AS806608
Dated: Dhaka, 30 April 2026

Statement of Cash Flows for the year ended 31 December 2025

		Note	2025 Taka	2024 Taka
A.	**Cash flows from operating activities**			
	Interest Receipt in Cash		28,397,150,674	41,681,548,732
	Interest Payments		(80,822,240,988)	(69,773,497,268)
	Dividend Receipts		800,541,514	1,045,090,883
	Fees and Commission Receipt in Cash		591,548,937	1,078,574,935
	Recoveries of Loans Previously Written off		477,600,000	659,653,000
	Cash Payments to Employees		(15,066,340,186)	(13,609,025,742)
	Cash Payments to Suppliers		(276,890,110)	(265,718,212)
	Income Tax Paid		(7,238,165,209)	(2,261,319,936)
	Income from Investment		34,080,070,773	19,764,313,052
	Receipts from Other Operating Activities		2,423,022,103	2,273,758,646
	Payments for Other Operating Activities		(4,367,581,627)	(2,653,144,287)
	Operating profit before changes in operating assets and liabilities		**(41,001,284,119)**	**(22,059,766,197)**
	Increase/(Decrease) in Operating Assets and Liabilities			
	(Purchase)/sale of trading securities		(2,969,590,932)	1,242,244,647
	Loans and Advances to Customers		(43,249,004,787)	(24,052,549,040)
	Other Assets		(3,565,425,803)	(74,203,812)
	Other Liabilities		28,986,840,241	26,522,884,316
	Deposits from Other Banks		(1,169,457,000)	(402,501,000)
	Deposits from Customers		158,546,106,370	(4,935,505,224)
			136,579,468,089	**(1,699,630,113)**
	Net cash flow from operating activities (A)		**95,578,183,970**	**(23,759,396,310)**
B.	**Cash flows from investing activities**			
	Proceeds from sale of securities		2,542,546,530,488	3,168,562,548,561
	Payments for purchase of securities		(2,595,359,397,547)	(3,231,939,740,021)
	(Purchase)/Sales of Bond (Others)		4,842,500,000	6,537,941,208
	(Purchase)/Sale of Property, Plant and Equipment		(301,801,621)	(423,605,898)
	Net Cash Flow from Investing Activities (B)		**(48,272,168,680)**	**(57,262,856,150)**
C.	**Cash Flows From Financing Activities**			
	Received from Issue of Ordinary Shares (Rights Issue)		-	-
	Dividends Paid		-	(10,000,000)
	(Paid)/Received from Borrowings		(20,159,439,009)	82,385,152,118
	Net Cash Flow from Financing Activities (C)		**(20,159,439,009)**	**82,375,152,118**
D.	**Net Increase/(Decrease) in Cash (A+B+C)**		27,146,576,281	1,352,899,658
E.	**Effects of Exchange Rate Changes on Cash and Cash-equivalent**		3,739,236,602	3,847,925,599
F.	**Cash and Cash Equivalents at the Beginning of the Year**		136,138,338,532	130,937,513,275
G.	**Cash and Cash Equivalents at the End of the Year**		**167,024,151,415**	**136,138,338,532**
	Cash and Cash Equivalents at the End of the Year Represents			
	Cash in Hand (including foreign currencies)		9,348,958,227	9,974,624,943
	Balance with Bangladesh Bank and its Agent bank (including foreign currencies)		75,223,961,981	51,739,823,444
	Balance with Other Banks and Financial Institutions		79,730,675,652	71,698,834,590
	Money at Call and Short Notice		2,720,555,555	2,725,055,555
			167,024,151,415	**136,138,338,532**
	Net Operating Cash Flow Per Share (NOCFPS)		**413.04**	**(102.68)**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Statement of Changes in Equity for the year ended 31 December 2025

(Amount in Taka)

Particulars	Share Capital paid-up	Statutory reserve	Legal reserve (UAE branches)	Assets revaluation reserve	Foreign currency translation reserve	Revaluation reserve for HTM	Revaluation reserve for HFT	Revaluation reserve on shares	Surplus/ (deficit) in profit and loss account	Total
Balance as at 01 January 2025	23,140,000,000	13,871,510,643	532,497,761	3,841,631,527	233,482,825	468,115,487	146,293,152	-	(29,840,598,248)	12,392,933,147
Net profit during the year	-	-	-	-	-	-	-	-	(39,177,120,517)	(39,177,120,517)
Change in rate fluctuation of overseas branches	-	-	11,989,137	-	-	-	-	-	53,346,425	65,335,562
Transferred from (to) revaluation of investment	-	-	-	-	-	317,590,442	2,999,664,338	-	-	3,317,254,780
Transferred from (to) interest accrued on investment	-	-	-	-	-	-	-	-	(233,466,017)	(233,466,017)
Dividend paid	-	-	-	-	-	-	-	-	-	-
Transferred from (to) Legal Obligation during the year	-	-	-	-	-	-	-	-	(355,176,320)	(355,176,320)
Transferred from (to) ECL Provision during the year	-	-	-	-	-	-	-	-	(253,646,488)	(253,646,488)
Transferred from (to) legal reserve during the year	-	-	147,062,350	-	-	-	-	-	(147,062,350)	-
Transferred from (to) asset revaluation reserve	-	-	-	(9,713,400)	-	-	-	-	9,713,400	-
Transferred from/(to) deferred tax liability	-	-	-	-	-	(127,036,177)	(1,199,865,735)	-	6,475,600	(1,320,426,312)
Revaluation gain/(loss)	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	23,140,000,000	13,871,510,643	691,549,248	3,831,918,127	233,482,825	658,669,752	1,946,091,755	-	(69,937,534,515)	(25,564,312,165)
Balance as at 31 December 2024	23,140,000,000	13,871,510,643	532,497,761	3,841,631,527	233,482,825	468,115,487	146,293,152	-	(29,840,598,248)	12,392,933,147

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

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Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Liquidity Statement Asset and Liability Maturity Analysis as at 31 December 2025

(Amount in Taka)

Particulars	Not more than 1 month	1 to 3 months	3 to 12 months	1 to 5 years	More than 5 years	Total
Assets						
Cash in Hand (including balance with Bangladesh Bank and its Agent Banks)	34,080,713,625	-	-	-	50,492,206,583	84,572,920,208
Balance with Other Banks and Financial Institutions	63,749,739,900	-	-	-	15,980,935,752	79,730,675,652
Money at Call and Short Notice	-	-	-	18,300,000	2,702,255,555	2,720,555,555
Investments	8,635,300,000	13,180,100,000	41,605,400,000	102,444,700,000	127,857,966,047	293,723,466,047
Loans and Advances	106,947,800,000	22,330,200,000	196,523,905,217	704,875,000,000	20,514,600,000	1,051,191,505,217
Fixed assets including Land, Buildings, Furniture and Fixtures	-	73,118,402	219,781,909	1,169,894,437	6,062,476,284	7,525,271,032
Other Assets	236,701,000	77,042,542,000	4,275,505,000	3,148,057,000	4,760,181,574	89,462,986,574
Non-Banking Assets	-	-	-	-	16,200,000	16,200,000
Total assets	**213,650,254,525**	**112,625,960,402**	**242,624,592,126**	**811,655,951,437**	**228,386,821,795**	**1,608,943,580,285**
Liabilities						
Borrowing from Bangladesh Bank, Other Banks, Financial Institutions and Agents	7,922,820,683	47,377,200,000	24,026,559,619	-	-	79,326,580,302
Deposits	191,482,200,000	259,002,300,000	348,500,500,000	242,737,300,000	208,498,232,568	1,250,220,532,568
Other Accounts	5,124,839,154	-	-	-	153,165,987	5,278,005,141
Provision and Other Liabilities	-	2,938,496,715	22,241,426,995	-	274,502,850,729	299,682,774,439
Total liabilities	**204,529,859,837**	**309,317,996,715**	**394,768,486,614**	**242,737,300,000**	**483,154,249,284**	**1,634,507,892,450**
Net liquidity gap	**9,120,394,688**	**(196,692,036,313)**	**(152,143,894,488)**	**568,918,651,437**	**(254,767,427,489)**	**(25,564,312,165)**

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

Alamgir Kabir Chowdhury
General Manager & CFO

Md. Mazibur Rahman
Managing Director

Dr. Md. Shahadat Hossain
Director

Abdul Majid Sheikh
Director

M. Fazlur Rahman
Chairman

Dated: Dhaka, 30 April 2026

Notes to the consolidated and separate financial statements As at and for the year ended 31 December 2025

1.00 Corporate Information

1.01 Reporting Entity

Janata Bank PLC. is a state-owned commercial bank incorporated on 21 May 2007 under the Company Act 1994 as a public limited company and governed by the Bank Company Act,1991(As amended up to date). Janata Bank PLC. took over the businesses, assets, liabilities, right, powers, privileges and obligations of erstwhile Janata Bank (emerged as a Nationalized Commercial Bank in 1972), pursuant to Bangladesh Bank Nationalization order 1972 (P.O. No. 26 of 1972) on a going concern basis through a vendor agreement signed between the Ministry of Finance, Govt. of the People's Republic of Bangladesh on behalf of Janata Bank PLC. and the Board of Directors on behalf of Janata Bank PLC on 15 November 2007 with a retrospective effect from 01 July 2007. Including the 4 (four) overseas branches in UAE the bank has 926 branches and 2 (two) 100% owned subsidiaries named as Janata Exchange Company Srl, Italy and Janata Capital and Investment Limited, Dhaka, Bangladesh.

Bangladesh Bank issued license on 31 May 2007 after the name of former Janata Bank Limited. Later on 08 August 2023 Bangladesh Bank issued license after the name of Janata Bank PLC. to conduct the banking business. The registered office of the company is located at 110 Motijheel C/A, Dhaka-1000 and the web address is www.jb.com.bd.

1.02 Nature of Business

The bank provides all kinds of commercial banking services to its customers including accepting deposits, extending loans & advances, discounting & purchasing bills, facilitating remittance, money transfer, foreign exchange transaction, issuing guarantee, commitments etc. The principal activity of its subsidiary Janata Exchange Company Srl. Italy (JEC) is to carry on the remittance of hard-earned foreign currency to Bangladesh and that of another subsidiary company Janata Capital and Investment Limited, Dhaka is to act as issue manager, share underwriter and portfolio manager. The bank has opened an NRB branch at Motijheel, Dhaka to render exclusive service to non-resident Bangladeshis'.

1.03 Subsidiaries of the Bank

Janata Bank PLC has 2 (two) 100% owned subsidiaries viz. Janata Exchange Company Srl. Italy and Janata Capital and Investment Limited, Dhaka, Bangladesh.

1.03.01 Janata Exchange Company Srl, Italy

Janata Exchange Company Srl. Italy was incorporated on 18 January 2002 vide Ministry of Finance letter # অম/অবি/ব্যাংকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাংকিং/শা-৭/১২(২)২০০০/১৬৮ dated 27 June 2001 with 100% ownership of Janata Bank PLC having authorised capital of ITL 1.00 Billion and its paid-up capital is 600,000 EURO.

Apart from Rome branch, JEC, Italy has another branch in Milan, Italy, which was established vide MOF's approval Letter # অম/অবি/ব্যাংকিংনীঃ/শা-১/১২/(২)/২০০/৩/৩৫২ dated 24 November 2002.

1.03.02 Janata Capital and Investment Limited, Dhaka

Janata Capital and Investment Limited Dhaka was incorporated on 13 April 2010 vide incorporation certificate no. C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank PLC. having BDT 5,000 million authorised capital and its paid-up capital is BDT 4,274 million. The company has started its operations from 26 September 2010 and its main functions are issue management, underwriting and portfolio management.

1.03.03 Accounting Policies of Subsidiaries

The Financial Statements of two subsidiaries are prepared as well as their assets, liabilities, income and expenses are measured and regularised under Group accounting policies as that of the Parent Company's.

2.00 Basis of Preparation and Significant Accounting Policies

2.01 Statement of Compliance

The consolidated and the solo financial statements of Janata Bank PLC. have been prepared on a going concern basis of accounting as per as possible in accordance with International Financial Reporting Standards ('IFRS') adopted by the Financial Reporting Council, Bangladesh (FRC) vide reference ১৪৬/এফআরসি/প্রশা:/প্রজ্ঞাপন/২০২০/৬৭ dated 02 November 2020 (Details in note no. 2.22) their the First Schedule (Section-38) of the Bank Company Act-1991 (amended up to date) and Banking Regulation Policy Department (BRPD) Circular no-14, dated 25 June 2003 of Bangladesh Bank and other relevant circulars of Bangladesh Bank. In case any requirement of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Bank-Company Act, 1991 (as amended up to date) and provisions and circulars issued by Bangladesh Bank shall prevail. The Group and the Bank has departed from some requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below and the bank and its subsidiaries have chosen to comply with the following rules & regulations of Bangladesh Bank (Central Bank of Bangladesh) over the requirements of IFRS and the requirements of Bangladesh Bank have been with Janata Bank PLC. also complied with the requirements of following laws & regulations:

(a) The Bank Company Act, 1991 (as amended up to 2023)
(b) The Companies Act, 1994 (as amended up to date)
(c) Rules & Regulations and circulars issued by Bangladesh Bank
(d) Securities & Exchange Rules, 2020
(e) Securities & Exchange Ordinance, 1969
(f) Income Tax Act 2023 (Replaced with Income Tax Ordinance,1984)
(g) Value-added tax and Supplementary Duty Act, 2012
(h) Value-added tax and Supplementary Duty Rules, 2016
(i) Labour Act, 2006 (as amended up to date) and Labour Rules 2015
(j) Financial Reporting Act, 2015; and
(k) Other applicable rules and regulations as per proper authorities.

2.01.01 Presentation and Name of Financial Statements

IFRS: As per IAS 1 Presentation of Financial Statements, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 also states an entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position except when a presentation based on liquidity provides information that is reliable and more relevant.

Bangladesh Bank: A format of financial statements (i.e., balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement and notes) is prescribed in the "First Schedule" of Section 38 of the Bank-Company Act, 1991 (as amended up to date), BRPD Circular no.14, dated 25 June 2003 and BRPD circular no. 15, dated 09 November 2009 of Bangladesh Bank. In the format, Assets and liabilities are presented mostly in decreasing order of liquidity.

2.01.02 Investment in shares and securities

IFRS: As per requirements of IFRS 9 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "at fair value through other comprehensive income" or "Amortised cost" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or revaluation reserve account respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (BRPD) circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares should be revalued on the basis of year end market price and last audited Net Assets Value (NAV) respectively.

As per DOS circular no. 1 dated 24 May 2023, for listed/ quoted securities, difference between purchase price and last trade price has to be provisioned after netting off gain/loss of same type securities. For non-listed/unquoted equity share, provision depends on the difference between the investment and proportionate net worth. For non-convertible cumulative preference share or bond/debenture, provision is 25%, 50% & 100% after year 1, 2 & 3 for non-payment of pre-set interest/profit/dividend/coupon. For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.

Department of Off-site Supervision (DOS) of Bangladesh Bank vide its letter no. DOS(RMMCMS)1154/33/2025-6287, dated 20 October 2025, instructed us to show investments in quoted shares to Cost price and if market value is lower, the difference between cost price and market price must be kept as provision.

BRPD circular no-04, dated 12 April 2022 has been following for asset classification and provision. For open-end mutual fund, provision depends on the difference between average purchase price and surrender price.

2.01.03 Revaluation gains/losses on Government securities

IFRS: As per requirement of IFRS 9, T-bills and T-bonds fall under the category of "Held for Trading" and "Held to Maturity" where any change in the fair value of held for trading is recognised through profit and loss account, and amortised cost method is applicable for Held to Maturity using an effective interest rate.

Bangladesh Bank:

1. HFT (Held for Trading) Policy
   - HFT securities are those that are actively traded in the market with the intent of short-term profit.
   - These are usually treasury bills (T-bills) and bonds that banks and financial institutions buy and sell in the secondary market.
   - Accounting Treatment: HFT securities are measured at fair value through profit or loss (FVTPL), meaning any changes in market value are recognized immediately in the profit and loss account.
   - Capital Requirement: Since they are marked to market (MTM), unrealized gains/losses directly impact the bank's capital position.
2. HTM (Held to Maturity) Policy
   - HTM securities are those that a financial institution intends to hold until maturity and does not plan to sell before that time.
   - Typically includes government bonds, treasury securities, and long-term debt instruments.
   - Accounting Treatment: HTM instruments are recorded at amortized cost, meaning changes in market value do not affect financial statements unless there is an impairment.
   - Risk Consideration: These assets are not subject to frequent market price fluctuations, providing stability to a bank's balance sheet.

Bangladesh Bank's Guidelines on HFT & HTM:

According to DOS Circular no. 5, dated 26 May 2008 and subsequent clarification in DOS Circular no. 5, dated 28 January 2009; DOS circular letter No. 02, dated 19 January 2012; DOS circular letter No. 01, dated 19 January 2014; DOS circular letter No. 27, dated 04 December 2023;

- Banks must classify their investments as either HFT or HTM at the time of acquisition.
- Shifting between categories is restricted and requires prior approval from Bangladesh Bank.
- Held for Trading (HFT) securities require weekly revaluation (mark-to-market), whereas HTM securities are reviewed for impairment periodically. HFT securities are revalued on the basis of mark to market on weekly basis and any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in Revaluation Reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the Profit and Loss Account. Interest on HFT securities including amortization of discount are recognised in the profit and loss account.
- Capital charge considerations: Since HFT assets affect profit/loss directly; they are more volatile, while HTM assets provide stable earnings.
- Held to Maturity (HTM) securities are amortized at the year end and any losses are recognized through profit and loss account and gains on amortization are recognized in Revaluation Reserve as a part of equity. HFT revaluation loss can be net-off with the balance of Revaluation Reserve. For insufficient balance, charged to the Profit and Loss Account.

2.01.04 Financial instruments – presentation and disclosure

IFRS: According to IFRS 9 (Financial Instruments), a financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

Key Components of Financial Instruments

1. Financial Asset – An asset that is:
   - Cash
   - An equity instrument of another entity (e.g., shares)
   - A contractual right to receive cash or another financial asset (e.g., trade receivables, loans, bonds)
   - A contractual right to exchange financial assets/liabilities under favorable conditions
2. Financial Liability – A contractual obligation to:
   - Deliver cash or another financial asset (e.g., borrowings, bonds, trade payables)
   - Exchange financial instruments under unfavourable conditions
3. Equity Instrument – Any contract that represents a residual interest in the assets of an entity after deducting liabilities (e.g., common shares issued by a company).

Classification under IFRS 9

Under IFRS 9 (Financial Instruments), financial assets are classified based on:

- Business model (how the entity manages financial assets)
- Contractual cash flow characteristics

They can be categorized into:

- Amortized cost
- Fair value through other comprehensive income (FVOCI)
- Fair value through profit or loss (FVTPL)

Bangladesh Bank: As the central regulatory authority, oversees a variety of financial instruments within the country's financial system. While specific definitions of "financial instruments" may not be explicitly detailed in the available guidelines, the term generally encompasses a broad range of monetary contracts between parties. These include instruments such as loans, deposits, bonds, equities, and derivatives, which are utilized by various financial institutions under the purview of Bangladesh Bank. As per Bangladesh Bank guidelines, in certain cases financial instruments are categorized, recognized, measured and presented differently from those prescribed IFRS 9 Financial Instruments.

2.01.05 Financial guarantees

IFRS: As per IFRS 9, 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 recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised 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 No. 6 dated 25 April 2023, financial guarantees such as Acceptances & Endorsements, Irrevocable letter of credit, letter of guarantee and bills for collections and other contingent liabilities will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. General provision at 0.50% to 5% is required based on type and conditions of guarantee and other off-balance sheet exposures.

2.01.06 REPO transactions

IFRS: As per IFRS 9, when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank:

Repo Transactions as per Bangladesh Bank: According to Bangladesh Bank following circulars:

Serial Number	Title	Publication Date
1	DOS circular letter No. 06	15 July 2010
2	DOS circular letter No.03	30 January 2012
3	DOS circular letter No. 02	23 January 2013
4	DMD circular letter No. 06	14 October 2010
5	DMD circular letter No. 07	29 July 2012
6	DMD circular letter No. 01	06 June 2018
7	DMD circular letter No. 09	01 July 2024
8	DMD circular letter No. 12	21 October 2024
9	DMD circular letter No. 09	24 March 2025

A Repo (Repurchase Agreement) is a short-term borrowing mechanism used by banks and financial institutions, where they sell government securities (like Treasury Bills or Bonds) to Bangladesh Bank with an agreement to repurchase them at a later date at a predetermined price. This helps banks manage their short-term liquidity needs. As per DOS circular letter no. 06 dated 15 July 2010 and 02 dated 23 January 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transaction and the financial asset is derecognized in the seller's book and recognized in the buyer's book.

However, as per DMD circular letter no. 7, dated 29 July 2012 and no. 7, dated 23 December 2021 banks are eligible to participate in the Assured Liquidity Support (ALS) program, whereby banks may enter collateralized loan arrangements with Bangladesh Bank. Here the borrowing bank continue to recognize the asset.

2.01.07 Loans and advances/Investments net of provision

IFRS: Loans and advances shall be presented at amortized cost net off any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank: As per BRPD 14/2003, provisions on loans and advances/investments are presented separately as liability and cannot be netted off against loans and advances.

2.01.08 Provision on loans and advances/investments

IFRS:

IFRS: As per IFRS 9 an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

Bangladesh Bank:

"According to BRPD 15 dated 27 November 2024, loan classification and provisioning circular issued which is effective from 01 April 2025. Such provision policies are not specifically in line with those prescribed by IFRS 9."

As per BRPD Circular No. 05 dated 25 June 2025, the CL formats were revised. As per BRPD Circular Letter No. 22 dated 13 October 2025 provision were changed to 1% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector till 31 December 2026. BRPD Circular Letter No. 29 dated 21 December 2025 provision were changed to 0.50% against all unclassified (Standard and SMA) Short Term Agricultural Credits and Cottage, Micro and Small (CMS) enterprise credits under CMSME sector till 31 December 2026.

2.01.09 Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS 9 and interest income is recognized using an effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in the Profit and Loss Account on the same IFRS based on the revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 15 dated 27 November 2024, once a loan is classified into SS & DF, interest on such loans is not allowed to be recognized as income, rather the corresponding amount needs to be credited to the interest suspense account, which is presented as a liability in the balance sheet.

2.01.10 Cash and cash equivalent

IFRS: Cash and cash equivalent items should be reported as cash items as per IAS 7 (Statement of Cash Flows).

Bangladesh Bank: As per BRPD 14/2003, some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks. Moreover, Money at call and on short notice and Treasury bills, Prize bonds are shown in Investment.

2.01.11 Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet. However mostly the entity shall follow IAS 37 (Provisions, Contingent Liabilities and Contingent Assets) to recognize off balance sheet items.

Bangladesh Bank: As per BRPD 14/2003 and BRPD Circular no.- 06 dated 25 April 2023, off balance sheet items (e.g. Acceptances & Endorsements, Letter of guarantee, Irrevocable Letter of credit, Bills for collection etc.) must be disclosed separately on the face of the balance sheet and a certain amount of provision shall be made following the circular (Details Note: 23.00)

2.01.12 Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 22 dated 20 September 2021 and BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item named non-banking assets existed in the standard format.

2.01.13 Other comprehensive income

IFRS: Under IAS 1 (Presentation of Financial Statements), Other Comprehensive Income (OCI) refers to income and expenses that are not included in profit or loss but still affect equity. These items are recorded in the Statement of Other Comprehensive Income and later transferred to equity through the Statement of Changes in Equity.

Bangladesh Bank: The templates of financial statements issued vide Section 38 of The Bank Company Act, 1991, BRPD 14, dated 25 June 2003 and BRPD 15, dated 09 November 2009; Bangladesh Bank has issued financial templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income or the elements of Other Comprehensive Income allowed including in an Other Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity. Furthermore, the above templates require disclosure of appropriation of profit on the face of Profit and Loss Statement.

2.01.14 Disclosure of appropriation of profit

IFRS: Under IAS 1 Presentation of financial statements do not require appropriation of profit to be shown on the face of the statement of comprehensive income.

Bangladesh Bank: As per Section 38 of the Bank-Company Act, 1991, BRPD 14, dated 25 June 2003 and BRPD 15, dated 09 November 2009, the Profit and Loss Account template requires disclosure of appropriation of profit on the face of Profit and Loss Account.

2.01.15 Cash flow statement

IFRS: The Cash flow statement can be prepared using either the direct method or the 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: As per BRPD 14/2003, cash flow statement is guided by the Bangladesh Bank which is the combination of direct and indirect method.

2.01.16 Recovery of written off loans:

IFRS: As per IAS 1, an entity shall not offset assets and liabilities or income or expenses, unless required or permitted by IFRS. Again recovery of written off loans should be charged to Profit and Loss Account as per IFRS 15 (Revenue from Contracts with Customers).

Bangladesh Bank: As per BRPD circular no.04, dated 18 February 2024 recoveries amount from previously written off should be adjusted with the specific provision for loans and advances. All loan accounts that have been classified as bad and loss-making for more than two years can be written off. Regardless of the credit rating, the bank may, at its discretion, write off a loan account taken by a deceased person in his or her own name or in the name of a sole proprietorship. However, in the case of a sole proprietorship, it must be taken into account whether the deceased person has an income-generating successor.

2.02 Basis of Measurement

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

a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using 'mark to market' concept with gain credited to revaluation reserve but loss charged to Profit and Loss Account which is shown in note 6.01.03.02.
b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' and re-valued Government Treasury Bonds at present value using amortization concept as shown in note 6.01.03.01.
c) Investment in shares of listed companies are valued at market price and unlisted companies at cost or book value of last audited balance sheet, whichever is lower as per Bangladesh Bank Letter No. DOS (SR)1153/161/2013-140 dated 09 April 2013.
d) Land is recognized at cost at the time of acquisition and subsequently measured at fair value as per IAS-16 Property Plant & Equipment.
e) Right-of-use assets are recognized under the IFRS 16 (Lease) at the amount of the lease liability (present value of lease obligations) plus any initial direct costs incurred by the lessee. The accounting policies unless otherwise stated, have been consistently applied by the bank and are consistent with those of the previous year.

2.02.01 IFRS 16: Lease

IFRS 16 Lease is effective for the annual reporting periods beginning on or after 1 January 2019. IFRS 16 defines that a contract is (or contains) a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for considerations. IFRS 16 significantly changes how a lease accounts for operating lease.

Under previous IAS 17, an entity would rent an office building or a branch premises for several years with such a rental agreement being classified as operating lease would have been considered as an balance sheet item. However, IFRS 16 does not require a lease classification test and hence all lease should be accounted for as on balance sheet item (except some limited exception i.e. short-term lease, lease for low value items.)

Under IFRS 16, an entity shall be recognizing a right-of-use (ROU) asset (i.e. the right to use the office building, branches, service centre, call centre, warehouse, etc) and a corresponding lease liability. The asset and the liability are initially measured at the present value of unavoidable lease payments. The depreciation of the lease asset (ROU) and the interest of the lease liability is recognized in the profit and loss account over the lease term replacing the previous heading lease rent expense.

The Management is continuously assessing the recognition criteria of the components of IFRS 16 in its financial statements covering the area of operations including the fixed assets and if found appropriate other than the recognized area, will immediately be recognized as per the scope of IFRS 16- Leases accordingly.

Right-of-use assets (ROU)

The Bank recognizes right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets is measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets is depreciated on a straight-line basis over the lease term. The right-of-use assets is presented under fixed assets. (Note-8).

Lease Liability

At the commencement date of lease, the bank recognizes lease liabilities measured at the present value of the lease payments to be made over the lease term using incremental borrowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability reducing the carrying amount to reflect the lease payments.

Short-term lease and leases of low value assets

The Bank has elected not to recognize ROU assets and lease liabilities for leases of low value assets and short-term lease, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with those leases as an expense. The contracts for premises with branches, head office wings, Area office, regional offices are considered for lease calculation.

The impacts of the new standard on lessees' financial statements are: -

- An increase in recognized assets and liabilities;
- More lease expenses recognized in early periods of lease, and less in the later periods of a lease;
- A shift in lease expense classification from rental expenses to interest expense and depreciation

As per IFRS 16: Leases, summary of lease related information is provided in the table below:

(Amount in Taka)

Year	Particulars	Opening Balance	Depreciation/ Interest Expenses	Accumulated Depreciation/ Lease Payment	Closing Balance
2024	RoU Assets	49,417,631	34,065,699	192,193,743	15,351,932
	Lease Liabilities	49,915,266	1,288,289	34,645,117	16,558,438
2025	RoU Assets	15,351,932	14,925,231	88,250,784	426,701
	Lease Liabilities	16,558,438	3,46,269	16,438,727	465,980

2.03 Basis of Consolidation

The consolidated financial statements include the financial statements of Janata Bank PLC. and it's two subsidiaries named Janata Capital and Investment Limited, Dhaka and Janata Exchange Company Srl. Italy, made up to the end of the financial year. The consolidated financial statements have been prepared in accordance with International Financial Reporting Standard (IFRS)-10. These consolidated financial statements are prepared to a common financial year ended 31 December 2025.

Subsidiaries

Subsidiaries are entities 100% owned and controlled by the JBPLC. The financial statements of subsidiaries are included in the 'Consolidated Financial Statements'.

Transactions Eliminated on Consolidation

Intra-group balances and transactions and any unrealised income and expenses arising from intra-group transactions are eliminated in preparing the Consolidated Balance Sheet. Unrealised gains arising from transactions with equity accounted investors are eliminated against the investment to the extent of the Subsidiaries' interest in the investors. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent there is no evidence of impairment.

2.04 Functional and Presentation Currency

These consolidated financial statements of the Subsidiaries' and the financial statements of the bank are presented in Taka (BDT) which is the Bank's functional currency. Except as otherwise indicated, financial information has been rounded off to the nearest BDT.

2.05 Use of Estimates and Judgments

The preparation of the consolidated financial statements of the Subsidiaries' and the financial statements of the bank in conformity with the Bangladesh Bank circulars and IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future period affected.

The most significant areas of estimation, uncertainty and critical judgments in applying accounting policies that have most significant effect on the amounts recognised in the financial statements of the Subsidiaries' and the bank are as follows:

2.05.01 Going Concern

The Directors have made an assessment of the bank's ability to continue as a going concern and are satisfied with that it has the resources to continue the business for the foreseeable future. Furthermore, Board is not aware of any material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern and they do not intend either to liquidate or to cease operations of the bank. Therefore, the Financial Statements continue to be prepared on going concern basis.

2.05.02 Impairment Losses on Loans and Advances

The Subsidiaries' and the bank review their individually significant loans and advances at each reporting date to assess whether an impairment loss should be recorded in the Profit and Loss Account. In particular, management's judgment is required in the estimation of the amount and timing of future cash flows while determining the impairment loss. These estimates are based on assumptions about a number of factors and actual results may differ, resulting in future changes to the impairment allowance made. Loans and advances that have been assessed individually and found to be impaired to the extent of provision made in this year and all individually insignificant loans and advances are then assessed collectively, by categorising them into groups of assets with similar risk characteristics, to determine whether a provision should be made due to incurred loss events for which there is objective evidence, but the effects of which are not yet evident. The collective assessment takes account of data from the loan portfolio (such as levels of arrears, credit utilisation, loan-to-collateral ratios etc.) and judgement on the effect of concentrations of risks and economic data (including levels of unemployment, inflation, interest rates, exchange rates, sovereign rating etc.). Impairment losses loans & advances are recognised as per instruction of Bangladesh Bank. Calculations are shown in note no. 13.06.

2.05.03 Impairment of Available for Sale of Investments

The Subsidiaries' and the bank review their debt securities classified as available for sale of investments at each reporting date to assess whether they are impaired. This requires similar judgments as applied on the individual assessment of loans and advances. The group and the bank also record impairment charges on available for sale equity investments when there has been a significant or prolonged decline in the fair value below their cost.

2.05.04 Deferred Tax Assets

Deferred tax assets are recognised in respect of tax losses to the extent that it is probable that future taxable profits will be available against which such tax losses can be utilised. Judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits, together with the future tax-planning strategies.

2.05.05 Fair Value of Property, Plant and Equipment

The land and buildings of the Subsidiaries' and the bank are reflected at fair value. The Subsidiaries' appointed independent valuation specialist to determine fair value of land and building in the year 2019. When current market prices of similar assets are available, such evidence is considered in estimating fair values of these assets.

2.05.06 Useful Life-time of the Property, Plant and Equipment

The Subsidiaries' and the bank review the residual values, useful lives and methods of depreciation of property, plant and equipment at each reporting date. Judgment of the management is exercised in the estimation of these values, rates, methods and hence they are subject to uncertainty.

2.05.07 Commitments and Contingencies

All discernible risks are accounted for in determining the amount of all known liabilities. Contingent liabilities are possible obligations whose existence will be confirmed only by uncertain future events or present obligations where the transfer of economic benefit is not probable or cannot be reliably measured. Contingent liabilities are not recognised in the Balance Sheet but are disclosed unless they are remote.

2.06 Changes in Accounting Estimate and Errors

The effect of a change in an accounting estimate shall be recognised prospectively by including it in profit or loss as follows:

a) the period of the change, if the change affects that period only; or
b) the period of the change and future periods, if the change affects both.

To the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or relates to an item of equity, it shall be recognised by adjusting the carrying amount of the related asset, liability or equity item in the period of the change.

Material prior period errors shall be retrospectively corrected in the first financial statements authorised for issue after their discovery by:

a) restating the comparative amounts for the prior period(s) presented in which the error occurred; or
b) if the error occurred before the earliest prior period presented, restating the opening balances of assets, liabilities and equities for the earliest prior period presented.

The most significant effect on the amount recognized in the financial statements are described in the notes no. 22.00

2.07 Books of Accounts

The company maintains its books of accounts for main business in electronic form through soft automation. Further updating of the system is under process.

2.08 Foreign Currency

Foreign Currency Transaction

Foreign currency transactions are translated as per International Accounting Standards IAS-21: 'The Effects of Changes in Foreign Exchange Rates'. Transactions in foreign currencies are translated into the respective functional currency of the operation at the spot exchange rate at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the reporting date are retranslated into the functional currency at the spot exchange rate at that date. The foreign currency gain or loss on monetary items is the difference between amortised cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortised cost in foreign currency translated at the spot exchange rate at the end of the period. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Foreign currency differences arising on retranslation are recognised in profit or loss. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign Operation

The assets & liabilities of foreign operations are translated to Bangladeshi Taka at exchange rate prevailing at the balance sheet date. The income & expenses of foreign operations are translated at average rate of exchange for the year. Foreign currency differences are recognised and presented in the foreign currency translation reserve in equity. When a foreign operation is disposed of such that control, the cumulative amount in the translation reserve related to that foreign operation is reclassified to profit or loss as part of the gain or loss on disposal. When the Subsidiaries' disposes of only part of its interest in a subsidiary that includes a foreign operation while retaining control, the relevant proportion of the cumulative amount is reactivated to non-controlling interest.

2.09 Statement of Cash Flows

Statement of cash flows has been prepared in accordance with International Accounting Standards IAS-7: ' Statement of Cash Flows' and under the guideline of BRPD circular No.14, dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.10 Statement of Changes in Equity

The statement of changes in equity reflects information about increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with International Accounting Standards IAS-1: 'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank.

2.11 Liquidity Statement (Asset and Liability Maturity Analysis)

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; which are shown in liquidity statement.

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

2.12 Assets and the Basis of their Valuation

The accounting policy set out below have been applied consistently to all periods presented in this Consolidated Balance Sheet and those of the bank and have been applied consistently by the bank.

2.12.01 Cash and Cash Equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and its agent bank, balance with other banks and financial institutions.

2.12.02 Investments

All investments are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited, using the effective or historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT or/and HTM) is made following DOS circular letter no. 5, dated 26 May 2008 and amended as on 28 January 2009 and Dos circular letter no. 27 dated 04 December 2023 and subsequent changes issued by Department of Offsite Supervision of Bangladesh Bank as shown in note no. 6.01.03.

a) Held to Maturity (HTM)

Investments (financial instruments) which have fixed or determinable maturity date and the bank has no intention to sell before their maturity date irrespective of changes in market prices or the bank's financial position or performance are grouped as held to maturity. Government Treasury Bills, Government Treasury Bonds and other securities approved for statutory liquidity reserves have been classified as held to maturity financial asset. These are measured at amortized cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments is booked to equity. Any gain or loss on such investments is recognised in the statement of income when the investment is de-recognised or impaired.

b) Held for Trading (HFT)

Investment primarily held for selling or trading is classified in this category. After initial recognition, investments are marked to be traded weekly. The securities under this category are the securities acquired by the bank with the intention to trade by taking advantages of short term price/interest movement and the securities those are classified as HFT by the Bank held in excess of SLR (net of CRR) at a minimum level. Investments classified in this category are principally for the purpose of selling or repurchasing on short trading or if designated as such by the management. In this category, investments are measured in fair value and any change in the fair value i.e. profit or loss on sale of securities in HFT category is recognized in the Profit and Loss Account.

c) REPO and Reverse REPO

Since 01 September 2010 transactions of REPO, reverse REPO are recorded based on DOS circular No. 6, dated 15 July 2010 and amended up to DOS circular letter No. 3, dated 30 January 2012 and subsequent changes issued by Department of Offsite Supervision of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing (Treasury bill) security, JBPLC adjusted the Revaluation Reserve Account for HFT securities and stopped the weekly revaluation (if the revaluation date falls within the REPO period) of the same security.

d) Investment in Unquoted Securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities. During this year such adjustment was not required.

e) Derivative Investments

Derivatives are financial instruments that derive their value in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risks and indices. Derivatives are categorized as trading unless they are designated as hedging instruments.

All derivatives are initially recognized and subsequently measured at fair value, with all revaluation gains recognized in the Profit and Loss Account (except where cash flow or net investment hedging has been achieved, in which case the effective portion of changes in fair value is recognized within other comprehensive income). The bank has no investments in any derivative instruments.

f) Value of Investment has been shown as under:

Investment Class	Initial Recognition	Measurement After Initial Recognition	Recording of Changes
Govt. T-bills/bonds (HFT)	Cost Price	Fair value	Loss to Profit and Loss Account, gain to revaluation reserve is shown in note no. 6.01.03.02
Govt. T-bills/bonds (HTM)	Cost Price	Amortised cost	Increase or decrease in value to equity impact is shown in note no. 6.01.03.01.
Debenture/Bond	Cost Price	Amortised cost	Increase or decrease in value to Profit and Loss Account impact is shown in note. 6.02.
Investment in listed securities	Cost Price	Cost Price	Loss to Profit and Loss Account, gain to revaluation reserve impact is shown in note no. 6.02.02.
Prize bond	Cost Price	Cost	None

g) Revaluation of investment

As per the DOS (BB) Circular letter no. 05, dated 26 May 2008 & subsequent amended circular no. 05, dated 28 January 2009 and circular letter no. 27, dated 4 December 2023, HFT (Held for Trading) securities are revalued on weekly basis and HTM (Held to Maturity) securities are amortized on yearly basis. The HTM securities are also revalued if they are reclassified to HFT category with the Board's approval. Any gain or loss on revaluation of HTM securities is recognized in the statement of changes in equity. Gain on revaluation of HFT securities is transferred to the revaluation reserve and loss is adjusted net-off the revaluation reserve provided the excess loss is to be charged in the profit and loss account on weekly basis.

Investment class	Investment class	Investment class	Investment class
Govt. T-bills/ bond (HFT)	Cost	Fair value	Gain to Revaluation Reserve (RR), Loss net-off from RR and excess to P & L
Govt. T-bills/ bond (HTM)	Cost	Amortized cost	Increase or decrease in value to equity
Investment in listed securities	Cost	Fair value	Loss to P & L, gain to Revaluation Reserve

h) Investments in Subsidiary

Investment in subsidiaries is accounted for under the cost method of accounting in the bank's financial statements in accordance with the International Financial Reporting Standards (IFRS)-10 consolidated and separate financial statements. Accordingly, investments in subsidiaries are stated in the bank's balance sheet at cost, less impairment losses if any.

Statutory and Non-Statutory Investment

Statutory Investments

Amount which is invested for maintaining statutory liquidity ratio according to Monetary Policy Department (MPD) circular no. 02, dated 10 December 2013 and DOS circular no. 01, dated 19 January 2014 of Bangladesh Bank is treated as statutory investment. These include Treasury bill, Treasury bond, other govt. securities etc. Details of statutory investments have been given in note no. 6.03.01.

Non-statutory Investments

All investment except statutory investment is treated as non-statutory investment such as debentures, corporate bond, ordinary shares (quoted and unquoted), preference share etc. Details of non-statutory investments have been given in note no. 6.03.02.

i) Investment and related income

a. Income on investments other than shares is accounted for on accrual basis concept; and,
b. Dividend income on investment in shares is accounted for in the year when right has been established.

2.12.03 Loans, Advances and Provisions

Loans and advances are stated in 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.

Provisions are made on a quarterly basis against classified loans and advances, following management review and in accordance with the guidelines issued by Bangladesh Bank. In particular, provisioning complies with BRPD Circular No. 15 dated 27 November 2024 on loan classification and provisioning, which became effective from 1 April 2025. This circular supersedes and incorporates earlier directives, including BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 05 dated 29 May 2013, BRPD Circular No. 03 dated 21 April 2019, BRPD Circular No. 16 dated 21 July 2020, along with subsequent related circulars and circular letters.

Additionally, the Bank has complied with the latest regulatory instructions issued during 2025, including BRPD Circular Letter No. 29 dated 21 December 2025, BRPD Circular No. 09 dated 19 November 2025, BRPD Circular No. 08 dated 19 October 2025, BRPD Circular Letter No. 22 dated 13 October 2025, BRPD Circular Letter No. 07 dated 16 September 2025, BRPD Circular No. 05 dated 25 June 2025, and BRPD Circular Letter No. 05 dated 10 March 2025. For detailed information regarding the provisioning status for the year, please refer to Notes 7.14 and 13.6.

a) Interest on Loans and Advances

i) Interest is calculated on unclassified loans and advances and recognized as income during the year;
ii) Interest calculated on classified loans and advances as per Bangladesh Bank Circulars is kept in interest suspense account and credited to income on realization;
iii) 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;
iv) 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.

b) Provision for Loans and Advances

Provision for loans and advances are made on quarter basis as well as year-end review by management following instructions contained in BRPD circulars issued by Bangladesh Bank. General Provision on unclassified loans and advances and specific provision on classified loans & advances are given in the table

c) Rate of Provision:

Type of Provision	Loan Classification Status	Period of past due or overdue	Cottage, Micro and Small Enterprises & Short Term Agri credit	Staff Loan	Remaining Categories of Loans & Advances: Agricultural other than short term, Medium Enterprises, Consumer Financing, Credit Card, Industrial Credit, Service Sector Credit, Trade & Commerce Sector Credit, Housing Finance and Other Credit
General Provision	STD-0	(No past due or overdue)	0.50%	1%	1%
	STD-1	(≥1 day but <1 month)	0.50%	1%	1%
	STD-2	≥ 1 month but < 2 months	0.50%	1%	1%
	SMA	≥ 2 months but < 3 months	0.50%	-	5%
Specific Provision	SS	≥ 3 months but < 6 months	20%	-	20%
	DF	≥ 6 months but < 12 months	50%	-	50%
	BL	≥ 12 months	100%	-	100%

In addition, provision for loan and advances on United Arab Emirates (UAE) branches are made in accordance with UAE Central Bank's rules and regulations. For restructuring loan, 1% additional provision has been made as per circular no-04 dated 29 January 2015, 1% special provision for COVID 19 has been cancelled as per BRPD 58 dated 31 December 2024. Though there is no internal policy of the bank for keeping provisions against Good Borrowers, an amount of BDT. 2.00 Crore has been kept aside for future settlement for any claim of Good Borrowers against BRPD Circular no-06 Dated 19 March 2015.

d) 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 Balance Sheet.

e) Write off Loans and Advances

Loans and advances/investments to write off as per guidelines of Bangladesh Bank. These written off loan however will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such written off accounts are meticulously maintained under BRPD circular no. 04, dated 18 February 2024 and BRPD circular no. 11, dated 03 December 2025.

j) Securities Against Loan

Project loan: Land and building are taken as security in the form of mortgage and plant & machinery are taken in the form of hypothecation.

Working capital and trading loan: Goods are taken as security in the form of either pledge or hypothecation along with land and building as mortgage (value not less than 1.50 times covering the loan amount) in the form of collateral security.

House building loan: Land and building are taken as security in the form of mortgage.

Overdraft: Financial Investment: such as FDR and DPS/JBSPS/SDPS/WEDB kept in "lien".

Public sector loan: In most cases Govt. Guarantee is taken and no security is taken for government loan and crops loans in agriculture sector.

Counter-party credit ratings of the concerned borrowers are done from time to time and 1,238 Nos parties involving BDT 4934.95 crore loans and advances have been rated as such during the year.

2.12.04 Fixed Assets: Property, Plant and Equipment

A. Recognition and Measurement:

a) Fixed assets are stated at cost/fair value less accumulated depreciation as per International Accounting Standards IAS-16:
b) Acquisition cost of an asset comprises of the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use inclusive of inward freight, duties and non-refundable taxes. It also-
    (1) Includes cost to bringing the assets to the location and cost necessary for it to be capable of operating.
    (2) Excludes trade discount and rebates. The cost of an item of property, plant and equipment is recognized as an asset 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.
c) Land & building is recognized at cost at the time of acquisition.
    (1) The cost means in accordance with the specific requirements of the IFRS, the cost is the amount of cash or cash equivalents paid of the other consideration given to acquire an asset at the time of its acquisition or construction or, where applicable, the amount attributed to that asset initially recognized.
    (2) The cost of an item of property, plant and equipment is recognized as an asset 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.

Measurement after Recognition:

International Accounting Standards IAS-16 permits two accounting models for measurement of an assets in periods subsequent to its recognition, namely The cost model and revaluation model.

COST MODEL: The asset is carried at its cost less accumulated Depreciation and Impairment Loss.

REVALUATION MODEL: The asset is carried at a revalued amount calculated as fair value at the date of revaluation less subsequent Accumulated Depreciation and Impairment Loss. All Property, plant and equipment are classified and grouped on the basis of their nature as required in IAS 1 "Presentation of Financial Statements". The major categories of Property, plant and equipment held by the bank are property (Premises & Buildings), Library Book, Furniture and fixtures, Electrical Installations, Typewriters and Calculating machines, Computer/Software, Motor Car and other vehicles. The bank recognizes in the carrying amount of an item of property plant and equipment's the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the bank and the cost of the item can be measured reliably. Expenditure incurred after the assets have been put into operation, such as repairs and maintenance is normally charged off as revenue expenditure in the period in which it is incurred.

B. Depreciation of Fixed Assets:

Depreciation is charged at the following rates on all fixed assets on the basis of estimated useful lives as determined by fixed asset policy of the bank.

Depreciation Policy:

i) In all cases depreciation is calculated on the straight-line method. From the beginning month of the assets acquisition, depreciation is proportionately charged at the applicable rates on purchased assets in the first half of that month. Otherwise, depreciation will be proportionately charged from the beginning of the following month of acquisition. While assets are sold or disposed in the first half of the month, no depreciation will be charged for that month. But depreciation will be charged for the month when the assets are disposed in the second half of the month.
ii) No Depreciation charged on land and land developments.

Methods, Useful life and Rates of Depreciation of fixed assets including intangible assets are given below.

Category of fixed assets	Depreciation Policy		
	Method of Depreciation	Useful Life (Years)	Rate of Depreciation
Land	-	-	Nil
Buildings	Straight Line	40	2.50%
Machineries and equipment			
i) Vault & Strong Room	Straight Line	20	5%
ii) Lift	Straight Line	20	5%
iii) Generator	Straight Line	5	20%
iv) Air cooler	Straight Line	5	20%
v) Fax Machine	Straight Line	5	20%
vi) Photocopy Machine	Straight Line	5	20%
vii) CCTV	Straight Line	5	20%
viii) Camera	Straight Line	5	20%
ix) Note Counting Machine	Straight Line	5	20%
x) Fire Extinguisher & Arms	Straight Line	5	20%
xi) Gun, Bullet	Straight Line	10	10%
xii) Electric Appliances	Straight Line	5	20%
xiii) Other items relevant to Machine & Equipment	Straight Line	5	20%
Furniture and fixtures	Straight Line	10	10%
Motor Vehicles	Straight Line	5	20%
Computer Hardware	Straight Line	5	20%

C. Amortization of Intangible Assets:

As per IAS-38, an intangible asset is an identifiable non-monetary asset without physical existence. Amortization of intangible assets refers to the expensing of the cost of the intangible assets of the bank over the total lifetime of those assets.

Bank management also follows a policy for amortization of intangible assets considering the durability and useful lives of the items. These intangible assets are booked under the head "Fixed Assets-Intangible Assets" and amortized over their estimated useful lives by charging under the broad head "Depreciation-Amortization of Intangible Assets". Yearly amortized amount is charged in Profit & Loss Account.

D. Recognition of Profit/Loss in case of disposal of Assets:

When the assets are sold, closed down or scrapped, the difference between the net proceeds and the net carrying amount of the assets is recognized as a gain or loss in other operating income or loss in other operating expenses. The cost and accumulated depreciation are eliminated when the disposal of assets from the fixed assets schedule and gain or loss on such disposal assets is reflected in the Profit and Loss Account.

An intangible asset should be derecognized (i.e. eliminated from the balance sheet): (i) on disposal; or (ii) when no future economic benefits are expected from its use or disposal. Gains or losses arising out are determined as the difference between: (i) the net disposal proceeds; and (ii) the carrying amount of the asset. Gains or losses are recognized as income or expense in the period in which the retirement or disposal occurs.

E. Determination of Useful Life & Revaluation of Fixed Assets:

After recognition as an asset, an item of property, plant and equipment whose fair value can be measured reliably shall be carried at a revalued amount, being its fair value at the date of the revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. Revaluation shall be made with sufficient regularity to ensure that the carrying amount does not differ materiality from that which would be determined using fair value at the end of the reporting period as per IAS-16.

Useful lives and method of depreciation on fixed assets are reviewed periodically. If useful lives of assets do not differ significantly as these were previously estimated, revaluation of assets does not consider. In case of long time, Useful assets may be revalued as per Bangladesh Bank guideline BRPD-14 dated 25 June 2003 with the satisfaction of the external auditor of the bank.

At the time of revaluation of assets, the revalued amount of assets has been transferred to Asset Revaluation Reserve. The revaluation reserve included in equity in respect of an item of property, plant and equipment would be transferred directly to retained earnings when the asset is derecognized. This would involve transferring the whole of the reserve when the asset is retired or disposed off. However, some of the reserve would be transferred as the asset is used by an entity. In such a case, the amount of the reserve transferred would be the difference between depreciation based on the revalued carrying amount of the asset and depreciation based on the asset's original cost. Transfers from revaluation reserve to retained earnings are not made through profit or loss as per Para 41 under IAS-16.

F. Impairment of Assets:

The policy for all assets or cash-generating units for the purpose of assessing such assets for impairment is as follows:

The bank assesses at the end of each reporting period or more frequently if events or changes in circumstances indicate that the carrying value of an asset may be impaired, whether there is any indication that an asset may be impaired. If any such indication exits, or when an annual impairment testing for an asset is required, the bank makes an estimate of the asset's recoverable amount. When the carrying amount of an asset or cash-generating unit exceeds its recoverable amount, the asset or cash-generating unit is considered as impaired and is written down to its recoverable amount by debiting to profit & loss account according to IAS-36.

Fixed assets are reviewed for impairment whenever events or charges in circumstances indicate that the carrying amount of an asset may be impaired.

2.12.05 Intangibles Assets

The bank's intangible assets include the value of computer software.

An intangible asset is recognised only when its cost can be measured reliably and it is probable that the expected future economic benefits that are attributable to it will flow to the bank.

Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is their fair value as at the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and any accumulated impairment losses.

The useful lives of intangible assets are assessed to be either definite or indefinite. Intangible assets with finite lives are amortised over the useful economic life. The amortization period and the amortization method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortization period or method, as appropriate, and they are treated as changes in accounting estimates. The amortization expenses on intangible assets with finite lives is presented as a separate line item in the Profit and Loss Account.

Amortization is calculated using the straight–line method to write down the cost of intangible assets to their residual values over their estimated useful lives as follows:

Category of intangible assets	Useful life
Computer software	5 years

2.12.06 Other Assets

Items relating to revenue expenditure shown under other assets are not actual assets of the bank but are still shown in the balance sheet as assets. Sometimes other assets may include all other financial assets. Such as fees, unrealized income receivable, advance for expenditure, stocks of stationery, and stamps. Details are shown in note no. 9.00. Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity. Any part of other assets which is unadjusted as per BRPD circular no.4 dated 12 April 2022 is subject to make provision. The classification and provisioning rate as per the BRPD circular no. 4 dated 12 April 2022 are given below:

Name of the items	Duration of non-adjustments	Status to be reported	% Of Provision
Unadjusted entries against advance for revenue expenditure:			
Revenue expenditures like Business development expenses, traveling expenses, entertainment expenses, advance salary and allowances, suspense accounts, sundry debtors, prepaid expenditures	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Purchase of Computer, Software and Hardware, ATM, Capital work in progress	More than 1 year	Bad and Loss	100%
Legal cost:			
In case of a low chance of recovery	Less than 1 year	Doubtful	50%

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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Name of the items	Duration of non-adjustments	Status to be reported	% Of Provision
	More than 1 year	Bad and Loss	100%
In case of a settled case	Whenever created	Bad and Loss	100%
Fund embezzlement/Protested bills	Whenever created	Bad and Loss	100%
Interbranch unsettled/ unadjusted accounts (debit entries)	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%
Unsettled balance/accounts on nostro account (debit entries)	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Accrued Income:			
Accrued interest on loans and advances	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Accrued Interest on Investment	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Other Accrued Income	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%
Advance Security Deposits *(after expiring the contract)*	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%
Unadjusted shanchaypatra/ Wage earners bonds/ Army Pension fund/ Civil pension fund	More than 1 year but less than 2 years	Doubtful	50%
	More than 2 years	Bad and Loss	100%
Others	More than 06 months but less than 1 year	Doubtful	50%
	More than 1 year	Bad and Loss	100%

2.12.07 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 in compliance with the BRPD Circular 22 dated 20 September 2021. Details are shown in note no. 10.00.

2.12.08 Impairment of Assets

The carrying amount of assets is reviewed as and when considered necessary to determine whether there is any indication of impairment of any asset or group of assets. If any such indication exists, the recoverable amount of such assets is estimated and impairment losses are recognized immediately in the financial statements. The resulting impairment loss is taken to the Profit and Loss Account except for impairment losson revalued assets, which is adjusted against related revaluation surplus to the extent that the impairment loss does not exceed the surplus on revaluation of that asset.

2.13 Liabilities and Provision

2.13.01 Borrowings from Other Banks, Financial Institutions and Agents

Borrowings from other banks, financial institutions and agents include borrowing from Bangladesh Bank and International Development Association (IDA) credit for 'Enterprise Growth and Bank Modernisation Project (EGBMP)'. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note no. 11.00.

2.13.02 Deposits and Other Accounts

Deposits and other accounts include non-interest-bearing current deposit redeemable at call, interest bearing on demand and short-term deposits, savings deposits, fixed deposits and various scheme deposits. These items are brought to account at the gross value of the outstanding balances as shown in note no. 12.00.

2.13.03 Other Liabilities

Other liabilities comprise items such as provision for loans and advances/investments/other assets, taxation, superannuation fund, gratuity fund and off balance sheet exposure and also include interest payable, interest suspense, accrued expenses etc. Other liabilities are recognised in the balance sheet according to IAS-37, provision, contingent liabilities and contingent assets guidelines of Bangladesh Bank, Income Tax Act-2023 (Replaced with Income Tax Ordinance,1984); internal policy of the bank. Provision 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 on the amount of the obligation. Details are shown in note no. 13.00.

2.13.04 Provision for Taxation

Income tax assessments till 2007-2008 have been finalized. Assessments for the year 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24 are under process (note no. 13.04.01).

a) Current Tax

Provision for current income tax has been made as per prescribed rate in the Finance Act, 2024 on the taxable profit as per Income Tax Act 2023(Replaced with Income Tax Ordinance,1984), it also complies with IAS-12: 'Income Taxes'. Taxable profit may differ from profit as reported in the Profit and Loss Account as some income or expenses that are taxable or deductible in other year or are never taxable or deductible.

b) Deferred Tax

Deferred tax is calculated on the taxable/deductible temporary differences between tax base and carrying value of assets and liabilities as required by International Accounting Standards IAS-12: 'Income Taxes'. Deferred tax is not recognised for the following temporary differences:

- on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit or loss;
- related to investments in subsidiaries to the extent that it is probable and will not reverse in the foreseeable future; and
- arising on the initial recognition of goodwill.

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities will be realised simultaneously.
A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred tax relating to unrealised surplus on revaluation of held to maturity (HTM) securities and land and buildings are recognised directly in revaluation reserve as a part of equity and is subsequently recognised in Profit and Loss Account on maturity of the security and disposal of land and buildings. Details of deferred tax calculations for the year are shown in note no. 43.01

2.13.05 Provision for Employee Benefits

The retirement benefits and other employee benefits accrued for the employees of the bank as on reporting date have been accounted for in accordance with the provisions of International Accounting Standards-19-"Employee Benefit".

a) Retirement Benefits

The bank operates two alternative retirement benefit schemes for its permanent employees, elements of which are as follows:

1) Contributory Provident Fund (CPF) Scheme

i. Employees' contribution 10%

ii. Bank's contribution $8\frac{1}{3}\%$

iii. This fund is operated by a Trustee Board comprising eleven (11) trustees.

iv. The CPF holders enjoy the following rate of interest on the deposit of own & bank contribution in CPF account as per the instruction circular no.- 1104/2022 vide decision of the 696th meeting of Board of Directors on December 29, 2021:

Opening Balance Amount	Rate of interest
Up to 1,500,000	13%
From 1,500,001 to 3,000,000	12%
Over 3,000,001	11%

v. Gratuity: Employees having contributory provident fund facilities are entitled to get gratuity for 2 months' last basic pay drawn for each completed year of service subject to completion of minimum 5 years of service.

2) General Pension Fund Scheme

i. Superannuation Fund

The bank operates Pension Scheme. The bank has been paying 40% of basic salary of each employee in every month w.e.f. 2004 to 30 June 2009 to the Superannuation Fund for payment of pension to the retiring employees. The paying rate has been reduced to 25% of basic salary of each employee in each month from 1 July 2009. Again, the rate of contribution to Superannuation Fund has been increased to 40% with effect from 1 October 2012 as per our bank Instruction Circular No.402/12, dated 20 September 2012. The rate has been increased to 60% w.e.f. 01 January 2024 vide our bank Instruction Circular No. 1241/23, date 28 December 2023.

ii. General Provident Fund (GPF)

Employees opted for pension is also contributing 5%-25% as per their desire to GPF which is also operated by the same Trustee Board as CPF. The bank does not contribute any amount against the employees to GPF. The employees will also enjoy the following rate of interest on the deposit of own & bank contribution in GPF account as per the instruction circular no. 1104/2022 vide decision of the 696th meeting of Board of Directors on December 29, 2021:

Opening Balance Amount	Rate of interest
Up to 1,500,000	13%
From 1,500,001 to 3,000,000	12%
Over 3,000,001	11%

iii. Pension and Gratuity Benefit

Pension and Gratuity benefit payable as at 31 December 2025 has been provided in the books of accounts and presented under other liabilities.

b) Other Employee Benefits

1) Leave Encashment

The Officer/Staff who has opted for Pension and General Provident Fund, will be entitled to leave encashment facilities up to18 (eighteen) months at the time of retirement as per letter No. 07.00.0000.171.13.006.15-81 dated 14 October 2016 of Finance Division, Ministry of Finance, and Government of Bangladesh. But if anybody has enjoyed leave encashment facilities before retirement, he will be provided with the rest amount after deduction of the amount enjoyed earlier, as per letter No. MF/B & 1/Banking/2/1/80/101 dated 31 May 1980 of previous Banking & Investment Division, Ministry of Finance, and Government of Bangladesh. The leave encashment benefit is paid to the incumbent debiting 'Expenditure A/C Leave Encashment Code No.-1217'.

2) Death Relief Grant Scheme

The bank operates a death relief scheme since 1 January 1991, which replaced the previous group insurance scheme. The scheme is applicable to all employees of the bank and payments out of this fund are made to the successors of the employees on their death as per our bank Instruction Circular No.669/16, dated 20 March 2016.

3) Benevolent Fund

Benevolent fund was initiated in 1986 and is funded by the monthly subscription of executives/officer/staff, sale proceeds of old newspapers, income from investment and grant from bank's operating profit. Expenditures from these funds are scholarship, awards to the children of employees for securing good result in the public examination and university levels, marriage assistance, retirement benefit and death benefit paid to family members when any employee expires.

2.13.06 Provision for Other Assets

As per BRPD Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, provisions has been maintained 50% for doubtful and 100% for bad/loss and the classification and provisioning on other assets have been made and required provisions have been kept considering their non-adjustment which is shown in note no. 9.07 & 13.12.

2.13.07 Provision for Nostro Accounts

As per FEPD Circular no. FEOD(FEMO)/01/2005-677, dated 13 September 2005 and Bangladesh Bank BRPD circular no. 4, dated 12 April 2022, the Bank classifies the un-reconciled debit entries older than 6 months as "Doubtful" and maintains 50% provision against them and classifies un-reconciled debit entries older than 1 year as "Bad/Loss" and maintains 100% provision against them as at Balance Sheet date. Furthermore, bank has made adequate provision in this year regarding the un-reconciled debit balance as on the date of Balance Sheet which is shown in note no. 13.15.01.

2.13.08 Provision for Off-Balance Sheet Exposures

In compliance with Bangladesh Bank guidelines, Off-Balance Sheet items have been disclosed under contingent liabilities and details is shown in note no. 13.07. BRPD Circular no. 06 dated 25 April 2023 and the subsequent changes made by Bangladesh Bank, the bank is required to maintain provision against total Off-Balance Sheet exposure which has end maturity, in the following manner:

Contingent Liabilities		Provisioning requirement (% of the exposure amount)
A. Contingent Liabilities:		
i) Acceptances and Endorsements		1.00%
ii) Letters of Guarantee:		
Provisioning requirement against letters of guarantee		1.00%
Considering the risk mitigating effect of guarantees against which government has issued counter-guarantee: banks will not have to maintain any provision against such guarantees		NIL (0%)
The provisioning requirement for the bank guarantees, against which a counter guarantee has been issued, is stated as follows:		
BB rating grade equivalence of the Bank/Financial Institution/Organization providing the counter-guarantee		
1		NIL
2		0.50%
3 or 4		0.75%
iii) Irrevocable Letters of Credit:		
Short-term self-liquidating trade L/C:		0.50%
Other LCs including L/C used as guarantee or confirmation:		1.00%
iv) Bills for Collection:		NIL
v) Other Contingent Liabilities:		
With an original maturity up to one year:		0.50%
Contingent Liabilities		**Provisioning requirement (% of the exposure amount)**
With an original maturity over one year:		1.00%
B. Other Commitments:		
Unconditionally cancellable		NIL
With certain drawdown		1.00%
Others with an original maturity up to one year		0.50%
Others with an original maturity over one year		1.00%
C. Additional provisioning:		
OBS exposures remaining overdue for	03 (three) months or beyond but less than 12 (twelve) months.	1%
	12 (twelve) or beyond but less than 24 (twenty four) months.	2%
	24 (twenty four) months or beyond.	5%
In case of OBS exposure under litigation, banks have to maintain additional provision over the provision requirement mentioned above		5%

2.14 Capital and Shareholders' Equity

2.14.01 Capital Management

The bank has a capital management process for measuring, deploying and monitoring its available capital and assessing its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet long-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the bank and provide the banks shareholder with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and overseas the capital management planning of the bank. The bank's Accounts and Risk Management Department are playing key role to implement the bank's capital strategy, capital is managed using both regulatory control measure and internal matrix. Banks capital management status of the year ending date is shown at note no. 14.00.

2.14.02 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank.

2.14.03 Paid up Capital

Paid up capital represents total amount of shareholder capital that has been paid in full by the Government of Bangladesh *i.e.* ordinary shareholder. In the event of winding-up of the company ordinary shareholder(s) rank after all other shareholders and creditors are fully entitled to any residual proceeds of liquidation.

2.14.04 Statutory Reserve

As per the Bank Company Act, 1991 (amended up to date) under section-24, it is required for the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid-up capital which has been complied by the bank.

2.14.05 Dividends on Ordinary Shares

Dividends on ordinary shares are recognised as a liability and deducted from equity when it is approved by the bank's shareholders meeting. Dividends for the year that are approved after the reporting date are disclosed as an event after the reporting date.

2.14.06 Revaluation Reserve

a) Assets Revaluation Reserve

When an asset's carrying amount is increased as a result of a revaluation, the increased amount should be credited directly to equity under the heading of revaluation surplus/ reserve as per International Accounting Standards IAS-16: 'Property, Plant and Equipment'. The tax effects on revaluation gain are measured and recognised in the financial statements as per Bangladesh Accounting Standards IAS-12: 'Income Taxes'. The flow of Assets Revaluation Reserve is shown in note no-17.00.

b) Revaluation Reserve for HTM & HFT

All HTM securities are amortized at the year end and any increase or decrease of such investment is booked to equity. In case of HFT revaluation, decrease in the present value is recognized in the profit and loss account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per Bangladesh Bank DOS circular letter no. 5, dated 26 May 2008, DOS circular no. 5, dated 28 January 2009, DOS(SR) 1153/120/2010, dated 8 December 2010 and DOS circular no. 27, dated 4 December 2023. The flow of revaluation reserve for HTM & HFT is shown in note no-19.00 and 20.00.

2.15 Contingent Liabilities and Contingent Assets

A contingent liability is –

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

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognised but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognised in the financial statements as this may results in the recognition of income which may never be realised.

2.16 Materiality, Aggregation and Off Setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the bank has legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the Balance Sheet are not off-set by way of deduction from another liability or asset unless there exist a legal right therefore. No such incident existed during the year.

2.17 Revenue Recognition

The revenue during the year has been recognised following all conditions of revenue recognitions as prescribed by Bangladesh Bank guidelines and International Accounting Standards IFRS-15: 'Revenue from contract with customer'. The revenue during the year has been recognized following all conditions IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments and IFRS 15 Revenue from Contracts with Customers.

2.17.01 Interest Income

Interest on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged to customers' accounts on quarterly basis. In terms of the provisions of the IFRS 15 (Revenue from Contracts with Customers), the interest income is recognised on accrual basis. In accordance with BRPD Circular no. 15, dated 27 November 2024, interest accrued on substandard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/ loss. It is then kept in interest suspense in a memorandum account. Interest on classified loans and advances including restructured loan (as per BRPD circular no. 16, dated 18 July 2022) and rescheduled have 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. Moreover, Interest on Fixed deposits with other banks accounted for on accrual basis.

2.17.02 Interest Income from Investments

Income on investments is recognised on accrual basis. Investment income includes discount on treasury bills, interest on treasury bonds and fixed deposits with other banks. Gain on investments in shares is also included in investment income. Gain is recognised when it is realised.

2.17.03 Fees 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.
- Fees and Commission on bills discounted, purchased & others are recognized at the time of realization.
- Exchange gains or losses arising out of such transactions are recognized as income or expense for the year foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and dealt with exchange account.

2.17.04 Dividend Income

Dividend income is recognised when the right to receive income is established. Usually this is the ex-dividend date for equity securities. Dividends are presented in investment income.

2.17.05 Other Operating Income

Other operating income is recognized at accrual basis.

2.17.06 Profit/Loss of Overseas Branches

Profit/loss of the bank's overseas branches has been reflected in this profit and loss account.

2.17.07 Interest Paid on Deposits and Borrowings

Interest paid on borrowings and deposits are calculated on 360 days in a year and recognised on accrual Basis.

2.17.08 Management and other expenses

Expenses incurred by the Bank are recognized on actual and accrual basis.

2.17.09 Other Operating Expenses

Other operating expenses incurred by the bank are recognised on actual and accrual Basis.

2.18 Directors' Responsibility on Financial Statements

The directors are responsible for the preparation and fair presentation of the consolidated and separate financial statements in accordance with International Financial Reporting Standards (IFRS), The Bank-Company Act, 1991, The Companies Act, 1994, Financial reporting Act, 2015 and other related laws and regulations pertaining to the financial. Presentation of these financial statements vide 849th Board Meeting dated 31 May 2025 of the bank.

2.19 Reconciliation of inter-bank and inter-branch account

Accounts with regard to interbank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences that may affect the financial statements significantly.

2.20 Segment reporting

As per IFRS 8 "Operating Segments", an operating segment is a component of an entity:

a) That engages in business activities from which it may earn revenues and incur expenses (include revenues and expenses relating to transactions with other components of the same entity.
b) Whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performances, and
c) For which discrete financial information is available.

For the purpose of Segment Reporting as per International Financial Reporting Standard 8, the following segments relating to revenue, expenses, assets and liabilities have been identified and shown in the relate notes accordingly as primary/secondary segments.

a) Domestic operations in line with geographical segments (Note No. 7.07.01 & 12.06.01);
b) Banking operations comprising of branches of the banking entity (Note No. 54); and
c) Treasury operations comprising of the banking entity (Note No. 52).

Performance is measured based on segment profit before provision, as included in the internal management reports that are reviewed by the Bank's Management. Segment report is used to measure performance as Management believes that such information is the most relevant in evaluating the results of certain segments relative to other entities that operate within these industries.

2.21 Operating Segments

The bank has six reportable segments, as described below, which are the bank's strategic business units. The strategic business units offer different products and services, and are managed separately based on the bank's management and internal reporting structure. For each of the strategic business units, the bank management committee reviews internal management reports on at least a quarterly basis. The following summary describes the operations in each of the bank's reportable segments. Details have been shown in note no. 52.00 and 54.00.

Segment	Operation
i. Loans & Advances	Includes loans & advances, other transactions and balances with corporate customers & retail customers.
ii. Treasury	Undertakes the bank's funding and maintenance of SLR, asset-liability management through borrowings and placement, currency swap and investing in liquid assets such as short-term placements and corporate and government debt securities.
iii. Overseas Branches (UAE)	4 (Four) overseas branches of Janata Bank PLC. are situated in UAE and operating banking business & money remittance etc. as per head office instructions and other activities as permitted under the banking law of UAE.
iv. Janata Exchange Company Srl, Italy	Janata Exchange Company Srl., Italy, subsidiary company of Janata Bank PLC. operates its business in Italy. It performs the activities of money remittance, issue cheques, payment instruments and traveller's cheque and other activities as permitted under the banking law of Italy.
v. Janata Capital and Investments Limited	Established to do all kinds of merchant banking activities including issue management, underwriting, portfolio management and other transactions.

2.22 Compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)

The Financial Reporting Council, Bangladesh (FRC) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) vide reference ১৪৬/এফআরসি/প্রশাঃ/প্রজ্ঞাপন/২০২০/৬৭ dated 02 November 2020. While preparing the financial statements, Janata Bank PLC. applied all applicable IASs and IFRSs as adopted by FRC with some exceptions. Details are given below:

Name of the IFRS/ IAS	IFRS/ IAS No.	Status
IFRS		
First-time Adoption International Financial Reporting Standards	1	N/A
Share Based Payment	2	N/A
Business Combinations	3	N/A
Non-current Assets Held for Sale and Discontinued Operations	5	Complied
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	Complied*
Operating Segments	8	Complied
Financial Instruments	9	Complied*
Consolidated Financial Statements	10	Complied
Joint Arrangements	11	N/A
Disclosure of Interests in Other Entities	12	Complied
Fair Value Measurement	13	Complied*
Regulatory Deferral Accounts	14	N/A
Name of the IFRS/ IAS	**IFRS/ IAS No.**	**Status**
Revenue from Contracts with Customers	15	Complied*
Leases	16	Complied**
Insurance Contracts	17	N/A
IAS		
Presentation of Financial Statements	1	Complied*
Inventories	2	Complied
Statement of Cash Flows	7	Complied*
Accounting Policies, Changes in Accounting estimates & Errors	8	Complied
Events After the Reporting Period	10	Complied
Income Taxes	12	Complied
Property, Plant and Equipment	16	Complied
Employee Benefits	19	Complied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Complied
Borrowing Costs	23	Complied
Related Party Disclosure	24	Complied
Accounting and Reporting by Retirement Benefits Plans	26	N/A
Separate Financial Statements	27	Complied
Investment in Associates and Joint Ventures	28	Complied
Financial Reporting in Hyperinflationary Economies	29	N/A
Interest in Joint Ventures	31	N/A
Earnings Per Share	33	Complied
Interim Financial Reporting	34	Complied
Impairment of Assets	36	Complied
Provisions, Contingent Liabilities and Contingent Assets	37	Complied
Intangible Assets	38	Complied
Investment Property	40	N/A
Agriculture	41	N/A

Note: N/A - Not Applicable

* Complied to the extent possible subject to compliance to Bangladesh Bank (Central Bank of Bangladesh) guidelines in these respects which are disclosed in note 2.01.01 to 2.01.15

** Out of 924 branches in Bangladesh only 43 branches are considered.

2.23 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 effect. It is **the responsibility of the management to identify, measure and mitigate the risks. The risk management of the bank covers 7 (seven) core risk areas in the banking business and issued necessary guidelines as under to control and minimise loss: -**

(a) Credit risk management;
(b) Foreign exchange risk management;
(c) Assets- Liability risk management;
(d) Money laundering prevention risk management;
(e) Internal control and compliance risk management;
(f) Information and communication technology risk management; and
(g) Environmental risk management.

Janata Bank PLC. has developed separate guidelines for each of above risk oriented areas to manage its own core risks. Details have been shown in separate report manual report on core risk management in JBPLC.

a) Credit Risk Management:

Credit risk is managed through a framework that sets out policies and procedures covering the measurement and management of credit risk in JBPLC. All credit exposure limits are approved within a defined credit approval authority framework. Loans are the largest and most obvious source of credit risk. Credit risk cannot be fully eliminated; it can be minimized by taking proper management. We have implemented credit risk management policy to mitigate credit risk for maximizing interest income and achieving profit target as well. A high powerful committee is in place for monthly review, monitoring and supervision of risks associated with credit activities.

b) Foreign Exchange Risk Management:

Foreign exchange risk is the risk that a mismatch between the composition of asset and liabilities (in a particular foreign currency) may have an adverse effect on net cash flow and the value of the banks net equity due to movements in exchange rate. Foreign exchange risk is measured and monitored by the Treasury Department. A sound and clear policy for dealing room is stated in the Foreign Exchange Risk Management Guidelines of our bank. Front office, mid office and back office operations, dealing room limits, dealer's individual limit are maintained as per the guidelines to minimize the inherent risk in foreign exchange transactions.

c) Asset-Liability Risk Management:

ALM is a process to manage the composition and pricing of the assets, liabilities and off balance sheet items and aims to control bank's exposure to market risks, with the objective of optimizing net income and net equity value within the overall risk preferences of the bank. It has evolved in response to the problems of banks dealing in a wide range of diversified assets, liabilities and contingent liabilities in times of volatile interest rates and more generally a continuously changing economic environment. The main focus of asset-liability management is to matching of the liabilities and assets in terms of maturity, cost and yield rates. The maturity mismatches and disproportionate changes in the levels of assets and liabilities cause the risks. ALCO of our bank are in force to mitigate these types of risks.

d) Money Laundering Risk Management:

JBPLC treats the money laundering and terror financing issues as a vital part of its core risk management activities. Bank has formulated its own guidelines for prevention of money laundering approved by the Board of Directors in line with Anti Money Laundering Law and Bangladesh Bank guidelines. Money laundering risk is a national issue. KYC and transaction profile as well CTR & STR reporting is being followed in our bank to minimize money laundering risks.

e) Internal Control and Compliance Risk Management:

It is a process for assuring the achievement of an organization's objectives with operational effectiveness and efficiency, reliable financial reporting, compliance with laws, regulations and policies. Bank has a separate ICC Division headed by DMD to formulate and implementation of ICC policy to minimize internal control risk. The internal control team also reports to the audit committee/the board of directors at a regular internal.

f) Information and Communication Technology Risk Management:

The rapid development of information and communication technologies (ICTs) has effectively facilitated reorganizing a bank's business processes and streamlining the provision of its products and services in today's dynamic business environment. ICT provides competitive advantage often brings organizations numerous benefits including fast business transactions, increasing automation of business processes, improved customer service and provision of effective decision support in a timely manner. Janata Bank has adopted sufficient measures to minimize ICT risk. ICT policy guidelines includes software security policy, physical security policy, password policy, anti-virus policy, server security policy, IT assets administration and management policy, disaster management policy and system audit policy. Effective implementation of this policy will protect the safety and security of information technology system including assets and software used in the bank.

g) Environmental Risk Management:

Environmental Risk is the new concern in the banking arena. Bank authority is very much aware about this. In compliance with Bangladesh Bank's instructions and guidelines regarding environmental risk, all the activities of the bank are being carried on. Specially, to approve the credit proposal, Bank Credit Committee meticulously review the compliance status of the borrower regarding environmental requirement.

2.24 Related Party Disclosures

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 company carried out transactions in the ordinary course of business on an arm's length Basis at commercial rates with its related parties. Related party disclosures have been given in note no. 55.00.

2.25 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 and Bangladesh Bank circulars have been given in note no. 40.00 to 43.00.

2.26 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 cancelled and removed from ("Written off") the bank's Balance Sheet. Recovery against debts written off is credited to provision or revenue considering the previous position of the loans.

Other assets having no realistic prospect of recovery have been written off against full provision without reducing the claimed amount of the bank. Notional balances against other assets written off have been kept to maintain the detailed memorandum records for such accounts/assets.

2.27 Memorandum Items

The bank has maintained separate register to have control over memorandum items such as bills for collection, stock of travellers' cheques, savings certificates, wage earners bonds, written off loans and advances etc. for such transactions where the bank has only a business responsibility and no legal commitment. However, Bills for Collection is shown under contingent liabilities as per Bangladesh Bank's format of reporting.

2.28 Audit Committee Disclosures

As per policy directives and in compliance with the BRPD Circular No. 02, dated 11 February 2024, of Bangladesh Bank, the Audit Committee of the Board of Janata Bank PLC serves as a sub-committee of the Board of Directors. During the year 2025, the Committee was lastly reconstituted by the Board of Directors in its 866th meeting held on 02 December 2025 to ensure the highest level of professional skill and competence. The Committee currently comprises a Chairman and members selected from among the Directors. The Company Secretary acts as the Secretary of the Audit Committee.

During the year 2025, the Audit Committee of the Board conducted 15 (fifteen) meetings in which the following important issues were reviewed, discussed, and recommended along with others:

- Approved a revised Organizational Structure (Organogram) for the Internal Control & Compliance Division (ICCD) in line with Bangladesh Bank's guidelines, ensuring the Head of ICC reports directly to the Audit Committee of the Board (ACB) to safeguard audit independence.
- Addressed the significant provisioning shortfall of approximately Tk. 47,000 crore identified in the audit. The Committee supervised the request for "Forbearance/ Deferral" facilities from Bangladesh Bank and monitored a time-bound plan to reduce this deficit.
- Regularly reviewed the implementation of the Memorandum of Understanding (MOU) signed with Bangladesh Bank, focusing on improving the Net Interest Margin (NIM) and reducing reliance on high-cost call money borrowing.
- Monitored the activities of five specialized task forces headed by the Managing Director to recover loans from the Top-20 defaulting borrowers (representing 94% of total classified loans), with a focus on major groups like Beximco and Orion Power.
- Reviewed and addressed the "Adverse Opinion" initially proposed by statutory auditors for the 2025 financial statements, ensuring a transition to a "Matter of Emphasis" through transparent disclosure and regulatory compliance.
- Oversaw the preparation of the bank's Solo and Consolidated Financial Statements in strict accordance with IFRS 9 and IFRS 16, including the appointment of specialized firms for UAE operations.
- Reconciliation of Shadow Ledgers: Directed the adjustment of long-standing entries in Nostro accounts and inter-branch transactions, specifically addressing foreign currency clearing losses to ensure balance sheet integrity.
- Annual Audit Plan 2025: Approved a risk-based Annual Audit Plan for the Audit & Inspection Division, covering 60 high-risk/large-scale branches and specialized departments (Corporate, IT, and Foreign Exchange).
- Loan Documentation Check List (LDCL): Mandated the implementation of the LDCL for 1,863 serious irregularities, requiring branches to certify the legal validity of all mortgage and security documents.
- Reviewed investigative reports on significant fraud cases, including the Bairampur Branch (Tk. 5.81 crore), the JECI USA (Susmita Tabassum) embezzlement case, and irregularities at the Feni and Patuakhali branches, recommending strict disciplinary actions.
- Directed the implementation of technical barriers in the T24 Software to enforce the segregation of duties, preventing the same user from performing both "Input" and "Authorization" for file uploads.
- System Upgrades: Monitored the migration to T24 Release 22 (R-22) and the implementation of advanced security encryption protocols (HTTPS).
- Approved the deployment of SIEM (Security Information and Event Management) and XDR (Extended Detection and Response), and the establishment of a 24/7 Information Security Operation Center (ISOC).
- Password Policy Reform: Mandated an update to the system password policy, increasing requirements from 8 to 11 characters with enhanced complexity as per Bangladesh Bank guidelines.
- Recommended the appointment of M. M. Rahman & Co. and Anil Salam Idris & Co. as statutory auditors for the year 2025 following a rigorous evaluation of 39 eligible firms.
- Reviewed the comprehensive inspection of UAE operations, addressing a discrepancy of AED 22.77 million in Trans-guard cash holdings and ATM cash deposit mismatches.
- Appointed MABS & J Partners and Hussain Farhad & Co. to audit cash incentives and export subsidies to prevent fraudulent claims.
- Reviewed and recommended the Anti-Bribery and Corruption (ABC) Policy and the Anti-Financial Crime (AFC) Policy to align with national and international standards.
- Ensured 100% compliance with BFIU guidelines regarding NID/KYC verification and monitored the timely filing of Suspicious Transaction Reports (STRs).
- Oversaw the transfer of all dormant account balances older than 10 years to the Bangladesh Bank account as per the Bank Company Act, 1991.
- Supervised the project progress for the launch of the Janata Bank VISA Card, targeting a full roll-out by December 2025.
- Recommended the **Ex-gratia payment for 2024** and ensured adequate provisioning for the Superannuation and Pension Funds based on actuarial valuations.
- Reviewed and recommended the Directors' Report to Shareholders for 2024 to ensure it accurately reflects the bank's performance and risk outlook.

2.29 Risk Management Committee Disclosure

A Risk Management Committee, comprising Directors of the Board has been formed in consistence with the Bank Company Act 1991 (Amended up to date) and directives of BRPD Circular No.11, dated 27 October 2013 of Bangladesh Bank. Our risk management approach includes minimizing undue concentrations of exposure, limiting potential losses from stress events and ensuring the continued adequacy of all our financial resources. The committee plays a vital role in risk management of the bank. It has a long term plan to develop risk management culture in the bank.

The risk management committee comprises of 5 (five) members including chairman who are competent and professionally skilled and also the director of the board.

SL	Name	Status in Bank	Status in the Committee on 31 December-2025
1	Mr. Abdul Majid Sheikh	Director	Chairman
2	Mr. Badre Munir Firdaus	Director	Member
3	Dr. Md. Abdus Sabur	Director	Member
4	Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	Member
5	Mr. A.T.M. Mobarok Hossain Majumder	Company Secretary	Secretary

The committee has conducted 5 meetings in 2025. In those meetings several risk management issues have been discussed and appropriate decisions taken for risk management. Major issues in focus:

- Reviewed monthly Risk Management Reports, Comprehensive Risk Management Reports and recommendations of ERMC;
- Risk Appetite Statement for the year 2025;
- Implementation of Basel-III and monitoring the steps taken by bank for maintaining required capital under Basel-III;
- Counter Party Credit Rating to reduce risk;
- Plan for Recovery from any stressed conditions as per BB guidelines;
- Money Laundering and Terrorists Financing Prevention related issues like implementation of KYC policies, monitoring unusual/suspicious/cash transaction report etc.;
- Stress Testing Reports to assess the shock absorbing capacity i.e. resilience capacity of the bank;
- Risk Assessment and Resolution Report of Top-20 Borrowers of the bank;
- Evaluation of core risks guidelines;
- Review of credit concentration, Loan growth, ADR, large loan borrowers, Single Borrower exposure limits;
- Reducing concentration and increasing SME, retail and micro credit;
- Conditions and compliance of Memorandum of Understanding signed with Bangladesh Bank;
- Implementation of plan for capital and other important business indicators;
- Analysing ICAAP and risks covered under SRP;
- Analysing Effectiveness of Risk Management Functions;
- Review on Liquidity and Fund position;
- Recommended suggestion to the management to improve the comprehensive risk management rating, CAMELS rating, Core Risk rating, banks own credit rating etc.;
- Monitoring Recovery from NPL specially from Top-20 defaulters, NPL, special mention account, written-off loans and progress in the law suits;
- Analysed the core indicators of bank & prescribed corrective action to restore the bank's deteriorated condition under PCA Framework.
- Review on implementation and progress of decisions taken in BRMC meeting.

2.30 Credit rating of the bank

As per the BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements of Janata Bank PLC. dated 31 December 2024. The following ratings had been awarded:

Date of Declaration	Valid till	Rating Mode	Long Term	Short Term	Outlook
01-07-2024	30-06-2025	Government Support	AAA	ST-1	Stable
		Without Government Support	A1	ST-2	Stable
21-07-2025	30-06-2026	Government Support	AAA	ST-1	Stable
		Without Government Support	A3	ST-3	Stable

2.31 Implementation of BASEL III

Banks operating in Bangladesh are maintaining capital since 1996 on the basis of risk weighted assets in line with the Basel Committee on Banking Supervision (BCBS) capital framework published in 1988. Considering present complexity and diversity in the banking industry and to make the Bank's capital more risk-sensitive as well as to improve the banking sector's ability to absorb shocks arising from financial and economic stress, Bangladesh Bank provides revised regulatory capital framework "Risk Based Capital Adequacy for Banks" which is effective from 1 January 2009. Both the existing capital requirement rules on the basis of Risk Weighted Assets and revised Risk Based Capital Adequacy Framework for Banks as per Basel-II were followed simultaneously initially for one year. For the purpose of statutory compliance during the period of parallel run i.e. 2009, the computation of capital adequacy requirement under existing rules prevailed. On the other hand, revised Risk Based Capital Adequacy Framework as per Basel-II had been practiced by the Banks during 2009 so that Basel-II recommendation could effectively be adopted from 2010. From January 2010, Risk Based Capital Adequacy Framework as per Basel-II have been fully practiced by the Banks replacing the previous rules under Basel-I. Bangladesh Bank adopted "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III)" as per BRPD circular no. 18 dated 21 December 2014 replaced of "Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-II)". This circular shall come into force with effect from January 01, 2015. These new global regulatory and supervisory standards mainly addressed the following areas:

1. Pillar-1:

a) Minimum Capital Requirement (MCR);
b) Assessment of total Regulatory Capital;
c) Calculation of total Risk Weighted Assets;
d) Calculation of Capital to Risk Weighted Assets Ratio (CRAR);
e) Raise the quality and level of capital to ensure banks are better able to absorb losses on both a going concern and a gone concern basis;
f) Increase the risk coverage of the capital framework;
g) Introduce Leverage Ratio (LR) to serve as a backstop to the risk-based capital measure;
h) Calculation of Liquidity Coverage Ratio (LCR) and
i) Calculation of Net Stable Funding Ratio (NSFR).

2. Pillar-2:

a) Raise the standards for the supervisory review process; and the main aspects of a rigorous SRP are as follows:

- Board and senior management oversight,
- Sound capital assessment,
- Comprehensive assessment of risks,
- Monitoring and reporting,
- Internal control review.

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FINANCIAL STATEMENTS for the year ended 31 December 2025

b) Preparation of ICAAP (Internal Capital Adequacy Assessment Process) documents for assessing its overall risk profile and a strategy for maintaining adequate capital.

c) SRP – SREP dialogue.

3. Pillar-3:

a) Market Discipline/Public disclosures etc.

The macro prudential aspects of Basel-III are largely enshrined in the capital buffers. Both the buffers i.e. the capital conservation buffer and the countercyclical buffer are intended to protect the banking sector from periods of excess credit growth.

i) Capital to Risk Weighted Assets Ratio (CRAR)*

The Capital Adequacy Ratio (CAR) has been newly defined as Capital to Risk Weighted Asset Ratio (CRAR) which is calculated by taking eligible regulatory capital as numerator and total RWA as denominator.

$$\textbf{CRAR} = \frac{\text{Total Eligible Capital}}{\text{Credit RWA + Market RWA + Operational RWA}}$$

ii) Leverage Ratio*

In order to avoid building-up excessive on and off-balance sheet leverage in the banking system, a simple, transparent, non-risk based leverage ratio has been introduced. The leverage ratio is intended to achieve the following objectives:

a) Constrain the build-up of leverage in the banking sector which can damage the broader financial system and the economy.

b) Reinforce the risk based requirements with an easy to understand and a non-risk based measure.

A minimum Tier 1 leverage ratio of 3% is being prescribed both at solo and consolidated level.

The banks will maintain leverage ratio on quarterly basis. The calculation at the end of each calendar quarter will be submitted to BB showing the average of the month end leverage ratios based on the following definition of capital and total exposure.

$$\textbf{LR} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deductions)}}$$

iii) Liquidity Coverage Ratio (LCR)*

LCR or Liquidity Coverage Ratio is a new liquidity standard introduced by the Basel Committee. This standard is built on the methodologies of traditional liquidity coverage ratio used by banks to assess exposure to contingent liquidity events. LCR aims to ensure that a bank maintains an adequate level of unencumbered, high-quality liquid assets that can be converted into cash to meet its liquidity needs for 30 calendar days. LCR goes beyond measuring the need for liquid assets over the next 30 days in a normal environment. It measures the need for liquid assets in a stressed environment, in which deposits and other sources of funds (both unsecured and secured) run off, to various extents, and unused credit facilities are also drawn down in various magnitudes. These runoffs are in addition to contractual outflows.

$$\textbf{LCR} = \frac{\text{Stock of quality liquid assets}}{\text{Total net cash outflows over the next 30 calendar days}} \geq 100\%$$

iv) Net Stable Funding Ratio (NSFR)*

NSFR or Net Stable Funding Ratio is another new standard introduced by the Basel Committee. The NSFR aims to limit over-reliance on short-term wholesale funding during times of abundant market liquidity and encourage better assessment of liquidity risk across all on off-balance sheet items. The minimum acceptable value of this ratio is 100 percent, indicating that available stable funding (ASF) should be at least equal to required stable funding (RSF). ASF consists of various kinds of liabilities and capital with percentage weights attached given their perceived stability. RSF consists of assets and off-balance sheet items, also with percentage weights attached given the degree to which they are illiquid or "long-term" and therefore requires stable funding. The time horizon of the NSFR is one year. Like the LCR, the NSFR calculations assume a stressed environment.

$$\textbf{NSFR} = \frac{\text{Available amount of stable funding (ASF)}}{\text{Required amount of stable funding (RSF)}} \geq 100\%$$

The calculation of the NSFR requires two quantities to be defined:

A. available stable funding (ASF) and
B. required stable funding (RSF).

NSFR is met if ASF exceeds RSF, that is if ASF/RSF > 1 or 100%.

2.32 CSR

Bank authority is very much concern about responsibility to the society people. With industrialization, the impacts of business on society and the environment assumed an entirely new dimension. For this Corporate Social Responsibility has become a criterion of socially lawful business Endeavour and the acceptance of it, is growing day by day. Countries of developed economy have taken the idea of "Social Responsibility". Being the largest state owned commercial bank in Bangladesh, Janata Bank PLC. has also realized its responsibilities to the society and contributed to the amelioration of the social life of the destitute people, infra-structure, environment etc. within the framework of Bangladesh Bank guidelines.

2.33 Fraud and Forgeries

Fraud Prevention Process

Based on DOS circular letter no. 17, dated 07 November 2012 issued by Bangladesh Bank, the following areas for self-assessment of Anti-Fraud Internal Controls are addressed by the Bank:

- Internal Control and Compliance (ICC);
- General Banking and Operation (GBO);
- Loans and Advances (LA); and
- Information and Communications Technology (ICT)

In addition to the above self-assessment, the following process followed by the management:

(i) Additional security devices are incorporated, not only within the bank premises but also in the instruments given to their numerous clients.

(ii) In recruiting key personnel who are to handle certain sensitive operations, it is essential that bank makes comprehensive efforts at conducting a proper background check on the status and nature of the employee in his or her neighborhood, as this would help them establish the probability of the employee engaging in fraudulent activities.

(iii) Regular need assessment to increase the ability of bank's staff in detecting fraud especially those related to cheques and money transfers. This can be achieved through a combination of internal and external modules of on the job training and off the job training exercises.

(iv) Continuously review the code of ethics and code of conduct to reduce the probable tendency for fraudulent behavior of the employees. It is believed that if employees are well motivated to the bank, the incidence of frauds will be reduced.

(v) Favorable financial awards and recognition should be given to employees who show dexterity in identifying and preventing fraud.

(vi) Top management must also strive to maintain a high degree of ethical standards in the performance of their duties, in view of the fiduciary nature of their functions. This is imperative as they are by law required to safeguard the assets of their banks.

(vii) The internal audit divisions of bank should not be seen as a dumping ground for non-performing staff. Staff deployed into this department should be sufficiently qualified, properly trained and adequately experienced in all facets of banking operation.

2.34 Internal Audit

Internal Audit Division as independent from the part of Management, is committed to standards of best professional practice on internal audit. The basic steps in the internal audit processes followed by the bank are stated below:

1) Audit Planning Process

The basic audit planning process consists of two phases: the assessment of business risk and the development of the annual plan. Assessing of business risk focuses on viz. (i) defining auditable units, (ii) defining the risk criteria, (iii) constructing the risk model and (iv) ranking the auditable units.

i) Defining Auditable units

Auditable units are defined as individual applications, business units, departments or offices each of these approaches either limits the scope of an audit project or broadens it beyond what can reasonably be managed.

ii) Defining the risk criteria

The model is based on operational risk, exposure and controls. Each area is broken down into sub-categories as follows:

- Operational risk (people, systems, process, contractual, reputational and political)
- Exposure (financial, regulatory and customer);
- Controls (people, process, information systems and reporting).

The controls categories are further broken down into the following sub-categories viz. people, process and information systems.

iii) Constructing the risk model

The risk assessment and audit planning methodology is a structured approach to a subjective process. The risk assessment and planning model is the product of value judgments.

(iv) Ranking the auditable units

The risk profile spreadsheet computes a score for each auditable unit based on operational risk, exposure and control. This score is then converted into a ranking for each criterion as follows:

Operational Risk - high, medium, low

Exposure - high, medium, low

Control - high, medium, low

2) Developing Audit Programme

Once the annual plan is developed and approved, Audit Programme are developed for each audit to be undertaken. Audit Programme is to be reviewed prior to the start of each audit to determine if there have been any changes. The steps in developing an Audit Programme are: understand the operations, develop flowchart or narrative, review the process with the concerned staff and develop the Audit Programme.

3) Implementing the Annual Audit Plan

The department undertakes structured approach to accomplish the annual plan and the actual audit can be broken up into a number of stages stated below.

i) Preparation stage

At this stage, the team leader ensures that all the necessary requirements for the audit are prepared and available and preliminary reviews and information gathering is undertaken.

ii) Fieldwork

During the fieldwork the auditor gathers evidence in order to determine the status of operations and controls within a particular area. This evidence is the basis for the auditor's conclusions about a particular assignment.

iii) Documentation or working paper

The working papers are evidence in support of the audit findings and opinion.

iv) Audit Findings

Findings are pertinent statements of fact uncovered during the course of an audit and these are to be reported. The findings are reviewed by the Team leader and the Head of Audit prior to the final report being issued.

2.35 Reporting

The audit reports are submitted to the auditable units, senior management and to the Audit Committee of the Board. The audit reports contain findings which are of a critical nature and have a major impact on the organization. Other operational issues identified during the audit which are considered not to be of a material nature but are worth are reported through 'Management Report' to the Head of the Department/Office and Head of the area being audited.

2.36 Follow-up

Along with compliance functioning the internal audit people employ close follow up to ensure that appropriate and timely action has been taken on audit findings and recommendations. Internal Audit Department reports to the Audit Committee on the current status of outstanding findings and what action is being taken to resolve the issues.

2.37 External Audit

Internal audit uses the external audit reports and ensures that any issues raised by the external auditor have been followed up by management and whether corrective action has been taken in a timely manner.

2.38 Comparative Information

Presentation of Financial Statements, comparative information in respect of the previous year have been presented in all numerical information in the financial statements and the narrative and descriptive information where, it is relevant for understanding of the current year's financial statements. The comparative figure for amortization of intangible assets has been taken off from the profit and loss account and shown in the statement of changes in Equity against the corresponding amount in the current year's financial statement.

2.39 Reporting Period

These financial statements of the bank and its subsidiaries cover one calendar year from 01 January 2025 to 31 December 2025 and is followed consistently.

2.40 Approval of Financial Statement

The financial statements are approved by the board of directors on 30 April 2025.

2.41 Earnings per Share

2.41.01 Basic Earnings per Share

Basic earnings per share (EPS) has been computed by dividing the profit after tax by the weighted average number of ordinary shares outstanding as at 31 December 2025 as per International Accounting Standards (IAS)-33: 'Earnings per Share' which has been shown on the face of profit and loss account, and the computation of EPS is stated in Note 45.

2.41.02 Diluted Earnings per Share

No diluted earnings per share is required to be calculated for the year as there was no scope for dilution during the year under review.

2.42 Events after Reporting Period

Events after the reporting period that provide additional information about the company's position at the Balance Sheet date are reflected in the financial statements in note no. 47.00 as per International Accounting Standards IAS-10: 'Events after the Reporting Period'.

2.43 Verification of DVS

As per BRPD circular letter no. 4 dated 04 January 2021 Banks are required to preserve the updated statutory audit report of the clients in loan file during approval/renewal of the facilities and as per BRPD circular letter no. 35 dated 06 July 2021, the statutory audit report and Financial Statements needs to be verified through the Document Verification System (DVS) developed by the Institute of Chartered Accountants of Bangladesh (ICAB). Financial Reporting Council (FRC) vide its letter no 178/FRC/APR/2021/27(23) dated 07 December 2021 has instructed to disclose the percentage (%) of the loan file covered under the compliance of these BRPD Circular in the financial statements of the Bank. The Bank entered in a MOU with ICAB for verification through DVS on July 29, 2021. The bank got the master access on the DVS during the year 2022. After getting the master access the bank has started to implement the compliance accordingly.

2.44 Operating Environment

The Bank's operating environment during the year ended 2025 were impacted by a number of major global geopolitical events and conflict, volatile fuel and commodity prices, unpredictable foreign exchange and interest rate etc. Most of these events also had significant impact on the local economic environment affecting the Bank's operations. From time to time, the Government of Bangladesh and the local Central Bank (Bangladesh Bank) has issued various directives to manage impacts from these events which the Bank has followed. Management on regular basis review and monitor the global and country specific macro-economic situation and factor these issues into the decision making process.

2.45

Standards, interpretations of and amendments to the IFRSs that effective from subsequent period the following new standards and amendments to standards are effective for the annual reporting periods beginning on or after 1 January 2025 and earlier application is permitted, but the Bank has not early adopted:

- IFRS 18 Presentation and Disclosure in Financial Statements.
- IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information
- IFRS S2 Climate-related Disclosures
- Disclosure of Accounting Policies (Amendments to IAS 1 and IFRS Practice Statement 2).
- Definition of Accounting Estimates (Amendments to IAS 8).
- Deferred Tax related to Assets and Liabilities arising from a Single Transaction (Amendments to IAS 12).
- Lease liability in a Sale and Leaseback (Amendments to IFRS 16).
- Classification of Liabilities as Current or Non-current (Amendments to IAS 1).

Based on initial assessment management has concluded that none of these new and amended standards are expected to have a significant impact on the Bank's financial statements.

2.46 General

a) Figures have been rounded off to the nearest taka.

b) Prior Year's figures have been shown for comparison purposes and rearranged wherever necessary to conform to current year's presentation.

Amount in Taka

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
3.00	**Cash**					
	Cash In Hand (including foreign currencies)	3.01	9,379,801,290	9,984,569,327	9,348,958,227	9,974,624,943
	Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)	3.02	75,223,961,981	51,739,823,444	75,223,961,981	51,739,823,444
			84,603,763,271	**61,724,392,771**	**84,572,920,208**	**61,714,448,387**
3.01	**Cash in Hand (including foreign currencies)**					
	Local currency		9,342,231,182	9,972,152,457	9,342,231,182	9,972,152,457
	Foreign currencies		37,570,108	12,416,870	6,727,045	2,472,486
			9,379,801,290	**9,984,569,327**	**9,348,958,227**	**9,974,624,943**
3.02	**Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currencies)**					
	Bangladesh Bank					
	In local currency		50,094,401,404	41,602,821,432	50,094,401,404	41,602,821,432
	In foreign currencies (clearing account)	3.02.01	22,789,555,398	7,623,203,546	22,789,555,398	7,623,203,546
			72,883,956,802	**49,226,024,978**	**72,883,956,802**	**49,226,024,978**
	Sonali Bank PLC. (as an agent of Bangladesh Bank)-in local currency		2,340,005,179	2,513,798,466	2,340,005,179	2,513,798,466
			75,223,961,981	**51,739,823,444**	**75,223,961,981**	**51,739,823,444**

3.02.01 Balance with Bangladesh Bank in Foreign Currencies (Clearing Accounts)

Currencies	Amount in 2025	Exchange Rate (Average at BDT)	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
USD	185,934,037	122.20	22,721,139,349	7,504,874,727	22,721,139,349	7,504,874,727
GBP	153,987	166.77	25,680,364	23,433,410	25,680,364	23,433,410
EURO	292,770	145.97	42,735,685	94,895,409	42,735,685	94,895,409
			22,789,555,398	**7,623,203,546**	**22,789,555,398**	**7,623,203,546**

Amount in Taka

3.03 Disclosures Regarding Maintenance of CRR & SLR

3.03.01 Cash Reserve Requirement (CRR)

As per Monetary Policy Department (MPD) circular No. 01 dated 04 March 2025 of Bangladesh Bank, all scheduled Banks are required to maintain a CRR minimum 4% on bi-weekly average basis of the average total demand and time liabilities of two months prior to current month (i.e. CRR of December 2025 will be based on weekly average balance of October 2025 as per Banking Regulation and Policy Department (BRPD) circular no. 12 dated 06 September 1998) and minimum 3.00% on daily basis. However, Janata Bank PLC. has been maintaining its CRR according to policy.

	Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
Average demand and time liabilities				1,209,465,181,000	1,078,903,891,000
				1,209,465,181,000	**1,078,903,891,000**
Required reserve (4% or 3.0% of average demand and time liabilities on bi-weekly or daily basis)				48,378,607,240	43,156,155,640
Actual reserve held with Bangladesh Bank*				50,357,509,265	44,418,208,840
Surplus/(shortfall)				**1,978,902,025**	**1,262,053,200**

* As per statements of Bangladesh Bank

* TK. 3,67,20,000.00 kept lien against Bangladesh Bank TT discounting facilities.

3.03.02 Statutory Liquidity Ratio (SLR)

As per MPD circular No. 02 dated 10 December 2013 and Department of Off-Site Supervision (DOS) circular No. 01 dated 19 January 2014 of Bangladesh Bank, all scheduled Banks are required to maintain a SLR minimum 13% on daily basis based on weekly average demand and time liabilities of two months prior to current month (i.e. SLR of December 2025 will be based on weekly average balance of October 2025) against which, Janata Bank PLC. has maintained the SLR more than 13% as shown in the Balance Sheet in the following:

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
	Average demand and time liabilities				1,209,465,181,000	1,078,903,891,000
					1,209,465,181,000	**1,078,903,891,000**
	Required reserve (13% of average demand and time liabilities)				157,230,473,530	140,257,505,830
	Actual reserve held as SLR	3.03.02.01			199,923,872,637	147,646,504,373
	Surplus				**42,693,399,107**	**7,388,998,543**
3.03.02.01	**Actual Reserve Held as SLR**					
	Cash in hand				8,183,015,818	9,176,766,225
	Excess of CRR	3.03.01			1,978,902,025	1,262,053,200
	Balance with agent of Bangladesh Bank (Sonali Bank PLC.) as per statement				2,340,005,179	2,513,798,466
	Unencumbered approved securities (HTM)	6.01.03.01			115,786,485,747	91,111,269,368
	Unencumbered approved securities (HFT)	6.01.03.02			66,897,534,114	36,934,217,360
	Other eligible securities	6.01.03.03			72,424,086,754	74,054,556,754
	Encumbered securities against ALS from BB (Repo)	11.01			(67,686,157,000)	(67,406,157,000)
					199,923,872,637	**147,646,504,373**
4.00	**Balance with Other Banks and Financial Institutions**					
	In Bangladesh	4.01	24,647,891,520	26,653,961,398	24,647,891,520	26,653,961,398
	Outside Bangladesh	4.02	55,295,607,809	45,240,657,308	55,082,784,132	45,044,873,192
			79,943,499,329	**71,894,618,706**	**79,730,675,652**	**71,698,834,590**
4.01	**Balance in Bangladesh**					
	Current deposits	4.01.01	2,716,562,823	471,632,700	2,716,562,823	471,632,700
	Short term deposits	4.01.02	392,945	392,945	392,945	392,945
	Fixed deposits	4.01.03	21,930,935,752	26,181,935,753	21,930,935,752	26,181,935,753
			24,647,891,520	**26,653,961,398**	**24,647,891,520**	**26,653,961,398**
4.01.01	**Current Deposits**					
	Banks					
	Q-cash settlement account		204,102,174	62,687,488	204,102,174	62,687,488
	NPSB Settlement account		2,512,460,649	408,945,212	2,512,460,649	408,945,212
			2,716,562,823	**471,632,700**	**2,716,562,823**	**471,632,700**
	Non-bank Financial Institutions		-	-	-	-
			2,716,562,823	**471,632,700**	**2,716,562,823**	**471,632,700**
4.01.02	**Short Term Deposits**					
	Banks					
	Eastern Bank PLC.		42,843	42,843	42,843	42,843
	Dhaka Bank PLC.		98,087	98,087	98,087	98,087
	National Bank PLC.		32,742	32,742	32,742	32,742
	Dutch Bangla Bank PLC.		56,102	56,102	56,102	56,102
	Uttara Bank PLC.		73,321	73,321	73,321	73,321
	Social Islami Bank PLC.		60,658	60,658	60,658	60,658
	ICB Islamic Bank PLC.		29,192	29,192	29,192	29,192
			392,945	**392,945**	**392,945**	**392,945**
	Non-bank Financial Institutions		-	-	-	-
			392,945	**392,945**	**392,945**	**392,945**
4.01.03	**Fixed Deposits**					
	Banks					
	Investment Corporation of Bangladesh (ICB)		6,800,000,000	6,800,000,000	6,800,000,000	6,800,000,000
	Padma Bank PLC.		1,900,000,000	1,900,000,000	1,900,000,000	1,900,000,000
	Union Bank PLC.		1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
	National Bank PLC.		5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
	Rajshahi Krishi Unnayan Bank		-	4,000,000,000	-	4,000,000,000
	ICB Islamic Bank PLC.		142,935,752	142,935,753	142,935,752	142,935,753
	Islami Bank Bangladesh PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
			16,342,935,752	**20,342,935,753**	**16,342,935,752**	**20,342,935,753**
	Non-bank Financial Institutions					
	People's Leasing and Financial Services Limited		380,000,000	380,000,000	380,000,000	380,000,000
	Industrial & Infrastructure Development Finance Company PLC.		200,000,000	200,000,000	200,000,000	200,000,000
	Bangladesh Finance Limited (Former BD Finance)		550,000,000	550,000,000	550,000,000	550,000,000
	Bay Leasing & Investment Limited		100,000,000	100,000,000	100,000,000	100,000,000
	Fareast Finance & Investment Limited		400,000,000	400,000,000	400,000,000	400,000,000
	International Leasing and Financial Services Limited		350,000,000	350,000,000	350,000,000	350,000,000
	Uttara Finance and Investments Limited		450,000,000	700,000,000	450,000,000	700,000,000
	LankaBangla Finance PLC.		200,000,000	200,000,000	200,000,000	200,000,000
	Premier Leasing & Finance Limited		620,000,000	620,000,000	620,000,000	620,000,000
	Union Capital Limited		224,000,000	224,000,000	224,000,000	224,000,000
	Aviva Finance Limited		550,000,000	550,000,000	550,000,000	550,000,000
	Phoenix Finance Limited		500,000,000	500,000,000	500,000,000	500,000,000
	National Finance Limited		100,000,000	100,000,000	100,000,000	100,000,000
	FAS Finance & Investment Limited		340,000,000	340,000,000	340,000,000	340,000,000
	GSP Finance Company (Bangladesh) Limited		200,000,000	200,000,000	200,000,000	200,000,000
	Meridian Finance Limited		199,000,000	200,000,000	199,000,000	200,000,000
	First Finance Limited		225,000,000	225,000,000	225,000,000	225,000,000
			5,588,000,000	**5,839,000,000**	**5,588,000,000**	**5,839,000,000**
			21,930,935,752	**26,181,935,753**	**21,930,935,752**	**26,181,935,753**
4.02	**Balance outside Bangladesh**					
	Debit balance with NOSTRO Accounts					
1	Wells Fargo Bank N. A.		-	232,050,757	-	232,050,757
2	Standard Chartered Bank, Kolkata		149,979,024	98,595,044	149,979,024	98,595,044
3	A.B. Bank PLC., Mumbai		125,873,911	149,071,644	125,873,911	149,071,644
4	Bhutan National Bank		25,231,570	4,315,735	25,231,570	4,315,735
5	Rastriya Banijya Bank		10,783,922	8,155,652	10,783,922	8,155,652
6	Sonali Bank PLC., Kolkata		19,718,132	5,756,256	19,718,132	5,756,256
7	Peoples Bank, Colombo		3,239,106	3,167,539	3,239,106	3,167,539
8	ICICI Bank LTD., Mumbai		96,604,962	126,949,697	96,604,962	126,949,697
9	AMEX Bank LTD., Kolkata		149,493,047	146,190,010	149,493,047	146,190,010
10	Citi Bank, NY		3,315,029,086	2,981,925,387	3,315,029,086	2,981,925,387
11	Union Bank of Switzerland		175,807,435	53,313,187	175,807,435	53,313,187
12	Banka-Intesa SPA, Italy		-	14,233,627	-	14,233,627
13	Standard Chartered GMBH Frankfurt		1,750,683,729	915,800,347	1,750,683,729	915,800,347
14	Standard Chartered Bank, NY		2,623,141,302	1,168,938,296	2,623,141,302	1,168,938,296
15	Commerzbank Frankfurt		6,522,878	286,459,443	6,522,878	286,459,443
16	Punjab National Bank, Kolkata, India		39,799,016	55,625,869	39,799,016	55,625,869
17	Janata Bank PLC., Abu Dhabi (A/C-1)		5,467	5,467	5,467	5,467
18	Habib American Bank N.Y.		1,472,927,033	16,138,354	1,472,927,033	16,138,354
19	Janata Bank PLC., Abu Dhabi (A/C-2)		108,406,521	1,159,349,033	108,406,521	1,159,349,033
20	Habib Metropolitan Bank, Pakistan		70,124,129	45,872,587	70,124,129	45,872,587
21	Standard Chartered Bank, Tokyo		81,160,624	7,793,455	81,160,624	7,793,455
22	ICICI Bank LTD. (USD), Hong Kong		96,026,285	49,352,649	96,026,285	49,352,649
23	HDFC Bank, Mumbai		17,326,919	81,773,553	17,326,919	81,773,553
24	Alpha Bank A.E. Athens, Greece		1,384,950	397,598	1,384,950	397,598
25	Mashreq Bank, New York		136,098,216	40,848,220	136,098,216	40,848,220
26	Zhejiang Chouzhou Commercial Bank (USD)		86,686,760	33,001,128	86,686,760	33,001,128
27	Standard Chartered Bank-London-GBP		-	109,009,317	-	109,009,317
28	Zheijiang Chouzhou Bnk RMB/CNY		20,005,865	62,654,506	20,005,865	62,654,506
29	Standard Chartered Bank, UAE		452,328,257	931,873,348	452,328,257	931,873,348
			11,034,388,146	**8,788,617,705**	**11,034,388,146**	**8,788,617,705**
	(i) UAE central bank		3,672,055,800	4,965,508,880	3,672,055,800	4,965,508,880
	(ii) UAE other banks		40,309,161,600	31,262,007,600	40,309,161,600	31,262,007,600
	(iii) Italy other banks		212,823,677	195,784,116	-	-
	(iv) Emirates NBD Bank Visa Settlement account (UAE)*		33,671,386	28,739,007	33,671,386	28,739,007
	(v) AANI core pool account (UAE)		33,507,200	-	33,507,200	-
			44,261,219,663	**36,452,039,603**	**44,048,395,986**	**36,256,255,487**
			55,295,607,809	**45,240,657,308**	**55,082,784,132**	**45,044,873,192**

* The Emirates NBD Bank Visa Settlement account (UAE), previously shown under current deposits in Bangladesh for 2024, has now been rearranged.

4.02.01 Balance outside Bangladesh in Foreign Currencies (currency wise)

Currencies	Amount in Foreign Currencies (2025)	Exchange Rate (Average at BDT)	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
ACU Dollar	5,795,202	122.20	708,173,738	725,473,587	708,173,738	725,473,587
Swiss Frank (CHF)	1,130,361	155.53	175,807,435	53,313,187	175,807,435	53,313,187
CNY	1,163,348	17.20	20,005,865	62,654,506	20,005,865	62,654,506
EURO	12,047,664	145.97	1,758,591,557	1,216,891,015	1,758,591,557	1,216,891,015
Great Britain Pound (GBP)	33	166.77	5,567	109,014,783	5,567	109,014,783
Japanese Yen	102,989,181	0.79	81,160,624	7,793,455	81,160,624	7,793,455
Dirham	13,499,435	33.51	452,328,257	931,873,348	452,328,257	931,873,348
US Dollar	64,143,332	122.20	7,838,315,103	5,681,603,824	7,838,315,103	5,681,603,824
			11,034,388,146	**8,788,617,705**	**11,034,388,146**	**8,788,617,705**
Dirham (UAE Central Bank)	109,590,052	33.51	3,672,055,800	4,965,508,880	3,672,055,800	4,965,508,880
Dirham (UAE Other Banks)	1,205,004,900	33.51	40,376,340,186	31,290,746,607	40,376,340,186	31,290,746,607
EURO (JEC, Italy)	1,458,001	145.97	212,823,677	195,784,116	-	-
			44,261,219,663	**36,452,039,603**	**44,048,395,986**	**36,256,255,487**
			55,295,607,809	**45,240,657,308**	**55,082,784,132**	**45,044,873,192**

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
4.03	**Maturity Grouping of Balance with Other Banks and Financial Institutions**					
	On demand		63,749,739,900	57,316,898,838	63,749,739,900	57,316,898,838
	Not more than one month		-	-	-	-
	More than 1 months but less than 3 months		-	-	-	-
	More than 3 months but less than 1 year		-	-	-	-
	More than 1 year but less than 5 years		-	-	-	-
	More than 5 years		16,193,759,429	14,577,719,868	15,980,935,752	14,381,935,752
			79,943,499,329	**71,894,618,706**	**79,730,675,652**	**71,698,834,590**
4.04	**Required Provision for Balance with Other Banks and Financial Institutions**					
	Required provision for Balance with Other Banks and Financial Institutions		15,482,335,752	16,882,300,000	15,482,335,752	16,882,300,000
	Forbearance from Bangladesh Bank (BB)		(15,102,335,752)	(16,502,300,000)	(15,102,335,752)	(16,502,300,000)
	Total maintainable provision as per BB instructions		**380,000,000**	**380,000,000**	**380,000,000**	**380,000,000**
	Provision maintained	13.09	380,000,000	380,000,000	380,000,000	380,000,000
	Provision excess/(shortfall)		-	-	-	-

Janata Bank PLC. has calculated the required provision against Balance with Other Banks and Financial Institutions as per forbearance letter vide: BSD-2(Wing-1)/ 2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
5.00	**Money at Call and Short Notice**					
	In Bangladesh	5.01	2,720,555,555	2,725,055,555	2,720,555,555	2,725,055,555
	Outside Bangladesh	5.02	-	-	-	-
			2,720,555,555	**2,725,055,555**	**2,720,555,555**	**2,725,055,555**
5.01	**In Bangladesh**					
	Banks					
	ICB Islamic Bank PLC.		92,355,555	92,355,555	92,355,555	92,355,555
	Global Islami Bank PLC.		690,000,000	690,000,000	690,000,000	690,000,000
	First Secutity Islami Bank PLC.		1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
			2,282,355,555	**2,282,355,555**	**2,282,355,555**	**2,282,355,555**
	Non-bank Financial Institutions					
	Peoples Leasing & Financial Service Limited		160,000,000	160,000,000	160,000,000	160,000,000
	International Leasing and Financial Services Limited		259,900,000	259,900,000	259,900,000	259,900,000
	First Finance Limited		18,300,000	22,800,000	18,300,000	22,800,000
			438,200,000	**442,700,000**	**438,200,000**	**442,700,000**
			2,720,555,555	**2,725,055,555**	**2,720,555,555**	**2,725,055,555**
5.02	**Outside Bangladesh**		-	-	-	-
5.03	**Required Provision for Money at Call and Short Notice**					
	Required provision for money at call and short notice		2,720,600,000	1,225,100,000	2,720,600,000	1,225,100,000
	Forbearance from Bangladesh Bank (BB)		(2,175,300,000)	(679,800,000)	(2,175,300,000)	(679,800,000)
	Total maintainable provision as per BB instructions		**545,300,000**	**545,300,000**	**545,300,000**	**545,300,000**
	Provision maintained	13.10	545,300,000	545,300,000	545,300,000	545,300,000
	Provision excess/(shortfall)		-	-	-	-

Janata Bank PLC. has maintained provision against Money at Call and Short Notice as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.00	**Investments**					
	Government securities	6.01	255,147,973,715	202,335,106,656	255,147,973,715	202,335,106,656
	Other investments	6.02	43,601,661,450	45,317,641,243	38,575,492,332	40,448,401,400
			298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**
6.01	**Government Securities**					
	Treasury bills - primary	6.01.01	22,321,971,801	24,409,346,501	22,321,971,801	24,409,346,501
	Government notes/bonds/other securities	6.01.02	232,786,134,814	177,690,696,981	232,786,134,814	177,690,696,981
	Prize bond		39,867,100	31,707,900	39,867,100	31,707,900
	Reverse-repo	6.05	-	203,355,274	-	203,355,274
			255,147,973,715	**202,335,106,656**	**255,147,973,715**	**202,335,106,656**
6.01.01	**Treasury Bills- Primary**					
	91 days Treasury bills		5,438,882,289	9,419,169,691	5,438,882,289	9,419,169,691
	182 days Treasury bills		8,090,187,994	3,433,997,885	8,090,187,994	3,433,997,885
	364 days Treasury bills		8,792,901,518	11,556,178,925	8,792,901,518	11,556,178,925
			22,321,971,801	**24,409,346,501**	**22,321,971,801**	**24,409,346,501**
6.01.02	**Government Notes/ Bonds/ Other Securities**					
	2 years Bangladesh Govt. Treasury Bond		18,594,298,011	8,823,391,316	18,594,298,011	8,823,391,316
	3 years Bangladesh Govt. Treasury Bond		3,265,938,250	998,844,000	3,265,938,250	998,844,000
	5 years Bangladesh Govt. Treasury Bond		40,730,697,457	12,384,743,187	40,730,697,457	12,384,743,187
	10 years Bangladesh Govt. Treasury Bond		52,387,584,100	42,796,339,372	52,387,584,100	42,796,339,372
	15 years Bangladesh Govt. Treasury Bond		25,990,396,538	21,185,213,926	25,990,396,538	21,185,213,926
	20 years Bangladesh Govt. Treasury Bond		19,393,133,704	17,447,608,426	19,393,133,704	17,447,608,426
	Bangladesh Govt. Special Purpose Bond		65,706,157,000	65,706,157,000	65,706,157,000	65,706,157,000
	Investment Corporation of Bangladesh (ICB)		1,027,709,754	1,027,709,754	1,027,709,754	1,027,709,754
	Government Investment Sukuk 4.69% Bond		375,920,000	2,006,390,000	375,920,000	2,006,390,000
	Orion Infrastructure Bond 5.00% Bond		3,836,800,000	3,836,800,000	3,836,800,000	3,836,800,000
	Orion Infrastructure Bond 0.00% Bond		1,477,500,000	1,477,500,000	1,477,500,000	1,477,500,000
			232,786,134,814	**177,690,696,981**	**232,786,134,814**	**177,690,696,981**
	Total (T-bill,T-bond,Government Notes and Other securities)		**255,108,106,615**	**202,100,043,482**	**255,108,106,615**	**202,100,043,482**

6.01.03 Investment in Government securities categorised as per Bangladesh Bank's DOS circular No. 05 dated 26 May 2008 and DOS circular No. 05 dated 28 January 2009

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.01.03.01	**Held to Maturity (HTM)**					
	Bonds					
	2 years Bangladesh Govt. Treasury Bond		1,400,483	-	1,400,483	-
	5 years Bangladesh Govt. Treasury Bond		29,708,861,726	11,307,424,222	29,708,861,726	11,307,424,222
	10 years Bangladesh Govt. Treasury Bond		41,669,286,966	42,002,306,183	41,669,286,966	42,002,306,183
	15 years Bangladesh Govt. Treasury Bond		25,556,088,247	21,124,174,156	25,556,088,247	21,124,174,156
	20 years Bangladesh Govt. Treasury Bond		18,850,848,325	16,677,364,807	18,850,848,325	16,677,364,807
			115,786,485,747	**91,111,269,368**	**115,786,485,747**	**91,111,269,368**
	Total HTM		**115,786,485,747**	**91,111,269,368**	**115,786,485,747**	**91,111,269,368**
6.01.03.02	**Held for Trading (HFT)**					
	Treasury Bills					
	91 days Treasury Bill		5,438,882,289	9,419,169,691	5,438,882,289	9,419,169,691
	182 days Treasury Bill		8,090,187,994	3,433,997,885	8,090,187,994	3,433,997,885
	364 days Treasury Bill		8,792,901,518	11,556,178,925	8,792,901,518	11,556,178,925
			22,321,971,801	**24,409,346,501**	**22,321,971,801**	**24,409,346,501**
	Bonds					
	2 years Bangladesh Govt. Treasury Bond		18,592,897,528	8,823,391,316	18,592,897,528	8,823,391,316
	3 years Bangladesh Govt. Treasury Bond		3,265,938,250	998,844,000	3,265,938,250	998,844,000
	5 years Bangladesh Govt. Treasury Bond		11,021,835,731	1,077,318,965	11,021,835,731	1,077,318,965
	10 years Bangladesh Govt. Treasury Bond		10,718,297,134	794,033,189	10,718,297,134	794,033,189
	15 years Bangladesh Govt. Treasury Bond		434,308,291	61,039,770	434,308,291	61,039,770
	20 years Bangladesh Govt. Treasury Bond		542,285,379	770,243,619	542,285,379	770,243,619
			44,575,562,313	**12,524,870,859**	**44,575,562,313**	**12,524,870,859**
	Total HFT		**66,897,534,114**	**36,934,217,360**	**66,897,534,114**	**36,934,217,360**
6.01.03.03	**Other Eligible Securities**					
	Bangladesh Govt. Special Purpose Bond		65,706,157,000	65,706,157,000	65,706,157,000	65,706,157,000
	Investment Corporation of Bangladesh (ICB)		1,027,709,754	1,027,709,754	1,027,709,754	1,027,709,754
	Government Investment Sukuk 4.69% Bond		375,920,000	2,006,390,000	375,920,000	2,006,390,000
	Orion Infrastructure Bond 5.00% Bond		3,836,800,000	3,836,800,000	3,836,800,000	3,836,800,000
	Orion Infrastructure Bond 0.00% Bond		1,477,500,000	1,477,500,000	1,477,500,000	1,477,500,000
			72,424,086,754	**74,054,556,754**	**72,424,086,754**	**74,054,556,754**
	Grand Total (HTM, HFT and Other eligible securities)		**255,108,106,615**	**202,100,043,482**	**255,108,106,615**	**202,100,043,482**
6.02	**Other Investments**					
	Corporate bond	6.02.01	15,662,425,943	20,504,925,943	15,662,425,943	20,504,925,943
	Ordinary shares (quoted and unquoted)	6.02.02	21,783,984,002	18,663,037,732	16,800,656,202	13,831,065,270
	Preference share	6.02.03	6,107,500,001	6,107,500,001	6,107,500,001	6,107,500,001
	Debentures	48.00	4,910,186	4,910,186	4,910,186	4,910,186
	Financial assets available for sale		28,244,368	24,486,546	-	-
	Financial assets held to maturity		14,596,950	12,780,835	-	-
			43,601,661,450	**45,317,641,243**	**38,575,492,332**	**40,448,401,400**
6.02.01	**Corporate Bond**					
	Prime Bank Subordinated Bond		-	300,000,000	-	300,000,000
	Dhaka Bank Subordinated Bond		-	200,000,000	-	200,000,000
	Trust Bank Subordinated Bond		-	300,000,000	-	300,000,000
	Standard Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	Eastern Bank Subordinate Bond		100,000,000	200,000,000	100,000,000	200,000,000
	AB Bank Subordinate Bond		850,000,000	1,000,000,000	850,000,000	1,000,000,000
	One Bank Subordinate Bond		1,200,000,000	1,500,000,000	1,200,000,000	1,500,000,000
	IFIC Bank Subordinate Bond		1,400,000,000	1,800,000,000	1,400,000,000	1,800,000,000
	Southeast Bank Subordinate Bond		900,000,000	1,400,000,000	900,000,000	1,400,000,000
	Exim Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	The City Bank Subordinate Bond		2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
	Pubali Bank Subordinate Bond		200,000,000	300,000,000	200,000,000	300,000,000
	First Security Islami Bank Subordinate Bond		200,000,000	400,000,000	200,000,000	400,000,000
	Rupali Bank Subordinate Bond		-	400,000,000	-	400,000,000
	Mercantile Bank Subordinate Bond		-	200,000,000	-	200,000,000
	Jamuna Bank Subordinate Bond		1,350,000,000	1,880,000,000	1,350,000,000	1,880,000,000
	Padma Bank Subordinate Bond		450,000,000	450,000,000	450,000,000	450,000,000
	Dutch Bangla Bank Subordinate Bond		-	200,000,000	-	200,000,000
	NRBC Bank Subordinate Bond		1,200,000,000	1,600,000,000	1,200,000,000	1,600,000,000
	Meghna Bank Subordinate Bond		550,000,000	750,000,000	550,000,000	750,000,000
	First Security Islami Bank Perpetual Bond		2,000,000,000	2,000,000,000	2,000,000,000	2,000,000,000
	Investment Corporation of Bangladesh (ICB)		2,699,925,943	2,699,925,943	2,699,925,943	2,699,925,943
	Ashuganj Power Station Company Ltd. (APSCL)		162,500,000	325,000,000	162,500,000	325,000,000
			15,662,425,943	**20,504,925,943**	**15,662,425,943**	**20,504,925,943**

6.02.01.01 Credit Rating Status of Bond Issuer

	2025 Long Term	2025 Short Term
Standard Bank Subordinate Bond	AA+	ST-2
Eastern Bank Subordinate Bond	AAA	ST-1
AB Bank Subordinate Bond	A+	ST-2
One Bank Subordinate Bond	AA	ST-2
IFIC Bank Subordinate Bond	AA	ST-2
Southeast Bank Subordinate Bond	AA	ST-2
Exim Bank Subordinate Bond	AA	ST-2
The City Bank Subordinate Bond	AA1	ST-1
Pubali Bank Subordinate Bond	AAA	ST-1
First Security Islami Bank Subordinate Bond	A+	ST-2
Jamuna Bank Subordinate Bond	AA1	ST-1
Padma Bank Subordinate Bond	B+	ST-5
NRBC Bank Subordinate Bond	AA-	ST-2
Meghna Bank Subordinate Bond	AA	ST-2
First Security Islami Bank Perpetual Bond	A+	ST-2
Investment Corporation of Bangladesh (ICB)	AAA	ST-1
Ashuganj Power Station Company Ltd. (APSCL)	AA	ST-2

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.02.02	**Ordinary Shares**					
	Quoted- fully paid-up ordinary shares	6.02.02.01	17,475,626,407	14,353,833,637	12,492,298,607	9,521,861,175
	Unquoted- fully paid-up ordinary shares	6.02.02.02	4,308,357,595	4,309,204,095	4,308,357,595	4,309,204,095
			21,783,984,002	**18,663,037,732**	**16,800,656,202**	**13,831,065,270**

Amount in Taka

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.02.02.01	**Quoted- fully paid-up ordinary shares**	49(a)				
	Quoted share*		15,888,931,531	12,765,383,305	10,905,603,731	7,933,410,843
	Quoted share (Special Fund)		1,586,694,876	1,588,450,332	1,586,694,876	1,588,450,332
			17,475,626,407	**14,353,833,637**	**12,492,298,607**	**9,521,861,175**

* In accordance with Bangladesh Bank letter no. DOS(RMMCMS)1154/33/2025-6287, dated - 20 October 2025, quoted shares are recorded at cost price for 2025, whereas they were previously measured at market price in 2024. Accordingly, Note 49(a) presents quoted shares at both cost and market price for 2025.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.02.02.02	**Unquoted- fully paid-up ordinary shares**	49(b)				
	Unquoted share		4,308,357,595	4,309,204,095	4,308,357,595	4,309,204,095
			4,308,357,595	**4,309,204,095**	**4,308,357,595**	**4,309,204,095**
6.02.03	**Preference Shares**	49(c)				
	Convertible preference share		3,000,000,000	3,000,000,000	3,000,000,000	3,000,000,000
	Non-Convertible preference share		3,107,500,001	3,107,500,001	3,107,500,001	3,107,500,001
			6,107,500,001	**6,107,500,001**	**6,107,500,001**	**6,107,500,001**
6.03	**Categorised as Statutory and Non-statutory Investment**					
	Statutory investment portfolio	6.03.01	255,108,106,615	202,303,398,756	255,108,106,615	202,303,398,756
	Non-statutory investment portfolio	6.03.02	43,641,528,550	45,349,349,143	38,615,359,432	40,480,109,300
			298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**
6.03.01	**Statutory Investment Portfolio**					
	Held to Maturity (HTM)	6.01.03.01	115,786,485,747	91,111,269,368	115,786,485,747	91,111,269,368
	Held for Trading (HFT)	6.01.03.02	66,897,534,114	36,934,217,360	66,897,534,114	36,934,217,360
	Other eligible securities	6.01.03.03	72,424,086,754	74,054,556,754	72,424,086,754	74,054,556,754
	Reverse-Repo	6.05	-	203,355,274	-	203,355,274
			255,108,106,615	**202,303,398,756**	**255,108,106,615**	**202,303,398,756**
6.03.02	**Non-statutory Investment Portfolio**					
	Debentures	48.00	4,910,186	4,910,186	4,910,186	4,910,186
	Corporate Bond	6.02.01	15,662,425,943	20,504,925,943	15,662,425,943	20,504,925,943
	Ordinary shares (Quoted and Unquoted)	6.02.02	21,783,984,002	18,663,037,732	16,800,656,202	13,831,065,270
	Preference share	6.02.03	6,107,500,001	6,107,500,001	6,107,500,001	6,107,500,001
	Prize bond		39,867,100	31,707,900	39,867,100	31,707,900
	Financial assets available for sale (JEC, Italy)		28,244,368	24,486,546	-	-
	Financial assets held to maturity (JEC, Italy)		14,596,950	12,780,835	-	-
			43,641,528,550	**45,349,349,143**	**38,615,359,432**	**40,480,109,300**
6.04	**Required Provision for Investment**					
	Equity Share*		5,827,315,410	1,323,698,986	5,001,616,755	570,000,000
	Close-end Mutual Fund		1,469,685,470	-	1,469,685,470	-
	Bond(Subordinate)/Debenture		3,413,000,000	625,000,000	3,413,000,000	625,000,000
	Equity Share (Un-quoted)		2,154,815,955	2,155,662,455	2,154,815,955	2,155,662,455
	Non-Convertible Cumulative Preference Share		6,107,500,001	6,107,500,000	6,107,500,001	6,107,500,000
	Non-Convertible Bond/Debenture		4,910,186	4,910,187	4,910,186	4,910,187
	Open-end Mutual Fund		532,500,000	404,700,000	532,500,000	404,700,000
			19,509,727,022	**10,621,471,628**	**18,684,028,367**	**9,867,772,642**
	Forbearance from Bangladesh Bank (BB)		(17,492,532,915)	(8,676,277,190)	(17,492,532,915)	(8,676,277,190)
	Total maintainable provision as per BB instructions		**2,017,194,107**	**1,945,194,438**	**1,191,495,452**	**1,191,495,452**
	Less: Provision maintained	13.11	2,017,194,107	1,945,194,438	1,191,495,452	1,191,495,452
	Provision excess/(shortfall)		-	-	-	-

*As per Bangladesh Bank Quick Summary letter : BSD-2(Wing-1)/2026-364, dated-26 April 2026 Additional required provision for quoted share of JCIL taka 40.91 Crore included in equity share.

**Janata Bank PLC. has maintained provision against investment as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

6.05 Disclosure Regarding outstanding Reverse Repo

	Agreement Date	Reversal Date	Amount as on 31 December 2025	Amount as on 31 December 2024
Trust Bank PLC.	30 December 2024	01 January 2025	-	203,355,274
			-	**203,355,274**

*There was no reverse repo as on 31-12-2025.

6.06 Disclosure Regarding Overall Transaction of Securities Purchased under Reverse Repo

	2025 With Bangladesh Bank	2025 With other Banks and FI's	2024 With Bangladesh Bank	2024 With other Banks and FI's
Securities Purchased under Reverse Repo				
Minimum outstanding during the year	-	-	-	203,355,274
Maximum outstanding during the year	-	11,727,257,638	-	9,474,710,815
Daily average outstanding during the year	-	295,379,846	-	43,965,780
Securities sold under Repo				
Minimum outstanding during the year	2,649,999,999	996,694,000	30,290,141,780	1,501,860,631
Maximum outstanding during the year	97,430,912,885	45,751,652,905	101,578,221,935	37,393,405,685
Daily average outstanding during the year	54,651,919,980	19,113,233,883	68,157,715,478	3,016,287,300

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
6.07	**Maturity Grouping of Investment Receivable**					
	On demand		-	203,355,274	-	203,355,274
	Not more than one month		8,635,300,000	10,526,600,000	8,635,300,000	10,526,600,000
	More than 1 months but less than 3 months		13,180,100,000	7,462,700,000	13,180,100,000	7,462,700,000
	More than 3 months but less than 1 year		46,631,569,118	42,852,695,117	41,605,400,000	37,780,100,000
	More than 1 years but less than 5 years		102,444,700,000	57,724,000,000	102,444,700,000	57,724,000,000
	Above 5 years		127,857,966,047	129,086,752,782	127,857,966,047	129,086,752,782
			298,749,635,165	**247,652,747,899**	**293,723,466,047**	**242,783,508,056**
7.00	**Loans and Advances**					
	Loans, cash credits, overdrafts etc.	7.01	1,035,089,076,910	991,579,176,768	1,033,639,505,783	990,124,187,817
	Bills purchased and discounted	7.02	17,551,999,434	17,818,312,613	17,551,999,434	17,818,312,613
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.01	**Loans, Cash Credits and Overdrafts**					
	Loans	7.01.01	858,538,389,985	823,884,309,745	856,865,119,017	821,881,131,753
	Cash credits	7.01.02	152,689,217,038	146,179,939,029	152,912,916,879	146,728,128,070
	Overdrafts	7.01.03	23,861,469,887	21,514,927,994	23,861,469,887	21,514,927,994
			1,035,089,076,910	**991,579,176,768**	**1,033,639,505,783**	**990,124,187,817**
7.01.01	**Loans**					
	Rural credit		34,366,942,932	32,030,321,429	34,366,942,932	32,030,321,429
	Loan small scale industries		130,423,609,591	125,036,406,284	130,423,609,591	125,036,406,284
	Transport loans		879,366,270	858,395,708	879,366,270	858,395,708
	Loan-general		21,311,090,546	21,519,882,298	21,311,090,546	21,519,882,298
	Loan against imported merchandise		26,391,539	26,391,539	26,391,539	26,391,539
	Loan against trust receipts		58,233,888,542	60,291,063,815	58,233,888,542	60,291,063,815
	Packing credit		20,530,342,790	20,101,384,083	20,530,342,790	20,101,384,083
	Staff loan	7.01.01.01	71,862,661,927	66,248,655,393	71,862,661,927	66,248,655,393
	Loan against DPS/SPS		2,265,422	4,881,775	2,265,422	4,881,775
	Credit card		87,742,344	62,812,350	87,742,344	62,812,350
	Payment against document (PAD)	7.01.01.02	458,728,890,978	441,977,391,253	458,728,890,978	441,977,391,253
	Loan against cash subsidy/cash assistance		771,812,416	886,562,423	771,812,416	886,562,423
	Demand loan (Cash)		24,065,233,320	20,079,707,627	24,065,233,320	20,079,707,627
	House Building Loan	7.01.01.03	6,914,610,354	6,106,991,151	6,914,610,354	6,106,991,151
	Personal Loan		21,946,436,655	20,111,645,050	21,946,436,655	20,111,645,050
	Loan Against EDF		6,218,044,891	5,996,497,336	6,218,044,891	5,996,497,336
	Loan Against EFPF		95,788,500	142,142,239	95,788,500	142,142,239
	Term Loan (Special Fund) for Capital Market		-	-	400,000,000	400,000,000
	Margin loan		2,073,270,968	2,403,177,992	-	-
			858,538,389,985	**823,884,309,745**	**856,865,119,017**	**821,881,131,753**
7.01.01.01	**Staff Loan**					
	Staff house building loan		69,326,464,140	64,394,044,713	69,326,464,140	64,394,044,713
	Loans against provident fund		1,188,721	30,325,246	1,188,721	30,325,246
	Staff computer loan		287,360,830	208,938,670	287,360,830	208,938,670
	Staff motorcycle loan		1,480,821,352	826,586,662	1,480,821,352	826,586,662
	Executive car loan		766,826,884	788,760,102	766,826,884	788,760,102
			71,862,661,927	**66,248,655,393**	**71,862,661,927**	**66,248,655,393**
7.01.01.02	**Payment against Document (PAD)**					
	Payment against document (PAD)-Cash		1,198,280,285	1,228,244,545	1,198,280,285	1,228,244,545
	Payment against document (PAD)-AID/ Grant etc.		820,422	820,422	820,422	820,422
	Payment against document (PAD)-WES		7,196,672	7,196,672	7,196,672	7,196,672
	Payment against document (PAD)-Inland		62,962,879,390	57,551,012,697	62,962,879,390	57,551,012,697
	PAD/Demand loan-Back to Back		31,185,484,336	30,739,075,318	31,185,484,336	30,739,075,318
	Term Loan-BBLC (rescheduled)		361,442,510,951	350,807,893,723	361,442,510,951	350,807,893,723
	Payment against document (PAD) -EDF		1,931,718,922	1,643,147,876	1,931,718,922	1,643,147,876
			458,728,890,978	**441,977,391,253**	**458,728,890,978**	**441,977,391,253**
7.01.01.03	**House Building Loan**					
	General House Building Loan		3,683,075,690	3,057,408,135	3,683,075,690	3,057,408,135
	Corporate House Building Loan		631,746,919	557,705,363	631,746,919	557,705,363
	Government Employee House Building Loan		1,758,795,394	1,702,962,295	1,758,795,394	1,702,962,295
	University & UGC Teacher/Employee HBL		840,992,351	788,915,358	840,992,351	788,915,358
			6,914,610,354	**6,106,991,151**	**6,914,610,354**	**6,106,991,151**
7.01.02	**Cash Credits**					
	Cash credit		148,539,601,854	142,151,214,917	148,763,301,695	142,699,403,958
	Export cash credit		4,149,444,865	4,028,548,756	4,149,444,865	4,028,548,756
	Weavers cash credit		170,319	175,356	170,319	175,356
			152,689,217,038	**146,179,939,029**	**152,912,916,879**	**146,728,128,070**
7.01.03	**Overdrafts**					
	Clean overdraft		619,605	619,605	619,605	619,605
	Temporary overdraft		918,160,781	979,931,044	918,160,781	979,931,044
	Secured overdraft		22,942,689,501	20,534,377,345	22,942,689,501	20,534,377,345
			23,861,469,887	**21,514,927,994**	**23,861,469,887**	**21,514,927,994**
7.02	**Bills Purchased and Discounted**					
	Receivables in Bangladesh	7.02.01	1,262,246,324	1,457,145,623	1,262,246,324	1,457,145,623
	Receivables outside Bangladesh	7.02.02	16,289,753,110	16,361,166,990	16,289,753,110	16,361,166,990
			17,551,999,434	**17,818,312,613**	**17,551,999,434**	**17,818,312,613**
7.02.01	**Receivables in Bangladesh**					
	Inland bills purchased (IBP)		925,816,348	1,120,715,647	925,816,348	1,120,715,647
	T.T. purchased		50,000	50,000	50,000	50,000
	Local documentary bill purchased (LDBP)		336,379,976	336,379,976	336,379,976	336,379,976
			1,262,246,324	**1,457,145,623**	**1,262,246,324**	**1,457,145,623**
7.02.02	**Receivables outside Bangladesh**					
	Foreign Documentary Bills Purchased (FDBP)		16,289,753,110	16,361,166,990	16,289,753,110	16,361,166,990
			16,289,753,110	**16,361,166,990**	**16,289,753,110**	**16,361,166,990**
7.03	**Loans and Advances (in and outside Bangladesh) including Bills Purchased and Discounted**					
	In Bangladesh	7.03.01	1,043,238,236,771	1,000,241,818,193	1,041,788,665,644	998,786,829,242
	Outside Bangladesh	7.03.02	9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.03.01	**In Bangladesh**					
	Loans		854,807,250,625	819,882,004,081	853,133,979,657	817,878,826,089
	Cash credits		150,471,820,510	144,412,442,391	150,695,520,351	144,960,631,432
	Overdrafts		21,332,520,203	19,249,312,407	21,332,520,203	19,249,312,407
	Bills purchased and discounted		16,626,645,433	16,698,059,314	16,626,645,433	16,698,059,314
			1,043,238,236,771	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
7.03.02	**Outside Bangladesh**					
	Loans		3,731,139,360	4,002,305,664	3,731,139,360	4,002,305,664
	Cash credits		2,217,396,528	1,767,496,638	2,217,396,528	1,767,496,638
	Overdrafts		2,528,949,684	2,265,615,587	2,528,949,684	2,265,615,587
	Bills purchased and discounted		925,354,001	1,120,253,299	925,354,001	1,120,253,299
			9,402,839,573	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
7.04	**Maturity Grouping of Loans and Advances**					
	Loans and advances are repayable:					
	On Demand		-	-	-	-
	Not more than one month		106,947,800,000	62,208,000,000	106,947,800,000	62,208,000,000
	More than 1 months but less than 3 months		22,330,200,000	67,774,400,000	22,330,200,000	67,774,400,000
	More than 3 months but not more than 1 year		196,523,905,217	274,507,113,013	196,523,905,217	274,507,113,013
	More than 1 years but not more than 5 years		704,875,000,000	582,945,287,417	704,875,000,000	582,945,287,417
	More than 5 years		21,964,171,127	21,962,688,951	20,514,600,000	20,507,700,000
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.05	**Maturity Grouping of Bills Purchased and Discounted**					
	Payable within 1 month		-	-	-	-
	Over 1 months but less than 3 months		1,283,800,000	1,350,200,000	1,283,800,000	1,350,200,000
	Over 3 months but less than 6 months		5,137,788,400	5,139,258,000	5,137,788,400	5,139,258,000
	More than 6 months		11,130,411,034	11,328,854,613	11,130,411,034	11,328,854,613
			17,551,999,434	**17,818,312,613**	**17,551,999,434**	**17,818,312,613**
7.06	**Loans and Advances on the Basis of Significant Concentration including Bills Purchased and Discounted**					
	Advances to allied concerns of Directors				-	-
	Advances to Managing Director and other Senior Executives				41,268,746	46,884,513
	Advances to customer group (amounting more than 10% of bank's total capital):	7.06.01			747,379,200,000	710,451,300,000
	Other customers				231,949,643,290	231,242,545,037
	Advance to staff				71,821,393,181	66,201,770,880
					1,051,191,505,217	**1,007,942,500,430**

7.06.01 Details of Large Loan (loans and advances allowed to each customer exceed 10% or more of Bank's capital)

Large Loans Details (loan amount more than 10% of Bank's Paid up capital as per clause 4(i) of MOU with Bangladesh Bank)

As on 31 December 2025 bank total paid up capital is Tk. 23,140,000,000 and 10% of this amount is Tk. 2,314,000,000

Name of the group	Funded Loan	Non-funded Loan	Total	Classified Amount
1) Beximco Group	228,415,800,000	175,900,000	228,591,700,000	228,415,800,000
2) S. Alam Group	80,675,100,000	7,646,000,000	88,321,100,000	80,675,100,000
3) Annontex Group	80,719,100,000	23,700,000	80,742,800,000	80,719,100,000
4) Bangladesh Petroleum Corporation (BPC)	-	27,571,100,000	27,571,100,000	-
5) Orion Group*	19,549,000,000	7,120,800,000	26,669,800,000	-
6) Bangladesh Agricultural Development Corporation (BADC)	23,378,900,000	1,760,600,000	25,139,500,000	-
7) Bangladesh Chemical Industries Corporation (BCIC)	16,667,800,000	6,713,000,000	23,380,800,000	-
8) S. Alam Cold Rolled Steel Ltd.	21,288,400,000	1,040,300,000	22,328,700,000	21,288,400,000
9) Crescent Group	20,514,600,000	605,000,000	21,119,600,000	20,514,600,000
10) Thermax Group	21,110,200,000	1,600,000	21,111,800,000	21,110,200,000
11) Bangladesh Sugar & Food Industries Corporation	19,017,500,000	-	19,017,500,000	-
12) Ranka Group	17,251,300,000	400,000	17,251,700,000	17,251,300,000
13) Basundhara Group	10,175,800,000	3,613,700,000	13,789,500,000	8,499,500,000
14) Beximco Ltd.	12,079,800,000	1,111,400,000	13,191,200,000	12,079,800,000
15) Ratanpur Group	12,271,100,000	-	12,271,100,000	12,271,100,000
16) Bangladesh -India Friendship Power Company Ltd.	6,942,200,000	4,614,800,000	11,557,000,000	-
17) Rimex Footwear Ltd.	10,777,000,000	562,700,000	11,339,700,000	10,777,000,000
18) Janakantha Group	9,695,700,000	-	9,695,700,000	9,695,700,000
19) Sikder Group	8,910,700,000	-	8,910,700,000	8,910,700,000
20) Lithun Fabrics Ltd.	8,055,400,000	12,500,000	8,067,900,000	8,055,400,000
21) Lexco Ltd.	7,678,700,000	5,300,000	7,684,000,000	7,678,700,000
22) Meghna Cement Mills Ltd.**	6,834,600,000	327,100,000	7,161,700,000	-
23) Habib Hotel International Ltd.	6,977,600,000	-	6,977,600,000	6,977,600,000
24) Abul Khair Group	4,072,700,000	2,724,400,000	6,797,100,000	-
25) Chowdhury Group	6,257,000,000	327,500,000	6,584,500,000	6,257,000,000
26) Ananda Shipyard & Shipways Ltd.***	5,907,700,000	403,100,000	6,310,800,000	-
27) B.R Spinning Ltd.****	5,718,400,000	3,800,000	5,722,200,000	-
28) Orion Pharma Ltd.	5,643,400,000	-	5,643,400,000	-
29) Dhaka North Power Company Ltd.	5,001,600,000	335,300,000	5,336,900,000	5,001,600,000
30) Jamuna Group	3,122,500,000	1,732,200,000	4,854,700,000	-
31) Nice Fabrics Processing Ltd.*****	4,701,000,000	-	4,701,000,000	-
32) Multifabs Ltd.	737,800,000	3,673,900,000	4,411,700,000	-
33) Beximco Pharmaceuticals Ltd.	1,229,700,000	3,177,300,000	4,407,000,000	-
34) Adil Corporation	4,298,500,000	-	4,298,500,000	4,298,500,000
35) Ansar Enterprise	4,232,600,000	-	4,232,600,000	4,232,600,000
36) Murad Enterprise	4,229,400,000	-	4,229,400,000	4,229,400,000
37) Ibrahim Group	4,224,400,000	-	4,224,400,000	4,224,400,000
38) JMI Group	2,951,200,000	1,150,500,000	4,101,700,000	-
39) Lockpur Group	3,172,900,000	691,900,000	3,864,800,000	3,172,900,000
40) The Delta Composite Knitting Industries Ltd.******	3,732,800,000	-	3,732,800,000	1,037,000,000
41) Green Town LP Gas	3,290,300,000	300,000,000	3,590,300,000	3,290,300,000
42) Fahami Group	3,483,600,000	-	3,483,600,000	3,483,700,000
43) Hansol Paper Mills Ltd.	3,415,600,000	-	3,415,600,000	3,415,600,000
44) Six Seasons Apartments Ltd.	3,090,200,000	-	3,090,200,000	3,090,200,000
45) Northern Power Solution Ltd.	2,963,700,000	-	2,963,700,000	2,963,700,000
46) Asif Group	2,779,000,000	200,000	2,779,200,000	2,779,000,000
47) Sonali Traders	2,730,900,000	-	2,730,900,000	2,730,900,000
48) Dragon Group	2,595,200,000	2,800,000	2,598,000,000	2,595,200,000
49) City Group	-	2,546,600,000	2,546,600,000	-
50) Ali Papper, Technoplast, Quality Milk	2,448,300,000	-	2,448,300,000	2,448,300,000
51) Kanika Commercial Ltd.	2,362,500,000	60,500,000	2,423,000,000	2,362,500,000
	747,379,200,000	**80,035,900,000**	**827,415,100,000**	**616,532,800,000**

* Special Mention Account (SMA)-361.96 crore taka, Doubtful (DF)-1,176.45 crore taka, Bad/Loss (BL)-416.49 crore taka of Orion Group shown unclassified (UC) in CL statement as per writ in High Court.

** Sub Standard (SS)-208.60 crore taka, Doubtful (DF)-474.86 crore taka of Meghna Cement Mills Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

*** Bad/Loss (BL)-590.77 crore taka of Ananda Shipyard & Shipways Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

**** Bad/Loss (BL)-571.84 crore taka of B.R Spinning Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

***** Bad/Loss (BL)-470.10 crore taka of Nice Fabrics Processing Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

****** Bad/Loss (BL)-269.58 crore taka of The Delta Composite Knitting Industries Ltd. shown unclassified (UC) in CL statement as per writ in High Court.

	Bank 2025	Bank 2024
No. of client	51	52
Total Funded and Non-funded liabilities	827,415,100,000	812,960,500,000
Total Classified loan therein:		
Sub Standard (SS)	-	32,404,700,000
Doubtful (DF)	31,200,000	7,552,200,000
Bad/Loss (BL)	616,501,600,000	535,762,600,000
	616,532,800,000	**575,719,500,000**

Measures taken for recovery of classified loan

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

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

7.07 Geographical Area-wise Loans and Advances

	No. of Branches	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
In Bangladesh					
Urban	461	984,589,298,469	947,595,268,697	983,139,727,342	946,140,279,746
Rural	464	58,648,938,302	52,646,549,496	58,648,938,302	52,646,549,496
Sub total	**925**	**1,043,238,236,771**	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
Outside Bangladesh					
Overseas	4	9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
Sub total	**4**	**9,402,839,573**	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
Total	**929**	**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**

7.07.01 Loans and Advances (Administrative Division wise)

In Bangladesh	No. of Branches	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
Dhaka	230	764,163,005,006	741,822,306,523	762,713,433,879	740,367,317,572
Chattogram	208	171,130,939,277	157,372,613,318	171,130,939,277	157,372,613,318
Sylhet	60	6,012,916,603	5,661,344,454	6,012,916,603	5,661,344,454
Khulna	115	36,111,671,817	34,830,550,227	36,111,671,817	34,830,550,227
Barishal	43	9,378,825,967	9,045,282,445	9,378,825,967	9,045,282,445
Rajshahi	150	29,364,551,145	27,068,721,223	29,364,551,145	27,068,721,223
Rangpur	74	18,935,784,175	17,198,416,098	18,935,784,175	17,198,416,098
Mymensingh	45	8,140,542,781	7,242,583,905	8,140,542,781	7,242,583,905
Sub total	**925**	**1,043,238,236,771**	**1,000,241,818,193**	**1,041,788,665,644**	**998,786,829,242**
Outside Bangladesh					
Overseas units	4	9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
Sub total	**4**	**9,402,839,573**	**9,155,671,188**	**9,402,839,573**	**9,155,671,188**
Grand Total	**929**	**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
7.08	**Details of Security/ Collateral with the Bank**					
	Movable/immovable assets		654,836,414,699	398,279,091,583	654,836,414,699	398,279,091,583
	Government guarantee		1,254,400,000	1,254,400,000	1,254,400,000	1,254,400,000
	Financial securities		22,578,810,443	21,076,774,763	22,578,810,443	21,076,774,763
	Pledged and other goods		168,676,504,357	170,600,136,494	168,676,504,357	170,600,136,494
	Personal guarantee		61,531,779,806	50,858,411,726	61,531,779,806	50,858,411,726
	Other securities		143,763,167,039	367,328,674,815	142,313,595,912	365,873,685,864
			1,052,641,076,344	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.09	**Classification Status of Loans and Advances (As a Whole/ Combined)**					
	Unclassified					
	Standard		296,801,337,881	302,653,799,922	295,351,766,754	301,198,810,971
			296,801,337,881	**302,653,799,922**	**295,351,766,754**	**301,198,810,971**
	Special Mention Account (SMA)		25,084,702,842	23,052,748,130	25,084,702,842	23,052,748,130
	Special Mention Account for Restructure (SMA-RST)		2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
			27,797,302,842	**26,085,048,130**	**27,797,302,842**	**26,085,048,130**
	Sub total		**324,598,640,723**	**328,738,848,052**	**323,149,069,596**	**327,283,859,101**
	Classified					
	Sub-standard		2,542,987,176	40,017,868,098	2,542,987,176	40,017,868,098
	Doubtful		3,598,072,054	12,580,959,171	3,598,072,054	12,580,959,171
	Bad/loss		721,901,376,391	628,059,814,060	721,901,376,391	628,059,814,060
	Sub total		**728,042,435,621**	**680,658,641,329**	**728,042,435,621**	**680,658,641,329**
	Grand Total		**1,052,641,076,344**	**1,009,397,489,381**	**1,051,191,505,217**	**1,007,942,500,430**
7.09.01	**Classification Status of Loans and Advances (In Bangladesh)**					
	Unclassified					
	Standard		291,424,598,308	295,408,577,860	289,975,027,181	293,953,588,909
			291,424,598,308	**295,408,577,860**	**289,975,027,181**	**293,953,588,909**
	Special Mention Account (SMA)		24,777,502,842	22,956,645,933	24,777,502,842	22,956,645,933
	Special Mention Account for Restructure (SMA-RST)		2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
			27,490,102,842	**25,988,945,933**	**27,490,102,842**	**25,988,945,933**
	Sub total (Unclassified-In Bangladesh)		**318,914,701,150**	**321,397,523,793**	**317,465,130,023**	**319,942,534,842**

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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
	Classified					
	Sub-standard		2,216,387,176	40,017,868,098	2,216,387,176	40,017,868,098
	Doubtful		2,226,072,054	12,580,959,171	2,226,072,054	12,580,959,171
	Bad/loss		719,881,076,391	626,245,467,131	719,881,076,391	626,245,467,131
	Sub total (Classified-In Bangladesh)		724,323,535,621	678,844,294,400	724,323,535,621	678,844,294,400
	Total Loans and Advances (In Bangladesh)		1,043,238,236,771	1,000,241,818,193	1,041,788,665,644	998,786,829,242
7.09.02	**Classification Status of Loans and Advances (Outside Bangladesh)**					
	Unclassified					
	Standard		5,376,739,573	7,245,222,062	5,376,739,573	7,245,222,062
	Special Mention Account (SMA)		307,200,000	96,102,197	307,200,000	96,102,197
	Sub total (Unclassified-Outside Bangladesh)		5,683,939,573	7,341,324,259	5,683,939,573	7,341,324,259
	Classified					
	Sub-standard		326,600,000	-	326,600,000	-
	Doubtful		1,372,000,000	-	1,372,000,000	-
	Bad/loss		2,020,300,000	1,814,346,929	2,020,300,000	1,814,346,929
	Sub total (Classified-Outside Bangladesh)		3,718,900,000	1,814,346,929	3,718,900,000	1,814,346,929
	Total Loans and Advances (Outside Bangladesh)		9,402,839,573	9,155,671,188	9,402,839,573	9,155,671,188
	Grand Total (Loans and Advances)		1,052,641,076,344	1,009,397,489,381	1,051,191,505,217	1,007,942,500,430
7.10	**Industry-wise Segregation of Loans and Advances**					
	Agriculture		27,464,200,000	26,413,500,000	27,464,200,000	26,413,500,000
	Industrial (Manufacturing)					
	RMG		214,399,300,000	197,310,300,000	214,399,300,000	197,310,300,000
	Textile		162,728,700,000	145,497,600,000	162,728,700,000	145,497,600,000
	Ship building & ship breaking		11,049,400,000	18,348,400,000	11,049,400,000	18,348,400,000
	Agro-based industry		39,111,900,000	45,890,600,000	39,111,900,000	45,890,600,000
	Pharmaceuticals industry		14,839,700,000	11,178,700,000	14,839,700,000	11,178,700,000
	Leather & leather-based industry		40,425,100,000	47,435,100,000	40,425,100,000	47,435,100,000
	Other industrial (large scale)		104,699,900,000	120,519,900,000	104,699,900,000	120,519,900,000
	Other industrial (small, medium & cottage)		17,317,100,000	16,125,300,000	17,317,100,000	16,125,300,000
			604,571,100,000	602,305,900,000	604,571,100,000	602,305,900,000
	Industrial (service)					
	Construction loans		45,455,300,000	42,682,700,000	45,455,300,000	42,682,700,000
	Transport & communication		6,277,700,000	5,846,000,000	6,277,700,000	5,846,000,000
	Other service industries		44,362,200,000	42,805,200,000	44,362,200,000	42,805,200,000
			96,095,200,000	91,333,900,000	96,095,200,000	91,333,900,000
	Consumer credit		20,612,400,000	19,915,800,000	20,612,400,000	19,915,800,000
	Trade & commerce		122,092,700,000	109,334,800,000	122,092,700,000	109,334,800,000
	Credit to NBFI		-	-	-	-
	Loans to capital market					
	Merchant banks		400,000,000	400,000,000	400,000,000	400,000,000
	Other than merchant banks		-	-	-	-
	Margin loan		2,073,270,968	2,403,177,992	-	-
			2,473,270,968	2,803,177,992	400,000,000	400,000,000
	Staff Loan	7.01.01.01	71,862,661,927	66,248,655,393	71,862,661,927	66,248,655,393
	Other loans		107,469,543,449	91,041,755,996	108,093,243,290	91,989,945,037
			1,052,641,076,344	1,009,397,489,381	1,051,191,505,217	1,007,942,500,430
7.11	**Sector-wise Loans and Advances**					
	Government	7.11.01	23,491,510,000	22,686,452,000	23,491,510,000	22,686,452,000
	Other public	7.11.02	42,160,049,000	43,990,850,000	42,160,049,000	43,990,850,000
	Private	7.11.03	986,989,517,344	942,720,187,381	985,539,946,217	941,265,198,430
			1,052,641,076,344	1,009,397,489,381	1,051,191,505,217	1,007,942,500,430
7.11.01	**Government**					
	Unclassified					
	Standard		23,378,893,000	22,573,835,000	23,378,893,000	22,573,835,000
	SMA		-	-	-	-
	Sub total (Unclassified-Government)		23,378,893,000	22,573,835,000	23,378,893,000	22,573,835,000
	Classified					
	Sub-standard		-	-	-	-
	Doubtful		-	-	-	-
	Bad/loss		112,617,000	112,617,000	112,617,000	112,617,000
	Sub total (Classified-Government)		112,617,000	112,617,000	112,617,000	112,617,000
	Total Loans and Advances (Government)		23,491,510,000	22,686,452,000	23,491,510,000	22,686,452,000
7.11.02	**Other Public**					
	Unclassified					
	Standard		41,100,630,000	42,926,011,000	41,100,630,000	42,926,011,000
	SMA		-	461,537,000	-	461,537,000
	Sub total (Unclassified- Other Public)		41,100,630,000	43,387,548,000	41,100,630,000	43,387,548,000
	Classified					
	Sub-standard		-	-	-	-
	Doubtful		-	-	-	-
	Bad/loss		1,059,419,000	603,302,000	1,059,419,000	603,302,000
	Sub total (Classified- Other Public)		1,059,419,000	603,302,000	1,059,419,000	603,302,000
	Total Loans and Advances (Other Public)		42,160,049,000	43,990,850,000	42,160,049,000	43,990,850,000
7.11.03	**Private**					
	Unclassified					
	Standard		232,321,814,881	237,153,953,922	230,872,243,754	235,698,964,971
			232,321,814,881	237,153,953,922	230,872,243,754	235,698,964,971
	SMA		25,084,702,842	22,591,211,130	25,084,702,842	22,591,211,130
	SMA-RST		2,712,600,000	3,032,300,000	2,712,600,000	3,032,300,000
			27,797,302,842	25,623,511,130	27,797,302,842	25,623,511,130
	Sub total (Unclassified- Private)		260,119,117,723	262,777,465,052	258,669,546,596	261,322,476,101
	Classified					
	Sub-standard		2,542,987,176	40,017,868,098	2,542,987,176	40,017,868,098
	Doubtful		3,598,072,054	12,580,959,171	3,598,072,054	12,580,959,171
	Bad/loss		720,729,340,391	627,343,895,060	720,729,340,391	627,343,895,060
	Sub total (Classified- Private)		726,870,399,621	679,942,722,329	726,870,399,621	679,942,722,329
	Total Loans and Advances (Private)		986,989,517,344	942,720,187,381	985,539,946,217	941,265,198,430
	Grand Total (Loans and Advances)		1,052,641,076,344	1,009,397,489,381	1,051,191,505,217	1,007,942,500,430

		Ref. Note	Bank 2025	Bank 2024
7.12	**Movement of Classified Loans & Advances as a Whole**			
	Opening classified loans & advances		680,658,641,329	250,088,858,959
	Less:			
	Cash recovery		5,662,100,000	3,029,500,000
	Written-off		216,500,000	191,300,000
	Under one time exit and interest waiver		992,100,000	6,900,000
	Re-scheduling, re-structuring and partial recovery (considering classified loan as on 31-12-2025)		2,284,200,000	365,700,000
			9,154,900,000	3,593,400,000
			671,503,741,329	246,495,458,959
	Add: Newly classified loans & advances		56,538,694,292	434,163,182,370
	Balance of classified loans & advances		728,042,435,621	680,658,641,329
7.13	**Loans and Advances Categorized on the Basis of Following Particulars:**			
	i) Loans considered good in respect of which 'the bank is fully secured';		864,986,960,501	854,803,610,438
	ii) Loans considered good against which the bank holds no other security than the debtor's personal guarantee;		124,672,764,910	102,280,478,266
	iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;		61,531,779,806	50,858,411,726
	iv) Loans adversely classified; provision not maintained there against;		-	-
			1,051,191,505,217	1,007,942,500,430
	v) Loans due by directors or officers of the bank or any of these either separately or jointly with any other persons;		71,862,661,927	66,248,655,393
	vi) Loans due from companies or firms in which the directors of the bank have interest as directors, partners or managing agents or in case of private companies as members;		-	-
	vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other persons;		71,862,661,927	66,248,655,393
	viii) Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners, managing agents or in the case of private companies as members;		-	-
	ix) Due from banking companies;		-	-
	x) Information in respect of classified loans and advances			
	a) Amount of classified loans on which interest has not been charged:			
	i) (Decrease)/Increase in provision		2,751,785,770	10,538,556,715
	ii) Amount of written off loan during the year		216,500,000	191,300,000
	iii) Amount realized (including adj.) during the year against loan previously written-off:		634,900,000	701,838,000
	Cash recovery		477,600,000	659,653,000
	Adjustment		157,300,000	42,185,000
	b) Amount of provision kept against loans classified as bad/loss as at the reporting date		48,840,100,000	35,902,900,000
	c) Interest credited to the Interest Suspense Account		163,990,377,328	132,096,558,488
	xi) Details of loans written off			
	a) Cumulative amount of written-off loans at the end of the year (b+c)		51,475,300,000	51,258,800,000
	b) Cumulative amount of written-off loans (opening)		51,258,800,000	51,067,500,000
	c) Amount of written-off loans during the year		216,500,000	191,300,000
	d) Amount realized (including adjustment) against loan previously written-off:		19,862,338,000	19,344,638,000
	Previous years (opening)		19,344,638,000	18,642,800,000
	Adjustment		(117,200,000)	-
	Previous years (opening) (restated)		19,227,438,000	18,642,800,000
	Current year		634,900,000	701,838,000
	e) Net (outstanding) amount of written-off loan at the end of the year (a-d)		31,612,962,000	31,914,162,000
	f) Amount of written-off loan for which law suit has been filled		44,231,500,000	57,851,741,000
7.14	**Details of Provision for Loans and Advances**			
	For unclassified loan			
	Standard		3,400,300,000	6,836,400,000
	SMA		1,757,000,000	376,400,000
			5,157,300,000	7,212,800,000
	For classified loan			
	Substandard		887,600,000	6,778,600,000
	Doubtful		2,843,900,000	6,363,000,000
	Bad/loss		557,491,900,000	467,960,400,000
			561,223,400,000	481,102,000,000
	Required provision for Loans and Advances		566,380,700,000	488,314,800,000
	Forbearance from Bangladesh Bank (BB)		(509,427,069,791)	(432,057,455,561)
	Total maintainable provision as per BB instructions		56,953,630,209	56,257,344,439
	Provision maintained			
	For unclassified loan	13.06.01	5,157,300,000	7,212,800,000
	For classified loan	13.06.02	51,796,330,209	49,044,544,439
			56,953,630,209	56,257,344,439
	Provision excess/(shortfall)		-	-

Janata Bank PLC. has maintained provision against Loans and Advances as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Bank 2025	Bank 2024
7.15	**Net Loans and Advances**			
	Gross Loans		1,051,191,505,217	1,007,942,500,430
	Less: Interest Suspense	13.01	(163,990,377,328)	(132,096,558,488)
	Less: Provision for Loans and Advances	13.06	(56,953,630,209)	(56,257,344,439)
			830,247,497,680	819,588,597,503

7.16 Suits Filed by the Bank

Types of suit	Number of suit filed 2025	Number of suit filed 2024	Amount 2025	Amount 2024
Artharin	2,413	2,434	596,294,200,000	264,448,800,000
Writ petition	183	127	112,986,000,000	24,161,100,000
Appeal & revision	196	199	49,301,000,000	46,996,600,000
	2,792	2,760	758,581,200,000	335,606,500,000

7.17 Restructured loan as per BRPD Circular No.- 04 dated 29 January 2015

SL	Name of Borrower	Outstanding Amount as on 31 December 2025	Status before Restructure	Status after Restructure
1.	Jamuna Builders Ltd.	2,283,000,000	UC	SMA
2	Shameem Composite Mills Ltd.	81,500,000	UC	SMA
3	Jamuna Spinning Mills Ltd.	348,100,000	UC	SMA
		2,712,600,000		

7.18 Disclosure on 178/FRC/APR/2021/27(26) dated 08/12/2021

As on 31 December 2025, 56.68% of loan account under clause 2(8) of Financial Reporting Act, 2015 has maintained BRPD Circular Letter-04 dated 06/02/2023 and 6.41% of those loan account maintained BRPD Circular Letter-35 dated 06/07/2021.

7.19 Disclosure on SMESPD Circular No-05 dated-14/08/2022 (Cluster Financing)

As on 31 December 2025 total outstanding in the cluster financing is Taka 220.22 crore whereas the target for the cluster financing was Taka 1,325.09 crore for the year 2025.

7.20 Disclosure on Identification & finalization of willful defaulters and measures to be taken Circular No-06 dated-12/03/2024 (Willful defaulters)

As on 31 December 2025 total 18 customers are identified as willful defaulters whose outstanding loan amount is Taka 896.93 crore.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
8.00	**Fixed Assets including Land, Building, Furniture & Fixtures**					
	Cost Less Accumulated Depreciation					
	Property, plant, equipment					
	Land		4,824,256,000	4,824,256,000	4,824,256,000	4,824,256,000
	Building		1,024,119,765	1,052,912,521	999,422,309	1,029,705,081
	Furniture and fixture		773,021,476	806,151,681	772,554,125	805,633,788
	Machinery & equipment		128,636,841	142,956,157	127,661,739	141,953,529
	Vehicle		44,134,698	56,115,948	44,134,695	56,115,945
	Computer hardware		739,822,273	889,361,203	738,227,271	887,738,468
			7,533,991,053	7,771,753,510	7,506,256,139	7,745,402,811
	Intangible asset					
	Computer software		19,918,656	383,438,609	18,588,191	381,748,153
	Right of use assets		426,702	15,351,933	426,702	15,351,933
			20,345,358	398,790,542	19,014,893	397,100,086
			7,554,336,411	8,170,544,052	7,525,271,032	8,142,502,897
	Details in note - 50.00					
9.00	**Other Assets**					
	Income generating					
	Investment in share of subsidiary companies	9.01	-	-	4,332,617,803	4,332,617,803
			-	-	4,332,617,803	4,332,617,803
	Non income generating					
	Stationery, stamps and material in stock	9.02	135,971,869	115,993,446	135,828,524	115,853,717
	Interest accrued on investment		8,798,712,965	7,126,110,514	8,798,712,965	7,126,110,514
	Interest receivable on loan		1,227,219,118	590,141,507	1,227,219,118	590,141,507
	Advance deposit		21,170,601	18,800,055	21,170,601	18,800,055
	Suspense account	9.03	1,871,330,671	2,250,405,071	1,854,667,961	2,239,898,841
	Others	9.04	73,694,702,353	62,521,626,958	73,092,769,602	61,925,952,981
			85,749,107,577	72,623,077,551	85,130,368,771	72,016,757,615
			85,749,107,577	72,623,077,551	89,462,986,574	76,349,375,418
9.01	**Investment in Share of Subsidiary Companies**					
	In Bangladesh					
	Investment to JCIL, Dhaka (subsidiary company)	9.01.01	-	-	4,274,000,000	4,274,000,000
			-	-	4,274,000,000	4,274,000,000
	Outside Bangladesh					
	Investment in JEC, Italy (subsidiary company)	9.01.02	-	-	58,617,803	58,617,803
			-	-	58,617,803	58,617,803
			-	-	4,332,617,803	4,332,617,803

9.01.01 Investment in Janata Capital and Investment Limited, Dhaka (Subsidiary Company)

Janata Capital and Investment Limited, Dhaka incorporated on 13 April 2010 vide incorporation certificate no.C-83898/10 issued by the Registrar of Joint Stock Companies and Firms (RJSC) with 100% ownership of Janata Bank PLC. having Tk. 5,000 million authorized capital and its paid-up capital is Tk. 4,274.00 million. The company starts its operations from 26 September 2010 and its main functions are issue manager, underwriting and portfolio management.

9.01.02 Investment in Janata Exchange Company Srl, Italy (Subsidiary Company)

Janata Exchange Company Srl, Italy was incorporated on 18 January 2002 vide Ministry of Finance letter # অম/অবি/ব্যাংকিং/শা-৭/বিবিধ-১২(২) ২০০০ dated 3 January 2001 and letter # অম/অবি/ব্যাংকিং/শা-৭/১২(২)২০০০/১৬৪ dated 27 June 2001 with 100% ownership of Janata Bank PLC. having authorized capital of ITL 1.00 Billion and its paid-up capital is Euro 600,000.

Apart from Rome Branch, JEC, Italy has another Branch in Milan, Italy, which was established vide MOF's approval Letter # অম/অবি/ব্যাংকিং নীঃ/শা-১ /১২ /(২)/২০০/ ৩/৩৫২ dated 24 November 2002.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
9.02	**Stationery, Stamps and Material in Stock**					
	Stamps		18,337,432	16,629,879	18,326,692	16,613,329
	Stationery		116,432,146	98,161,276	116,299,541	98,038,097
	Stock of spare parts and electrical goods		1,202,291	1,202,291	1,202,291	1,202,291
			135,971,869	115,993,446	135,828,524	115,853,717
9.03	**Suspense Account**					
	Sundry debtors		351,321,899	478,275,760	334,659,189	467,769,530
	Advance against TA/DA		1,764,010	1,331,853	1,764,010	1,331,853
	Advance against postage		52,261	49,079	52,261	49,079
	Advance for expense for new branch		598,434	133,314	598,434	133,314
	Gift cheque		7,100	13,872	7,100	13,872
	Legal charge		756,778	702,611	756,778	702,611
	Revenue stamp		126,754	101,375	126,754	101,375
	BSP/DSC/Prize Bond/WEDB/Sanchaypatro/USD Bond		1,424,189,551	1,653,369,103	1,424,189,551	1,653,369,103
	Salary/Bonus/Ex-gratia		10,676,623	21,566,291	10,676,623	21,566,291
	Airport booth		30,192,878	29,950,809	30,192,878	29,950,809
	Petty cash		26,340	5,740	26,340	5,740
	Foreign remittance		42,715,458	63,678,263	42,715,458	63,678,263
	Advance salary paid for concurrent auditor		698,812	1,565,998	698,812	1,565,998
	Foreign remittance cash incentive		1,446,255	1,118,198	1,446,255	1,118,198
	Bkash add money		7,209,843	-	7,209,843	-
	Take on Suspense-TOS		(452,325)	(1,457,195)	(452,325)	(1,457,195)
			1,871,330,671	2,250,405,071	1,854,667,961	2,239,898,841
9.04	**Others**					
	Sundry assets	9.04.01	12,464,407,187	7,749,633,962	12,420,547,165	7,690,201,292
	Tripura Modern Bank		29,463	29,463	29,463	29,463
	General blocked account		10,441,963	10,441,963	10,441,963	10,441,963
	Cash remittance		38,468,281	125,000,000	38,468,281	125,000,000
	Deferred tax assets	9.04.02	13,759,003,922	15,078,943,384	13,752,830,081	15,073,256,393
	Advance income tax	9.04.03	46,817,087,967	39,557,578,186	46,265,189,079	39,027,023,870
	Inter branch adjustment	9.04.04	605,263,570	-	605,263,570	-
			73,694,702,353	62,521,626,958	73,092,769,602	61,925,952,981
9.04.01	**Sundry Assets**					
	Advance rent paid		243,202,350	200,673,972	243,202,350	200,673,972
	Adjusting account debit		947,999	607,917	947,999	607,917
	DD paid without advice (Local)		10,311,146	10,336,052	10,311,146	10,336,052

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
	DD paid without advice (Foreign)		98,532,553	98,614,323	98,532,553	98,614,323
	DD cancelled		58,600	58,600	58,600	58,600
	Transfer delivery		36,322	36,322	36,322	36,322
	Gift cheque		9,793	9,925	9,793	9,925
	Protested bill		426,099,961	329,138,736	426,099,961	329,138,736
	Defective notes		8,267,740	2,264,710	8,267,740	2,264,710
	Food procurement bill		3,151,512,823	778,302,807	3,151,512,823	778,302,807
	Revenue stamp		913,565	810,130	913,565	810,130
	Exempted interest on agri-loan		7,519,477	7,533,302	7,519,477	7,533,302
	Exempted interest on waiver credit		1,298,614	1,298,614	1,298,614	1,298,614
	X.P.B. /Duty draw back		13,752,085	13,752,085	13,752,085	13,752,085
	Army pension (Defense)		731,263,318	820,505,996	731,263,318	820,505,996
	Civil pension		8,982,638	8,982,638	8,982,638	8,982,638
	Bank pension		1,265,674,061	1,430,389,338	1,265,674,061	1,430,389,338
	Clearing house		38,452,774	40,821,193	38,452,774	40,821,193
	Defense certificate/ Prize bond		480,000	-	480,000	-
	Till money		128,500	128,500	128,500	128,500
	Interest subsidy		135,359	135,359	135,359	135,359
	Legal charges		593,314	595,659	593,314	595,659
	Cash subsidy		1,553,658	1,553,658	1,553,658	1,553,658
	Cash shortage		10,016,046	16,046	10,016,046	16,046
	Interest free block account		56,498	56,498	56,498	56,498
	Purchase of Books		40,590	40,590	40,590	40,590
	Special exchange adjusting a/c		19,115,525	19,115,525	19,115,525	19,115,525
	2% F. Remittance Cash Incentive		5,239,588,786	3,149,828,537	5,239,588,786	3,149,828,537
	Capital Work in Progress*		147,737,869	126,088,679	147,737,869	126,088,679
	Advance against FR,MFS,Bkash		566,940	-	566,940	-
	Sundry		1,037,558,283	707,938,251	993,698,261	648,505,581
			12,464,407,187	7,749,633,962	12,420,547,165	7,690,201,292

* 90% physical progress in construction of a 5 (five) storied building in Janata Bank's own plot at shasongachha, Comilla.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
9.04.02	**Deferred Tax Assets**					
	Opening balance 01 January		15,078,943,384	14,551,767,600	15,073,256,393	14,546,598,658
	Addition/(released) during the year	43.01.01 (E)	(1,319,939,462)	527,175,784	(1,320,426,312)	526,657,735
	Balance as at 31 December		13,759,003,922	15,078,943,384	13,752,830,081	15,073,256,393
9.04.03	**Advance Income Tax**					
	Advance Income Tax Deducted at Source		23,754,161,684	20,962,054,136	23,602,393,682	20,824,228,473
	Income Tax paid in Advance	9.04.03.01	23,062,926,283	18,595,524,050	22,662,795,397	18,202,795,397
			46,817,087,967	39,557,578,186	46,265,189,079	39,027,023,870
9.04.03.01	**Income Tax Paid in Advance**					
	Year					
	2010		378,782,750	378,782,750	378,782,750	378,782,750
	2011		341,550,863	341,550,863	331,550,863	331,550,863
	2012		3,290,000,000	3,290,000,000	3,290,000,000	3,290,000,000
	2013		2,907,977,539	2,907,977,539	2,887,977,539	2,887,977,539
	2014		1,820,583,839	1,820,583,839	1,793,084,853	1,793,084,853
	2015		1,773,331,392	1,773,331,392	1,771,399,392	1,771,399,392
	2016		2,027,580,611	2,027,580,611	2,020,000,000	2,020,000,000
	2017		700,000,000	700,000,000	700,000,000	700,000,000
	2018		713,319,206	713,319,206	700,000,000	700,000,000
	2019		800,065,000	800,065,000	800,000,000	800,000,000
	2020		945,670,182	945,670,182	940,000,000	940,000,000
	2021		830,585,864	830,585,864	800,000,000	800,000,000
	2022		755,913,795	755,913,795	600,000,000	600,000,000
	2023		701,761,019	701,761,019	600,000,000	600,000,000
	2024		608,401,990	608,401,990	590,000,000	590,000,000
	2025		4,467,402,233	-	4,460,000,000	-
			23,062,926,283	18,595,524,050	22,662,795,397	18,202,795,397

9.04.04 Inter Branch Adjustment Account

Particulars	Debit Taka	Credit Taka	Net Balance
In 2025			
CIBTA (Bangladesh)	1,282,169,306	-	1,282,169,306
IBFTA (Bangladesh)	6,155,796,846	-	6,155,796,846
Online inter branch transaction (OIBT)	-	18,352,599	(18,352,599)
Overseas branches	(957,075,000)	5,857,274,983	(6,814,349,983)
Total	6,480,891,152	5,875,627,582	605,263,570

Summarized statement of unreconciled entries of CIBTA (Bangladesh) as at 31 December 2025 is given below:

Particulars	Debit		Credit		Net Balance
	No. of unreconciled entries	Taka	No. of unreconciled entries	Taka	
In 2025					
1 to 6 months	279	160,155,535	4,530	3,383,696,152	3,223,540,617
6 to 12 months	1	96	100	4,453,311	4,453,215
More than 12 months	1	6,812,434	4,325	209,111,376	202,298,942
Total	281	166,968,065	8,955	3,597,260,839	3,430,292,774

Summarized statement of unreconciled entries of IBFTA (Bangladesh) as at 31 December 2025 is given below:

Particulars	Debit		Credit		Net Balance
	No. of unreconciled entries	Taka	No. of unreconciled entries	Taka	
In 2025					
1 to 6 months	908	13,386,692,129	701	12,814,630,934	(572,061,195)
6 to 12 months	123	391,523,935	111	382,270,770	(9,253,165)
More than 12 months	55	25,173,607	139	1,026,155,702	1,000,982,095
Total	1,086	13,803,389,671	951	14,223,057,406	419,667,735

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
9.05	**Classification of Other Assets**					
	Unclassified		82,437,204,577	69,725,287,551	86,151,083,574	73,451,585,418
			82,437,204,577	69,725,287,551	86,151,083,574	73,451,585,418
	Classified					
	Doubtful		298,469,000	56,935,000	298,469,000	56,935,000
	Bad/loss		3,013,434,000	2,840,855,000	3,013,434,000	2,840,855,000
			3,311,903,000	2,897,790,000	3,311,903,000	2,897,790,000
	Total (Other Assets)		85,749,107,577	72,623,077,551	89,462,986,574	76,349,375,418
	Details of classified other assets shown in schedule (notes-51.00)					
9.06	**Classification of Inter Branch Transactions and Nostro Account**					
	Classification of Inter Branch Transactions					
	Unclassified		13,938,371,696	9,339,572,797	13,938,371,696	9,339,572,797
			13,938,371,696	9,339,572,797	13,938,371,696	9,339,572,797
	Classified					
	Doubtful		4,679,461	9,360,385	4,679,461	9,360,385
	Bad/loss		27,306,579	88,004,062	27,306,579	88,004,062
			31,986,040	97,364,447	31,986,040	97,364,447
	Total (Inter Branch Transactions)		13,970,357,736	9,436,937,244	13,970,357,736	9,436,937,244
	Classification of Nostro Account					
	Unclassified		18,065,490,089	15,205,833,728	18,065,490,089	15,205,833,728
			18,065,490,089	15,205,833,728	18,065,490,089	15,205,833,728
	Classified					
	Doubtful		2,240,939,942	51,142,771	2,240,939,942	51,142,771
	Bad/loss		1,288,857,096	146,190,010	1,288,857,096	146,190,010
			3,529,797,038	197,332,781	3,529,797,038	197,332,781
	Total (Nostro Account)		21,595,287,127	15,403,166,509	21,595,287,127	15,403,166,509
9.07	**Provision Required for Other Assets, Inter Branch Transactions and Nostro Account**					
	For classified other assets:					
	Doubtful		149,234,500	28,467,500	149,234,500	28,467,500
	Bad/Loss		3,013,434,000	2,840,855,000	3,013,434,000	2,840,855,000
			3,162,668,500	2,869,322,500	3,162,668,500	2,869,322,500
	Local Office- ACU Cell		498,335,000	498,335,000	498,335,000	498,335,000
	Required Provision (Other Assets)		3,661,003,500	3,367,657,500	3,661,003,500	3,367,657,500
	Forbearance from Bangladesh Bank (BB)		(271,271,225)	-	(271,271,225)	-
	Total maintainable provision as per BB instructions		3,389,732,275	3,367,657,500	3,389,732,275	3,367,657,500

Janata Bank PLC. has maintained provision against Other Assets as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
	For classified Inter branch transactions					
	Doubtful		2,339,731	4,680,193	2,339,730	4,680,192
	Bad/Loss		27,306,579	88,004,062	27,306,580	88,004,062
	Required Provision (Inter branch transactions)		29,646,310	92,684,255	29,646,310	92,684,254
	For classified Nostro Account					
	Doubtful		1,120,469,971	25,571,386	1,120,469,971	25,571,386
	Bad/Loss		1,288,857,096	146,190,009	1,288,857,096	146,190,009
	Required Provision (Nostro Account)		2,409,327,067	171,761,395	2,409,327,067	171,761,395
	Forbearance from Bangladesh Bank (BB)		(1,801,455,206)	-	(1,801,455,206)	-
	Total maintainable provision as per BB instructions		607,871,861	171,761,395	607,871,861	171,761,395

Janata Bank PLC. has maintained provision against Nostro Account as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
	Total required provision (Other Assets including Inter branch transactions and Nostro Account)		6,099,976,877	3,632,103,150	6,099,976,877	3,632,103,149
	Forbearance from Bangladesh Bank (BB)		(2,072,726,431)	-	(2,072,726,431)	-
	Total required provision after Forbearance from BB (Other Assets including Inter branch transactions and Nostro Account)		4,027,250,446	3,632,103,150	4,027,250,446	3,632,103,149
	Provision maintained for other assets	13.12	3,389,732,275	3,389,732,275	3,389,732,275	3,389,732,275
	Provision maintained for inter branch transactions	13.13	121,850,643	121,850,643	121,850,643	121,850,643
	Provision maintained for Nostro Account	13.15.01	607,871,861	607,871,861	607,871,861	607,871,861
	Total provision maintained (Other Assets including Inter branch transactions and Nostro Account)		4,119,454,779	4,119,454,779	4,119,454,779	4,119,454,779
	Provision excess/(shortfall)		92,204,333	487,351,629	92,204,333	487,351,630
	Required Provision for Unreconcilled Balance with Bangladesh Bank (BB)*					
	Required Provision for Unreconcilled Balance with BB		1,285,400,000	6,365,000,000	1,285,400,000	6,365,000,000
	Forbearance from Bangladesh Bank (BB)		(581,400,000)	(5,661,000,000)	(581,400,000)	(5,661,000,000)
	Total maintainable provision as per BB instructions		704,000,000	704,000,000	704,000,000	704,000,000
	Provision maintained	13.15.05	704,000,000	704,000,000	704,000,000	704,000,000
	Provision excess/(shortfall)		-	-	-	-

Janata Bank PLC. has maintained provision against Unreconcilled Balance with Bangladesh Bank (BB) as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
9.08	**Total Classified Assets**					
	Classified Loans and Advances	7.09	728,042,435,621	680,658,641,329	728,042,435,621	680,658,641,329
	Classified Other Assets	9.05	3,311,903,000	2,897,790,000	3,311,903,000	2,897,790,000
	Classified Inter Branch Transactions	9.06	31,986,040	97,364,447	31,986,040	97,364,447
	Classified Nostro Account	9.06	3,529,797,038	197,332,781	3,529,797,038	197,332,781
			734,916,121,699	683,851,128,557	734,916,121,699	683,851,128,557

9.09 Total Provision Requirement and Provision Maintained

		Bank			
		Required amount of Provision as on 31 December 2025 (Without Forbearance)	Required amount of Provision as on 31 December 2025 (With Forbearance)	Provision Maintained as on 31 December 2025	Provision Excess/ (Shortfall) as on 31 December 2025 (With Forbearance)
Balance with other Bank and FI	4.04	15,482,335,752	380,000,000	380,000,000	-
Money at Call and Short Notice	5.03	2,720,600,000	545,300,000	545,300,000	-
Investment	6.04	18,684,028,367	1,191,495,452	1,191,495,452	-
Loans and Advances	7.14	566,380,700,000	56,953,630,209	56,953,630,209	-
Other Assets	9.07	3,661,003,500	3,389,732,275	3,389,732,275	-
Inter Branch Transactions	9.07	29,646,310	29,646,310	121,850,643	92,204,333
Nostro Account	9.07	2,409,327,067	607,871,861	607,871,861	-
Unreconcilled Balance with BB	9.07	1,285,400,000	704,000,000	704,000,000	-
Off-Balance Sheet	23.04	14,319,795,095	1,758,200,000	1,758,200,000	-
		624,972,836,091	65,559,876,107	65,652,080,440	92,204,333

The aggregated required provision for balance with other Bank and FI, money at Call and Short Notice, investment, loans & advances, other assets, nostro account, unreconcilled balance with BB and off-balance sheet exposures of Janata Bank PLC. is Taka 62,494.32 crore and the maintained provision in the Financial Statements for the year ended 31 December 2025 is Taka 6,553.02 crore resulting actual shortfall in maintaining provision is Taka 55,941.30 crore.

Janata Bank PLC. has maintained provision against balance with other Bank and FI, money at Call and Short Notice, investment, loans & advances, other assets, nostro account, unreconcilled balance with BB and off-balance sheet exposures as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
10.00	**Non-Banking Assets (Non income generating)**					
	M. K. Road Corporate Branch, Jashore		16,200,000	16,200,000	16,200,000	16,200,000
			16,200,000	16,200,000	16,200,000	16,200,000

The Bank has got the possession and ownership of the mortgage properties according to the judgement of the honorable Court in accordance with the section 33(7) of "Artha Rin Adalat-2003".

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
11.00	**Borrowings from Other Banks, Financial Institutions and Agents**					
	In Bangladesh	11.01	78,568,459,619	99,482,446,726	78,568,459,619	99,482,446,726
	Outside Bangladesh	11.02	758,120,683	3,572,585	758,120,683	3,572,585
			79,326,580,302	99,486,019,311	79,326,580,302	99,486,019,311
11.01	**Borrowing in Bangladesh**					
	From Bangladesh Bank	11.01.01	7,443,914,551	7,943,707,624	7,443,914,551	7,943,707,624
	From Other Banks (Demand)	11.01.02	3,430,000,000	21,120,000,000	3,430,000,000	21,120,000,000
	JBL Subordinated Bond		-	3,000,000,000	-	3,000,000,000
	IDA Credit for EGBMP		8,388,068	12,582,102	8,388,068	12,582,102
	Repo (Encumbered securities against ALS from BB)		67,686,157,000	67,406,157,000	67,686,157,000	67,406,157,000
			78,568,459,619	99,482,446,726	78,568,459,619	99,482,446,726
11.01.01	**From Bangladesh Bank**					
	Re-finance Scheme against Loans to Public Sector Jute Mills		726,275,000	858,363,328	726,275,000	858,363,328
	Re-finance Scheme for 3000 Crore Direct FI		31,221,037	60,736,347	31,221,037	60,736,347
	BB 10 Taka Puno Orthayon Scheme		13,619,078	11,484,458	13,619,078	11,484,458
	BB Refinance for Wheat & Maize		51,175,500	29,550,500	51,175,500	29,550,500
	BB Refinance Scheme in Agri-Food Security		288,406,900	475,124,400	288,406,900	475,124,400
	Pre-finance From BB-25000 Crore		590,118,841	989,365,146	590,118,841	989,365,146
	BB Loan of Covid-19 Re-finance Scheme Ghore Fera		144,400,000	96,158,000	144,400,000	96,158,000
	Borrowing from Bangladesh Bank (BB)*		5,598,698,195	5,422,925,445	5,598,698,195	5,422,925,445
			7,443,914,551	7,943,707,624	7,443,914,551	7,943,707,624

* Export Development Fund (EDF) from BB Tk 5,502,919,363 and Export Facilitation Pre-finance Fund (EFPF) from BB Tk 95,778,832

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
11.01.02	**From Other Banks (Demand)**					
	Uttara Bank PLC.		-	1,750,000,000	-	1,750,000,000
	Mercantile Bank PLC.		-	2,200,000,000	-	2,200,000,000
	Rajshahi Krishi Unnayan Bank		3,200,000,000	-	3,200,000,000	-
	Infrastructure Development Company Ltd.		230,000,000	-	230,000,000	-
	NRBC Bank PLC.		-	550,000,000	-	550,000,000
	Bangladesh Development Bank PLC.		-	300,000,000	-	300,000,000
	Citizens Bank Ltd.		-	500,000,000	-	500,000,000
	Dhaka Bank PLC.		-	1,900,000,000	-	1,900,000,000
	Eastern Bank PLC.		-	1,200,000,000	-	1,200,000,000
	Jamuna Bank PLC.		-	2,000,000,000	-	2,000,000,000
	Meghna Bank PLC.		-	650,000,000	-	650,000,000
	Midland Bank PLC.		-	850,000,000	-	850,000,000
	Modhumoti Bank PLC.		-	250,000,000	-	250,000,000
	One Bank PLC.		-	1,500,000,000	-	1,500,000,000
	Sonali Bank PLC.		-	3,000,000,000	-	3,000,000,000
	The City Bank PLC.		-	1,960,000,000	-	1,960,000,000
	Trust Bank PLC.		-	2,510,000,000	-	2,510,000,000
			3,430,000,000	21,120,000,000	3,430,000,000	21,120,000,000
11.02	**Borrowing outside Bangladesh**					
	(i) Credit Balances with NOSTRO Accounts					
1	Wells Fargo Bank N. A.		10,943,351	-	10,943,351	-
2	Banka-Intesa SPA, Italy		4,635,444	-	4,635,444	-
3	Standard Chartered Bank-London-GBP		740,517,029	-	740,517,029	-
4	Sonali Bank-London-GBP		36	-	36	-
			756,095,860	-	756,095,860	-
	(ii) Credit Balances with VOSTRO Accounts					
1	Rastriya Banijja Bank, Kathmandu (Nepal)		2,024,823	3,572,585	2,024,823	3,572,585
			2,024,823	3,572,585	2,024,823	3,572,585
			758,120,683	3,572,585	758,120,683	3,572,585

11.03 Currency-wise Grouping

Currencies	Amount in foreign currencies (2025)	Exchange Rate (Average at BDT)	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
EURO	31,756	145.97	4,635,444	-	4,635,444	-
GBP	4,440,308	166.77	740,517,065	-	740,517,065	-
US Dollar	89,553	122.20	10,943,351	-	10,943,351	-
ACU Dollar	16,570	122.20	2,024,823	3,572,585	2,024,823	3,572,585
			758,120,683	3,572,585	758,120,683	3,572,585

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
11.04	**Security-wise Grouping**					
	Secured (by Bangladesh Bank deposits)		7,443,914,551	7,943,707,624	7,443,914,551	7,943,707,624
	Unsecured		71,882,665,751	91,542,311,687	71,882,665,751	91,542,311,687
			79,326,580,302	99,486,019,311	79,326,580,302	99,486,019,311
11.05	**Maturity-wise Grouping**					
	Repayable on demand		758,120,683	3,572,585	758,120,683	3,572,585
	Others (based on agreed maturity dates and periods of notice)		78,568,459,619	99,482,446,726	78,568,459,619	99,482,446,726
			79,326,580,302	99,486,019,311	79,326,580,302	99,486,019,311
12.00	**Deposits and Other Accounts**					
	Current accounts and other accounts	12.01	127,593,444,662	130,619,370,932	127,593,784,331	130,620,709,193
	Bills payable	12.02	5,278,005,141	7,606,651,329	5,278,005,141	7,606,651,329
	Savings bank deposits	12.03	431,352,721,816	421,444,218,374	431,448,076,435	421,617,134,974
	Fixed deposits	12.04	691,388,748,771	538,430,150,563	691,178,671,802	538,250,578,170
			1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666
12.01	**Current Accounts and Other Accounts**					
	Current account		77,525,718,766	78,675,078,250	77,526,058,435	78,676,416,511
	Other account	12.01.01	50,067,725,896	51,944,292,682	50,067,725,896	51,944,292,682
			127,593,444,662	130,619,370,932	127,593,784,331	130,620,709,193

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
12.01.01	**Other Account**					
	Sundry deposits*		31,870,636,313	33,161,840,053	31,870,636,313	33,161,840,053
	Overdue fixed deposits		87,416,166	88,820,070	87,416,166	88,820,070
	Call deposit		1,172	1,172	1,172	1,172
	Foreign currency deposits-FCD		18,109,672,245	18,693,631,387	18,109,672,245	18,693,631,387
			50,067,725,896	51,944,292,682	50,067,725,896	51,944,292,682

*Recovery of written-off loan amounting Tk. 72,487,715 had been included in sundry deposit in 2024.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
12.02	**Bills Payable**					
	Pay order issued		4,614,927,433	6,888,955,239	4,614,927,433	6,888,955,239
	Pay slip issued		24,674,222	15,183,874	24,674,222	15,183,874
	Demand draft payable		484,086,621	549,395,376	484,086,621	549,395,376
	Telephonic transfer payable		751,441	776,441	751,441	776,441
	Mobile transfer payable		399,437	394,871	399,437	394,871
	Foreign money transfer		60,500	60,500	60,500	60,500
	Home remittance scheme		21,200	21,200	21,200	21,200
	Foreign remittance payable		151,781,213	150,560,754	151,781,213	150,560,754
	FDD payable		1,303,074	1,303,074	1,303,074	1,303,074
			5,278,005,141	7,606,651,329	5,278,005,141	7,606,651,329
12.03	**Savings Bank Deposits**					
	Savings deposit		240,869,724,883	226,862,909,879	240,869,724,883	226,862,909,879
	Special notice deposits (SND)		189,451,558,068	193,476,092,524	189,546,912,687	193,649,009,124
	JB school banking		1,013,773,070	1,081,997,993	1,013,773,070	1,081,997,993
	Other deposit	12.03.01	17,665,795	23,217,978	17,665,795	23,217,978
			431,352,721,816	421,444,218,374	431,448,076,435	421,617,134,974
12.03.01	**Other Deposit**					
	Q-Cash deposit		9,399,466	14,816,649	9,399,466	14,816,649
	SB-general		5,626,083	5,700,633	5,626,083	5,700,633
	Gift cheque		2,640,246	2,700,696	2,640,246	2,700,696
			17,665,795	23,217,978	17,665,795	23,217,978
12.04	**Fixed Deposits**					
	Fixed Deposit and similar scheme	12.04.01	665,684,381,765	518,316,660,211	665,474,304,796	518,137,087,818
	Various deposit scheme	12.04.02	25,704,367,006	20,113,490,352	25,704,367,006	20,113,490,352
			691,388,748,771	538,430,150,563	691,178,671,802	538,250,578,170
12.04.01	**Fixed Deposit and Similar Scheme**					
	Fixed deposits		618,815,574,678	515,447,888,898	618,605,497,709	515,268,316,505
	Janata bank double benefit scheme (JBDBS)		41,545,888,395	257,805,462	41,545,888,395	257,805,462
	Janata bank retirement savings scheme (JBLRSS)		5,509,029	11,379,874	5,509,029	11,379,874
	Janata bank monthly benefit scheme (JBMBS)		4,670,064	6,206,612	4,670,064	6,206,612
	Janata bank Amar Sanchay Amar Munafa Scheme		5,312,739,599	2,593,379,365	5,312,739,599	2,593,379,365
			665,684,381,765	518,316,660,211	665,474,304,796	518,137,087,818
12.04.02	**Various Deposit Scheme**					
	Deposit pension scheme (DPS)		4,445,046	4,635,739	4,445,046	4,635,739
	Janata bank savings pension scheme (JBSPS)		8,840,646	9,166,609	8,840,646	9,166,609
	Janata bank deposit scheme (JBDS)		2,245,042,374	3,546,053,879	2,245,042,374	3,546,053,879
	Medical deposit scheme (MDS)		1,450,760	3,383,746	1,450,760	3,383,746
	Education deposit scheme (EDS)		46,023,401	81,658,054	46,023,401	81,658,054
	Janata bank monthly savings scheme (JBMSS)		5,371,787	8,809,783	5,371,787	8,809,783
	Janata bank special deposit scheme (JBSDS)		8,602,395	27,719,314	8,602,395	27,719,314
	Janata bank masik amanat prokalpa (JBMAPro)		14,519,642	17,969,948	14,519,642	17,969,948
	Non-resident pension scheme (NRPS)		5,025,240	4,098,108	5,025,240	4,098,108
	Janata deposit scheme (JDS)		6,028,926,897	7,169,197,565	6,028,926,897	7,169,197,565
	Janata hajj deposit scheme (JHDS)		25,601,567	22,935,873	25,601,567	22,935,873
	Janata Millionaire Deposit Scheme (JMDS)		3,755,653,130	3,354,100,488	3,755,653,130	3,354,100,488
	Janata bank nari kallyan sanchay prokolpo (JBNKSP)		2,371,065,189	2,035,045,645	2,371,065,189	2,035,045,645
	Janata Bank Smart Account (JBSA)		9,115,281,683	3,828,715,601	9,115,281,683	3,828,715,601
	Janata Bank Deposit Pension Scheme (JBDPS)		2,063,588,560	-	2,063,588,560	-
	Janata Bank Kotipoti Deposit Scheme (JBKDS)		4,928,689	-	4,928,689	-
			25,704,367,006	20,113,490,352	25,704,367,006	20,113,490,352
12.05	**Deposits and Other Accounts (Category wise)**					
	Inter-bank deposits		4,865,637,000	6,035,094,000	4,865,637,000	6,035,094,000
	Other deposits		1,250,747,283,390	1,092,065,297,198	1,250,632,900,709	1,092,059,979,666
			1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666

		No. of Branches	Consolidated		Bank	
			2025	2024	2025	2024
12.06	**Deposits & Other Accounts (Geographical Location wise)**					
	In Bangladesh					
	Urban	461	974,171,404,468	863,239,411,045	974,057,021,787	863,234,093,513
	Rural	464	241,466,481,450	196,175,764,089	241,466,481,450	196,175,764,089
	Sub total	925	1,215,637,885,918	1,059,415,175,134	1,215,523,503,237	1,059,409,857,602
	Outside Bangladesh					
	Overseas	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Sub total	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Total	929	1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666
12.06.01	**Deposits and other accounts (division wise)**					
	In Bangladesh					
	Dhaka	230	616,902,601,205	553,548,351,522	616,788,218,524	553,543,033,990
	Chattogram	208	318,086,505,279	276,088,222,119	318,086,505,279	276,088,222,119
	Sylhet	60	38,717,780,183	32,174,670,260	38,717,780,183	32,174,670,260
	Khulna	115	72,795,250,353	57,760,069,253	72,795,250,353	57,760,069,253
	Barishal	43	24,492,857,455	19,998,712,955	24,492,857,455	19,998,712,955
	Rajshahi	150	77,823,786,074	66,067,144,774	77,823,786,074	66,067,144,774
	Rangpur	74	38,542,315,375	31,607,918,184	38,542,315,375	31,607,918,184
	Mymensigh	45	28,276,789,994	22,170,086,067	28,276,789,994	22,170,086,067
	Sub total	925	1,215,637,885,918	1,059,415,175,134	1,215,523,503,237	1,059,409,857,602
	Outside Bangladesh					
	Overseas units	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Sub total	4	39,975,034,472	38,685,216,064	39,975,034,472	38,685,216,064
	Grand Total	929	1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
12.07	**Sector wise Deposit including Bills Payable**					
	Presidency, prime minister office and judiciary		48,249,538,000	47,465,503,000	48,249,538,000	47,465,503,000
	Autonomous and semi-autonomous bodies		122,869,724,000	115,601,818,000	122,869,724,000	115,601,818,000
	Other public sector		475,818,429,000	413,904,533,000	475,818,429,000	413,904,533,000
	Bank and financial institutions(public)		21,709,839,000	25,526,766,000	21,709,839,000	25,526,766,000
	Private sector		586,965,390,390	495,601,771,198	586,851,007,709	495,596,453,666
			1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666
12.08	**Maturity-wise Grouping of Deposit**					
	Repayable					
	On demand		71,150,300,000	120,255,681,725	71,150,300,000	120,255,681,725
	Within one month		125,456,739,154	81,473,345,854	125,456,739,154	81,473,345,854
	More than 1 month but less than 6 months		259,002,300,000	103,170,900,000	259,002,300,000	103,170,900,000
	More than 6 month but less than 1 year		348,500,500,000	337,103,100,000	348,500,500,000	337,103,100,000
	More than 1 year and less than 5 years		242,737,300,000	299,879,400,000	242,737,300,000	299,879,400,000
	More than 5 years but less than 10 years		208,741,301,210	156,204,041,604	208,626,918,529	156,198,724,072
	Over 10 years		24,480,026	13,922,015	24,480,026	13,922,015
			1,255,612,920,390	1,098,100,391,198	1,255,498,537,709	1,098,095,073,666
13.00	**Other Liabilities**					
	Adjusting account credit		292,278	292,278	292,278	292,278
	Death relief grant scheme		17,374,970	10,380,480	17,374,970	10,380,480
	Provision against NBA		16,200,000	16,200,000	16,200,000	16,200,000
	Provision for Legal Obligation (Overseas)		355,176,320	-	355,176,320	-
	Interest suspense Account	13.01	163,990,377,328	132,096,558,488	163,990,377,328	132,096,558,488
	Insurance fund	13.02	160,540,053	155,533,416	160,540,053	155,533,416
	Provision and fund for employee benefits	13.03	5,385,308,925	6,989,751,129	5,349,899,871	6,958,973,377
	Provision for tax	13.04	37,702,163,932	36,845,441,228	37,053,619,301	36,217,644,341
	Lease liability	13.05	465,981	16,558,439	465,981	16,558,439
	Provision for loans and advances	13.06	57,700,015,155	56,975,551,004	56,953,630,209	56,257,344,439
	Provision for off balance sheet exposures	13.07	1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision for Corporate Social Responsibility (CSR)	13.08	27,500,000	27,500,000	27,500,000	27,500,000
	Provision for Balance with other bank and FI	13.09	380,000,000	380,000,000	380,000,000	380,000,000
	Provision for Money at call and short notice	13.10	545,300,000	545,300,000	545,300,000	545,300,000
	Provision for diminution in value of investments	13.11	2,017,194,107	1,945,194,438	1,191,495,452	1,191,495,452
	Provision for other assets	13.12	3,389,732,275	3,389,732,275	3,389,732,275	3,389,732,275
	Provision for inter branch transactions	13.13	121,850,643	121,850,643	121,850,643	121,850,643
	Sundry payables'	13.14	26,698,355,206	18,450,511,590	26,587,348,790	18,361,846,296
	Provision for others	13.15	1,881,964,257	1,755,034,551	1,783,770,968	1,677,041,204
	Inter branch adjustment		-	2,215,948,081	-	2,215,948,081
			302,148,011,430	263,695,538,040	299,682,774,439	261,398,399,209
13.01	**Interest Suspense Account**					
	Balance as at 1 January		132,096,558,488	102,153,940,593	132,096,558,488	102,153,940,593
	Add/(less): Exchange fluctuation		769,114	1,595,715	769,114	1,595,715
	Add: Transferred during the year		34,870,062,867	102,663,150,630	34,870,062,867	102,663,150,630
			166,967,390,469	204,818,686,938	166,967,390,469	204,818,686,938
	Less: Recovered/Transferred to income account		(2,949,629,039)	(72,187,806,979)	(2,949,629,039)	(72,187,806,979)
	Written off during the year		(27,384,102)	(534,321,471)	(27,384,102)	(534,321,471)
			(2,977,013,141)	(72,722,128,450)	(2,977,013,141)	(72,722,128,450)
	Balance on 31 December		163,990,377,328	132,096,558,488	163,990,377,328	132,096,558,488
i)	**In Bangladesh**					
	Balance as at 1 January		132,062,398,250	102,136,328,065	132,062,398,250	102,136,328,065
	Add: Transferred during the year		34,833,777,210	102,645,278,943	34,833,777,210	102,645,278,943
			166,896,175,460	204,781,607,008	166,896,175,460	204,781,607,008
	Less: Recovered/Transferred to income account		(2,949,629,039)	(72,187,806,979)	(2,949,629,039)	(72,187,806,979)
	Written off during the year		(6,222,530)	(531,401,779)	(6,222,530)	(531,401,779)
			(2,955,851,569)	(72,719,208,758)	(2,955,851,569)	(72,719,208,758)
	Balance on 31 December		163,940,323,891	132,062,398,250	163,940,323,891	132,062,398,250
ii)	**Outside Bangladesh**					
	Balance as at 1 January		34,160,238	17,612,528	34,160,238	17,612,528
	Add/(less): Exchange fluctuation		769,114	1,595,715	769,114	1,595,715
			34,929,352	19,208,243	34,929,352	19,208,243
	Add: Transferred during the year		36,285,657	17,871,687	36,285,657	17,871,687
	Less: Written off during the year		(21,161,572)	(2,919,692)	(21,161,572)	(2,919,692)
			15,124,085	14,951,995	15,124,085	14,951,995
	Balance on 31 December		50,053,437	34,160,238	50,053,437	34,160,238
	Total Interest Suspense Account (i+ ii)		163,990,377,328	132,096,558,488	163,990,377,328	132,096,558,488
13.02	**Insurance Fund**					
	Insurance fund for building	13.02.01	5,540,053	5,533,416	5,540,053	5,533,416
	Insurance fund for cash in volt, in ATM and in transit	13.02.02	155,000,000	150,000,000	155,000,000	150,000,000
			160,540,053	155,533,416	160,540,053	155,533,416
13.02.01	**Insurance Fund for Building**					
	Balance at the beginning of the year		5,533,416	5,525,119	5,533,416	5,525,119
	Addition during this year		6,637	8,297	6,637	8,297
	Insurance fund for building at the end of the year		5,540,053	5,533,416	5,540,053	5,533,416
13.02.02	**Insurance Fund for Cash in Volt, in ATM and in Transit**					
	Balance at the beginning of the year		150,000,000	145,000,000	150,000,000	145,000,000
	Addition during this year	42.00	5,000,000	5,000,000	5,000,000	5,000,000
	Insurance fund for cash in volt, in ATM and in transit at the end of the year		155,000,000	150,000,000	155,000,000	150,000,000
13.03	**Provisions and Fund for Employee Benefit**					
	Leave encashment	13.03.01	422,313,378	582,928,236	422,313,378	582,928,236
	General provident fund (GPF)	13.03.02	3,161,678	552,730,575	3,161,678	552,730,575
	Contributory provident fund (CPF)	13.03.03	13,126,653	11,658,810	1,534,648	1,534,647
	Provision for superannuation fund (SF)	13.03.04	3,524,786,142	4,449,486,142	3,524,786,142	4,449,486,142
	Provision for gratuity	13.03.05	114,401,927	75,792,809	100,385,067	63,439,409
	Provision for incentive bonus	13.03.06	1,307,519,147	1,317,154,557	1,297,718,958	1,308,854,368
			5,385,308,925	6,989,751,129	5,349,899,871	6,958,973,377
13.03.01	**Leave Encashment**					
	Balance at the beginning of the year (BD)		580,608,745	546,159,138	580,608,745	546,159,138
	Less: Paid during this year		(160,667,081)	(265,550,393)	(160,667,081)	(265,550,393)
	Addition during this year	42.02	-	300,000,000	-	300,000,000
	Provision at the end of the year (BD)		419,941,664	580,608,745	419,941,664	580,608,745
	Balance with Overseas Branches		2,371,714	2,319,491	2,371,714	2,319,491
	Provision at the end of the year		422,313,378	582,928,236	422,313,378	582,928,236
	Less: Required provision		(250,000,000)	(402,600,000)	(250,000,000)	(402,600,000)
	Provision excess/(shortfall)		172,313,378	180,328,236	172,313,378	180,328,236
13.03.02	**General Provident Fund (GPF)**					
	Balance at the beginning of the year		552,730,575	1,122,960,758	552,730,575	1,122,960,758
	Less: Transfer during this year		(2,237,318,207)	(2,365,429,785)	(2,237,318,207)	(2,365,429,785)
	Addition during this year		1,687,749,310	1,795,199,602	1,687,749,310	1,795,199,602
	Provision at the end of the year		3,161,678	552,730,575	3,161,678	552,730,575
13.03.03	**Contributory Provident Fund (CPF)**					
	Balance at the beginning of the year		11,658,810	23,965,236	1,534,647	15,317,730
	Less: Transfer during this year		(12,094,013)	(16,273,235)	(12,094,013)	(16,273,235)
	Addition during this year		13,561,856	3,966,809	12,094,014	2,490,152
	Provision at the end of the year		13,126,653	11,658,810	1,534,648	1,534,647
13.03.04	**Provision for Superannuation Fund (SF)**					
	Balance at the beginning of the year		4,449,486,142	9,486,142	4,449,486,142	9,486,142
	Less: Transfer to trustee fund		(2,700,000,000)	-	(2,700,000,000)	-
	Provision made during the year	42.02	1,775,300,000	4,440,000,000	1,775,300,000	4,440,000,000
	Provision at the end of the year		3,524,786,142	4,449,486,142	3,524,786,142	4,449,486,142
13.03.05	**Provision for Gratuity**					
	In Bangladesh	13.03.05.01	29,509,092	28,351,432	15,492,232	15,998,032
	Outside Bangladesh (overseas branches)		84,892,835	47,441,377	84,892,835	47,441,377
	Provision at the end of the year		114,401,927	75,792,809	100,385,067	63,439,409
13.03.05.01	**Provision for Gratuity in Bangladesh**					
	Balance at the beginning of the year		28,351,432	29,466,731	15,998,032	18,648,832
	Less: Paid during this year		(505,800)	(2,650,800)	(505,800)	(2,650,800)
	Addition during this year		1,663,460	1,535,501	-	-
	Provision at the end of the year		29,509,092	28,351,432	15,492,232	15,998,032
13.03.05.02	**Provision Maintained & Required for Superannuation Fund and Gratuity**					
	Provision maintained					
	Provision for superannuation fund	13.03.04	3,524,786,142	4,449,486,142	3,524,786,142	4,449,486,142
	Provision for gratuity	13.03.05	114,401,927	75,792,809	100,385,067	63,439,409
	Balance with JBL		3,639,188,069	4,525,278,951	3,625,171,209	4,512,925,551
	Balance with trustee fund		5,618,271,045	4,829,597,473	5,618,271,045	4,829,597,473
	Total fund held at the end of the year		9,257,459,114	9,354,876,424	9,243,442,254	9,342,523,024
	Less: Required provision		(9,172,566,860)	(9,157,453,400)	(9,158,550,000)	(9,145,100,000)
	Provision excess/(shortfall)		84,892,254	197,423,024	84,892,254	197,423,024
13.03.06	**Provision for Incentive Bonus**					
	Balance at the beginning of the year		1,317,154,557	1,560,766,610	1,308,854,368	1,554,309,321
	Less: Paid during this year		(11,135,410)	(1,537,412,053)	(11,135,410)	(1,534,754,953)
	Addition during this year	42.02	1,500,000	1,293,800,000	-	1,289,300,000
	Provision at the end of the year		1,307,519,147	1,317,154,557	1,297,718,958	1,308,854,368
13.04	**Provision for Tax**					
	Provision for income tax	13.04.01	37,461,246,935	36,709,551,455	36,812,702,304	36,081,754,568
	Provision for Ruler's tax (UAE)	13.04.02	240,916,997	135,889,773	240,916,997	135,889,773
			37,702,163,932	36,845,441,228	37,053,619,301	36,217,644,341
13.04.01	**Provision for Income Tax**					
	Balance at the beginning of the year		36,709,551,455	34,588,172,302	36,081,754,568	33,989,732,018
	Addition during this year	43.00	751,695,480	2,121,379,153	730,947,736	2,092,022,550
	Provision at the end of the year		37,461,246,935	36,709,551,455	36,812,702,304	36,081,754,568

Break up of provision for Income Tax (year wise)

Income year	Assessment year	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
2003	2004-05	650,418,371	650,418,371	650,418,371	650,418,371
2004	2005-06	548,476,622	548,476,622	548,476,622	548,476,622
2005	2006-07	1,019,467,671	1,019,467,671	1,019,467,671	1,019,467,671
2006	2007-08	1,669,354,640	1,669,354,640	1,669,354,640	1,669,354,640
2007	2008-09	1,933,134,266	1,933,134,266	1,933,134,266	1,933,134,266
2008	2009-10	1,316,700,405	1,316,700,405	1,316,700,405	1,316,700,405
2009	2010-11	2,089,581,228	2,089,581,228	2,089,581,228	2,089,581,228
2010	2011-12	2,852,199,942	2,852,199,942	2,851,617,219	2,851,617,219
2011	2012-13	5,097,962,425	5,097,962,425	5,058,369,111	5,058,369,111
2012	2013-14	4,010,899,563	4,010,899,563	3,988,920,575	3,988,920,575
2013	2014-15	781,281,503	781,281,503	750,000,000	750,000,000
2014	2015-16	2,441,347,457	2,441,347,457	2,441,130,072	2,441,130,072
2015	2016-17	498,203,533	498,203,533	497,834,404	497,834,404
2016	2017-18	2,007,180,972	2,007,180,972	2,000,000,000	2,000,000,000
2017	2018-19	1,634,342,162	1,634,342,162	1,602,500,000	1,602,500,000
2018	2019-20	1,034,509,258	1,034,509,258	1,000,000,000	1,000,000,000
2019	2020-21	472,312,240	472,312,240	450,000,000	450,000,000
2020	2021-22	1,614,804,961	1,614,804,961	1,580,000,000	1,580,000,000
2021	2022-23	2,198,869,115	2,198,869,115	1,995,000,000	1,995,000,000
2022	2023-24	1,160,769,456	1,160,769,456	1,026,300,000	1,026,300,000
2023	2024-25	1,185,429,078	1,185,429,078	1,150,000,000	1,150,000,000
2024	2025-26	492,306,587	492,306,587	462,949,984	462,949,984
2025	2026-27	751,695,480	-	730,947,736	-
		37,461,246,935	36,709,551,455	36,812,702,304	36,081,754,568

Income tax assessments till 2007-08 have been finalized. Assessments for the year 2008-09, 2009-10, 2010-11, 2011-12, 2012-13, 2013-14, 2014-15, 2015-16, 2016-17, 2017-18, 2018-19, 2019-20, 2020-21, 2021-22, 2022-23, 2023-24, 2024-25 and 2025-26 are under process. Income tax provision for Tk.730.95 million has been kept for the year ended 31 December 2025 against estimated tax provision Tk. 730.95 million for the assessment year 2026-2027 (financial year 2025) according to the assessment made by Tax Consultant.

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
13.04.02	**Provision for Ruler's Tax (UAE)**					
	Balance at the beginning of the year		135,889,773	158,884,700	135,889,773	158,884,700
	Add: Rate fluctuation		3,059,546	14,395,127	3,059,546	14,395,127
	Adjustment during this year		(144,469,025)	(278,396,016)	(144,469,025)	(278,396,016)
	Addition during this year	43.00	246,436,703	241,005,962	246,436,703	241,005,962
	Provision at the end of the year		240,916,997	135,889,773	240,916,997	135,889,773

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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
13.05	**Lease Liability**					
	Balance at the beginning of the year		16,558,439	49,915,266	16,558,439	49,915,266
	Addition/Adjustment during the year		(16,092,458)	(33,356,827)	(16,092,458)	(33,356,827)
	Balance at the end of the year		**465,981**	**16,558,439**	**465,981**	**16,558,439**
13.06	**Provision for Loans and Advances**					
	General provision (for unclassified)	13.06.01	5,903,684,946	7,931,006,565	5,157,300,000	7,212,800,000
	Specific provision (for classified)	13.06.02	51,796,330,209	49,044,544,439	51,796,330,209	49,044,544,439
	Total provision held		**57,700,015,155**	**56,975,551,004**	**56,953,630,209**	**56,257,344,439**
	Less: Required provision for loans and advances		(57,700,015,155)	(56,975,551,004)	(56,953,630,209)	(56,257,344,439)
	Provision excess/(shortfall)		-	-	-	-
13.06.01	**General Provision (for unclassified loans and advances)**					
	In Bangladesh					
	Balance at the beginning of the year		7,728,343,248	15,985,106,581	7,010,136,683	15,276,900,016
	Addition during the year	40.00	28,178,381	10,000,000	-	-
	Transfer from Special General Provision-COVID-19		-	1,436,900,000	-	1,436,900,000
	Transfer to specific Provision	13.06.02	(2,215,803,750)	(9,703,663,333)	(2,215,803,750)	(9,703,663,333)
	Provision at the end of the year		**5,540,717,879**	**7,728,343,248**	**4,794,332,933**	**7,010,136,683**
	Special General Provision-COVID-19					
	Balance at the beginning of the year		-	1,436,900,000	-	1,436,900,000
	Addition during the year	40.00	-	(1,436,900,000)	-	(1,436,900,000)
	Provision at the end of the year		-	-	-	-
	Outside Bangladesh					
	Balance at the beginning of the year		202,663,317	181,054,810	202,663,317	181,054,810
	Add: Rate fluctuation		4,562,945	16,403,764	4,562,945	16,403,764
	Adjustment during this year		(2,989,244)	(47,515,630)	(2,989,244)	(47,515,630)
	Add: ECL Provision from Retained Earnings	22.00	27,873,560	-	27,873,560	-
	Add: ECL Provision by adjusting Interest Income		82,312,712	-	82,312,712	-
	Provision made during the year	40.00	48,543,777	52,720,373	48,543,777	52,720,373
	Provision at the end of the year		**362,967,067**	**202,663,317**	**362,967,067**	**202,663,317**
	Total provision held for unclassified loans and advances		**5,903,684,946**	**7,931,006,565**	**5,157,300,000**	**7,212,800,000**
13.06.02	**Specific Provision (for classified loans and advances)**					
	Balance at the beginning of the year		49,044,544,439	38,505,987,724	49,044,544,439	38,505,987,724
	Add/(less): Exchange fluctuation		40,386,273	110,341,742	40,386,273	110,341,742
			49,084,930,712	**38,616,329,466**	**49,084,930,712**	**38,616,329,466**
	Less: Fully provided debts written off including interest waiver		(281,815,209)	(267,285,241)	(281,815,209)	(267,285,241)
			48,803,115,503	**38,349,044,225**	**48,803,115,503**	**38,349,044,225**
	Add: i. Recoveries of amounts previously written off		447,339,715	481,639,204	447,339,715	481,639,204
	ii. Transfer from General Provision	13.06.01	2,215,803,750	9,703,663,333	2,215,803,750	9,703,663,333
	iii. Specific provision made during the year (overseas)	40.00	104,298,313	510,197,677	104,298,313	510,197,677
	iv. ECL Provision from Retained Earnings (Overseas)	22.00	225,772,928	-	225,772,928	-
			2,993,214,706	**10,695,500,214**	**2,993,214,706**	**10,695,500,214**
	Provision at the end of the year		**51,796,330,209**	**49,044,544,439**	**51,796,330,209**	**49,044,544,439**
	i) In Bangladesh					
	Balance at the beginning of the year		47,250,787,424	37,288,102,351	47,250,787,424	37,288,102,351
	Less: Fully provided debts written off including interest waiver		(168,999,833)	(222,617,464)	(168,999,833)	(222,617,464)
			47,081,787,591	**37,065,484,887**	**47,081,787,591**	**37,065,484,887**
	Add: i. Recoveries of amounts previously written off		447,339,715	481,639,204	447,339,715	481,639,204
	ii. Transfer from General Provision	13.06.01	2,215,803,750	9,703,663,333	2,215,803,750	9,703,663,333
			2,663,143,465	**10,185,302,537**	**2,663,143,465**	**10,185,302,537**
	Provision held in Bangladesh at the end of the year		**49,744,931,056**	**47,250,787,424**	**49,744,931,056**	**47,250,787,424**
	ii) Outside Bangladesh					
	Balance at the beginning of the year		1,793,757,015	1,217,885,373	1,793,757,015	1,217,885,373
	Add: Exchange fluctuation		40,386,273	110,341,742	40,386,273	110,341,742
			1,834,143,288	**1,328,227,115**	**1,834,143,288**	**1,328,227,115**
	Less: Fully provided debts written off including intt. waives		(112,815,376)	(44,667,777)	(112,815,376)	(44,667,777)
			1,721,327,912	**1,283,559,338**	**1,721,327,912**	**1,283,559,338**
	Add: i. Specific provision made during the year	40.00	104,298,313	510,197,677	104,298,313	510,197,677
	ii. ECL Provision from Retained Earnings	22.00	225,772,928	-	225,772,928	-
	Net charge to profit & loss account during the year		**330,071,241**	**510,197,677**	**330,071,241**	**510,197,677**
	Provision held outside Bangladesh at the end of the year		**2,051,399,153**	**1,793,757,015**	**2,051,399,153**	**1,793,757,015**
	Total provision maintained for classified loans and advances (i+ii)		**51,796,330,209**	**49,044,544,439**	**51,796,330,209**	**49,044,544,439**
13.07	**Provision for Off-balance Sheet Exposures**					
	Balance at the beginning of the year		1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision made/(release) during the year	42.01	-	-	-	-
	Provision at the end of the year		**1,758,200,000**	**1,758,200,000**	**1,758,200,000**	**1,758,200,000**
	Less: Required provision (with Forbearance)		(1,758,200,000)	(1,758,200,000)	(1,758,200,000)	(1,758,200,000)
	Provision excess/(shortfall)		-	-	-	-
13.08	**Provision for Corporate Social Responsibility (CSR)**					
	Balance at the beginning of the year		27,500,000	100,000,000	27,500,000	100,000,000
	Less: Paid during this year		-	(33,309,400)	-	(33,309,400)
	Provision made/(release) during the year	42.00	-	(39,190,600)	-	(39,190,600)
	Provision at the end of the year		**27,500,000**	**27,500,000**	**27,500,000**	**27,500,000**
13.09	**Provision for Balance with other Bank and FI**					
	Balance at the beginning of the year		380,000,000	380,000,000	380,000,000	380,000,000
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**380,000,000**	**380,000,000**	**380,000,000**	**380,000,000**
	Less: Required provision (with Forbearance)	4.04	(380,000,000)	(380,000,000)	(380,000,000)	(380,000,000)
	Provision excess/(shortfall)		-	-	-	-
13.10	**Provision for Money at Call and Short Notice**					
	Balance at the beginning of the year		545,300,000	545,300,000	545,300,000	545,300,000
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**545,300,000**	**545,300,000**	**545,300,000**	**545,300,000**
	Less: Required provision (with Forbearance)	5.03	(545,300,000)	(545,300,000)	(545,300,000)	(545,300,000)
	Provision excess/(shortfall)		-	-	-	-
13.11	**Provision for Diminution in Value of Investments**					
	Balance at the beginning of the year		1,945,194,438	1,935,194,438	1,191,495,452	1,191,495,452
	Provision made/(release) during the year	41.00	71,999,669	10,000,000	-	-
	Provision at the end of the year		**2,017,194,107**	**1,945,194,438**	**1,191,495,452**	**1,191,495,452**
	Less: Required provision (with Forbearance)	6.04	(2,017,194,107)	(1,945,194,438)	(1,191,495,452)	(1,191,495,452)
	Provision excess/(shortfall)		-	-	-	-
13.12	**Provision Maintained for Other Assets**					
	Balance at the beginning of the year		3,389,732,275	3,793,732,275	3,389,732,275	3,793,732,275
	Provision made/(release) during the year	42.00	-	(404,000,000)	-	(404,000,000)
	Provision at the end of the year		**3,389,732,275**	**3,389,732,275**	**3,389,732,275**	**3,389,732,275**
	Less: Required provision (with Forbearance)	9.07	(3,389,732,275)	(3,367,657,500)	(3,389,732,275)	(3,367,657,500)
	Provision Excess/(Shortfall)		-	**22,074,775**	-	**22,074,775**
13.13	**Provision for inter branch transactions**					
	Balance at the beginning of the year		121,850,643	121,850,643	121,850,643	121,850,643
	Provision made/(release) during the year	42.00	-	-	-	-
	Provision at the end of the year		**121,850,643**	**121,850,643**	**121,850,643**	**121,850,643**
	Less: Required provision	9.07	(29,646,310)	(92,684,255)	(29,646,310)	(92,684,254)
	Provision Excess/(Shortfall)		**92,204,333**	**29,166,388**	**92,204,333**	**29,166,389**
13.14	**Sundry Payables'**					
	Sundry creditor		645,994,678	83,391,198	601,486,920	58,298,509
	Interest payable for interest bearing liabilities		22,240,961,014	14,988,931,932	22,240,961,014	14,988,931,932
	Bills payable for accrued expenses		2,946,450,688	3,159,014,599	2,938,496,715	3,131,175,665
	Interest accrued on JBL Subordinated bond		-	5,917,808	-	5,917,808
	Dividend payable		11,036,348	10,773,209	-	-
	VAT payable (JCIL)		96,981	124,370	-	-
	Tax payable (JCIL)		63,238	108,800	-	-
	Payable to Investors		47,348,118	24,727,292	-	-
	Automated Challan System		726,780,795	97,899,036	726,780,795	97,899,036
	Special blocked account		51,857,879	51,857,879	51,857,879	51,857,879
	Interest payable to IDA credit		27,765,467	27,765,467	27,765,467	27,765,467
			26,698,355,206	**18,450,511,590**	**26,587,348,790**	**18,361,846,296**
13.15	**Provision for Others**					
	Provision for Nostro Account	13.15.01	607,871,861	607,871,861	607,871,861	607,871,861
	Provision for call loan, & misappropriations		5,176,862	5,062,872	5,176,862	5,062,872
	Provision for credit card risk coverage		3,720,859	3,216,715	3,720,859	3,216,715
	Provision for interest rebate to Good Borrower		20,000,000	20,000,000	20,000,000	20,000,000
	Risk coverage fund (Computer)	13.15.02	40,079,643	40,079,643	40,079,643	40,079,643
	Provision for loss coverage, JEC, Italy	13.15.03	314,333,598	232,101,972	314,333,598	232,101,972
	Provision for incentive against write-off loan recovery*	13.15.04	34,580,000	10,700,000	34,580,000	10,700,000
	Provision for Unreconcilled Balance with BB	13.15.05	704,000,000	704,000,000	704,000,000	704,000,000
	Start-up fund	13.15.06	48,358,141	48,358,141	48,358,141	48,358,141
	Climate Risk Fund		5,650,004	5,650,000	5,650,004	5,650,000
	Others		98,193,289	77,993,347	-	-
			1,881,964,257	**1,755,034,551**	**1,783,770,968**	**1,677,041,204**
13.15.01	**Provision for Nostro Account**					
	Balance at the beginning of the year		607,871,861	907,871,861	607,871,861	907,871,861
	Provision made/(release) during the year	42.00	-	(300,000,000)	-	(300,000,000)
	Provision at the end of the year		**607,871,861**	**607,871,861**	**607,871,861**	**607,871,861**
	Less: Required provision (with Forbearance)	9.07	(607,871,861)	(171,761,395)	(607,871,861)	(171,761,395)
	Provision Excess/(Shortfall)		-	**436,110,466**	-	**436,110,466**

Summarized statement of unreconciled entries of Nostro Accounts as at 31 December 2025 are given below:

Particulars	As per our book (GL)		As per their book (Statement)	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Up to 3 months	2,502,462	-	142,137,400	210,866,961
More than 3 months but less than 6 months	64,054	17	5,698,035	358,390
More than 6 months but less than 9 months	-	-	135,540	43,274
More than 9 months but less than 12 months	-	-	18,202,757	532,753
More than 12 months	-	-	10,547,112	1,544,194
Total	**2,566,516**	**17**	**176,720,844**	**213,345,572**

Subsequent position of the Nostro Accounts as on 31 December 2025 are as follows:

Particulars	As per our book (GL)		As per their book (Statement)	
	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
Up to 3 months	-	-	2,910,353	923,276
More than 3 months but less than 6 months	64,054	17	146,932	275,782
More than 6 months but less than 9 months	-	-	53,650	39,524
More than 9 months but less than 12 months	-	-	18,202,707	264,227
More than 12 months	-	-	10,547,112	963,437
Total	**64,054**	**17**	**31,860,754**	**2,466,246**

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
13.15.02	**Provision for Risk Coverage Fund (Computer)**					
	Balance at the beginning of the year		40,079,643	38,984,431	40,079,643	38,984,431
	Add: Provision during the year	42.00	-	1,095,212	-	1,095,212
	Provision at the end of the year		**40,079,643**	**40,079,643**	**40,079,643**	**40,079,643**
13.15.03	**Provision for Loss Coverage, JEC, Italy**					
	Balance at the beginning of the year		232,101,972	167,922,241	232,101,972	167,922,241
	Add: Provision during the year	42.00	82,231,626	64,179,731	82,231,626	64,179,731
	Provision at the end of the year		**314,333,598**	**232,101,972**	**314,333,598**	**232,101,972**
13.15.04	**Provision for incentive against write-off loan recovery***					
	Balance at the beginning of the year		10,700,000	-	10,700,000	-
	Add: Provision during the year	42.00	23,880,000	10,700,000	23,880,000	10,700,000
	Provision at the end of the year		**34,580,000**	**10,700,000**	**34,580,000**	**10,700,000**

* According to BRPD Circular Letter-04 dated-18/02/2024 and Janata Bank PLC. Instruction circuler no-1305/24 dated 09/12/2024

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
13.15.05	**Provision for Unreconcilled Balance with BB**					
	Balance at the beginning of the year		704,000,000	-	704,000,000	-
	Add: Provision during the year	42.00	-	704,000,000	-	704,000,000
	Provision at the end of the year		**704,000,000**	**704,000,000**	**704,000,000**	**704,000,000**
	Less: Required provision (with Forbearance)	9.07	(704,000,000)	(704,000,000)	(704,000,000)	(704,000,000)
	Provision Excess/(Shortfall)		-	-	-	-
13.15.06	**Start-up fund**					
	Balance at the beginning of the year		48,358,141	48,358,141	48,358,141	48,358,141
	Add: Provision during the year	22.00	-	-	-	-
	Provision at the end of the year		**48,358,141**	**48,358,141**	**48,358,141**	**48,358,141**

According to SMESPD circular no-04 dated 29 March 2021 and SMESPD circular letter no-05 dated 26 April 2021 of Bangladesh Bank, Taka 48,358,141 has been kept in Start-up fund.

14.00 Share Capital

14.01 Authorized Capital

The authorized share capital of the Bank is Tk. 30,000,000,000 divided into 300,000,000 ordinary shares @ Tk. 100/- each.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
14.02	**Issued Subscribed and Fully Paid-up Capital**					
	Opening balance		23,140,000,000	23,140,000,000	23,140,000,000	23,140,000,000
	New capital injected by the Government		-	-	-	-
			23,140,000,000	**23,140,000,000**	**23,140,000,000**	**23,140,000,000**

The paid-up capital of the Bank is Tk. 23,140,000,000 divided into 231,400,000 ordinary shares of Tk. 100/- each. 231,400,000 share certificates have been issued in the name of the Government including Chairman and 7 other Directors of the Bank. Details of share capital are as under:

14.03 Name of Shareholders

Name of shareholders	As at 31 December 2025	
	No. of Shares	Taka
1. Government of the People's Republic of Bangladesh Represented by Finance Secretary, Ministry of Finance	231,399,990	23,139,999,000
2. Mr. M. Fazlur Rahman	1	100
3. Mr. Badre Munir Firdaus	1	100
4. Dr. Md. Abdus Sabur	1	100
5. Mr. Abdul Majid Sheikh	1	100
6. Mr. Abdul Awal Sarker	1	100
7. Dr. Md. Shahadat Hossain	1	100
8. Mr. Md. Ahsan Kabir	1	100
9. Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	1	100
10. Mr. Md. Obaidul Hoque	1	100
11. Professor Dr. A. A. Mahboob Uddin Chowdhury	1	100
	231,400,000	**23,140,000,000**

14.04 Break-up of Shares of Paid-up Capital

Particulars	As at 31 December 2025	
	No. of Shares	Taka
i. Paid up capital at the time of incorporation on 2007	25,939,000	2,593,900,000
ii. Stock Dividend issued favoring Govt. as on 29.09.2009	11,561,000	1,156,100,000
iii. Right share issued favoring Govt. as on 11.12.2009	12,500,000	1,250,000,000
iv. Right share issued favoring Govt. as on 19.09.2011	31,250,000	3,125,000,000
v. Stock Dividend issued favoring Govt. as on 19.09.2011 (Permission from SEC on 02.01.2012)	28,750,000	2,875,000,000
vi. Right share issued favoring Govt. as on 29.12.2013	81,400,000	8,140,000,000
vii. Right share issued favoring Govt. as on 28.06.2018	40,000,000	4,000,000,000
	231,400,000	**23,140,000,000**

14.05 Classification of Share Holdings

100% share owned by the Government.

14.06 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 up to date) and BRPD circular No. 35 dated 29 December 2010 and BRPD circular No. 18 dated 21 December 2014.

	Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
Tier-1 capital	14.06.01	(42,119,099,229)	(459,555,028)	(42,568,112,078)	(983,980,946)
Tier-2 capital	14.06.02	7,661,884,946	12,689,206,565	6,915,500,000	11,971,000,000
Regulatory capital		**(34,457,214,283)**	**12,229,651,537**	**(35,652,612,078)**	**10,987,019,054**
Required capital (10% of total risk weighted asset)	14.06.03	129,943,499,250	119,120,430,750	129,185,791,250	118,557,294,750
Capital surplus/(shortfall)		**(164,400,713,533)**	**(106,890,779,213)**	**(164,838,403,328)**	**(107,570,275,696)**
Capital to Risk Weighted Asset Ratio (CRAR)					
CET-1 to RWA		-3.24%	-0.04%	-3.30%	-0.08%
AT-1 to RWA		-	-	-	-
Tier-I capital to RWA		**-3.24%**	**-0.04%**	**-3.30%**	**-0.08%**
Tier-II capital to RWA		0.59%	1.07%	0.54%	1.01%
		-2.65%	**1.03%**	**-2.76%**	**0.93%**

As per forbearance letter vide : BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank, the bank has obtained a deferral facility for maintaining provision of Taka 55,941.30 crore against different assets. If there was no forbearance from Bangladesh Bank, as on 31 December 2025, the aggregated loss of the bank would be Taka 59,859.01 crore and CRAR would be -100.81% on solo basis.

Janata Bank PLC. has requested 10,000.00 Crore taka recapitalization from Financial Institution Division of Ministry of Finance vide letter ref: জেবিপিএলসি./এমডি/ তহবিল চাহিদা/পুনর্মূলধনীকরণ/২১৬/২৪ dated 27 November 2024.

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
14.06.01	**Tier-1 Capital**					
	Common Equity Tier-1 (CET-1)	14.06.01.01	(42,119,099,229)	(459,555,028)	(42,568,112,078)	(983,980,946)
	Additional Tier-1 (AT-1)	14.06.01.02	-	-	-	-
			(42,119,099,229)	**(459,555,028)**	**(42,568,112,078)**	**(983,980,946)**

At the end of the year 2025, the bank maintained CRAR of -2.72% against the regulatory requirement of 12.50% (10% minimum capital requirement plus 2.50% conversion buffer), i.e.- Capital Conversion Buffer (CCB) is 11.57% below the regulatory requirement on a solo basis.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
14.06.01.01	**Common Equity Tier-1 (CET-1)**					
	Paid-up capital	14.02	23,140,000,000	23,140,000,000	23,140,000,000	23,140,000,000
	Statutory reserve	15.00	13,871,510,643	13,871,510,643	13,871,510,643	13,871,510,643
	Legal reserve	16.00	691,549,248	532,497,761	691,549,248	532,497,761
	Retained surplus	22.00	(69,482,560,820)	(29,311,354,029)	(69,937,534,515)	(29,840,598,248)
			(31,779,500,929)	**8,232,654,375**	**(32,234,474,624)**	**7,703,410,156**
	Less: 75% of Deferred tax asset*	9.04.02	(10,319,252,942)	(8,293,418,861)	(10,314,622,561)	(8,290,291,016)
	Less: Intangible Assets	8.00	(20,345,358)	(398,790,542)	(19,014,893)	(397,100,086)
			(42,119,099,229)	**(459,555,028)**	**(42,568,112,078)**	**(983,980,946)**

*Bangladesh Bank has given exemption in deduction of deferred tax assets (75%) from Common Equity Tier-1 (CET-1) Capital through letter ref: BRPD(BS)661/14(B)P/2022-1735 dated 17 February 2022.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
14.06.01.02	**Additional Tier-1 (AT-1)**		-	-	-	-
14.06.02	**Tier-2 capital**					
	General provision on unclassified loans including OBS	13.06.01+13.07	7,661,884,946	9,689,206,565	6,915,500,000	8,971,000,000
	Subordinated debt (JBL Subordinated Bond)	11.01	-	3,000,000,000	-	3,000,000,000
	Others (if any item approved by Bangladesh Bank)		-	-	-	-
			7,661,884,946	**12,689,206,565**	**6,915,500,000**	**11,971,000,000**
	Total admissible Tier-2 Capital*		**7,661,884,946**	**12,689,206,565**	**6,915,500,000**	**11,971,000,000**

* Note that Tier-2 capital can be maximum up to 4% of the total RWA or 88.89% of CET-1, whichever is higher.

**Bangladesh Bank has given permission to amortize at defined rate of Sub-ordinated bond at end of the year instead of beginning of the year through letter ref: BRPD(BS)661/14(B)P/2022-4295 dated 26 April 2022.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
14.06.03	**Required Capital**					
	Total assets (including Off-balance sheet amount)		1,802,559,045,016	1,648,261,804,262	1,799,524,451,649	1,645,430,103,680
	Risk weighted assets	14.06.03.01	1,299,434,992,500	1,191,204,307,500	1,291,857,912,500	1,185,572,947,500
	Required capital (10% of risk weighted assets)		**129,943,499,250**	**119,120,430,750**	**129,185,791,250**	**118,557,294,750**
14.06.03.01	**Break up of Risk Weighted Assets**					
	Credit risk:					
	On-balance sheet		1,144,780,185,000	1,078,431,565,000	1,147,169,705,000	1,080,807,255,000
	Off-balance sheet		19,442,732,500	19,576,292,500	19,442,732,500	19,576,292,500
			1,164,222,917,500	**1,098,007,857,500**	**1,166,612,437,500**	**1,100,383,547,500**
	Market risk		72,436,100,000	38,135,800,000	62,469,500,000	28,471,800,000
	Operational risk		62,775,975,000	55,060,650,000	62,775,975,000	56,717,600,000
			1,299,434,992,500	**1,191,204,307,500**	**1,291,857,912,500**	**1,185,572,947,500**
15.00	**Statutory Reserve**					
	Opening balance		13,871,510,643	13,871,510,643	13,871,510,643	13,871,510,643
	Add: Transferred from current year profit	22.00	-	-	-	-
	Closing balance		**13,871,510,643**	**13,871,510,643**	**13,871,510,643**	**13,871,510,643**
16.00	**Legal Reserve (Overseas)**					
	Opening balance		532,497,761	451,357,205	532,497,761	451,357,205
	Adjustment for exchange fluctuation		11,989,137	40,893,455	11,989,137	40,893,455
	Add: Transferred during the year	22.00	147,062,350	40,247,101	147,062,350	40,247,101
	Closing balance		**691,549,248**	**532,497,761**	**691,549,248**	**532,497,761**
17.00	**Assets Revaluation Reserve**					
	Opening revaluation gain		3,841,631,527	3,851,344,927	3,841,631,527	3,851,344,927
	Less: Transferred to retained earnings	22.00	(9,713,400)	(9,713,400)	(9,713,400)	(9,713,400)
	Closing balance		**3,831,918,127**	**3,841,631,527**	**3,831,918,127**	**3,841,631,527**
18.00	**Foreign Currency Translation Reserve**					
	Opening balance		233,482,825	233,482,825	233,482,825	233,482,825
	Add/(less): Addition during the year		-	-	-	-
	Closing balance		**233,482,825**	**233,482,825**	**233,482,825**	**233,482,825**
19.00	**Revaluation Reserve for Held to Maturity (HTM)**					
	Opening balance		468,115,487	346,296,472	468,115,487	346,296,472
	Realized revaluation gain/(loss)		317,590,442	203,031,692	317,590,442	203,031,692
	Add/(less): adjustment to deferred tax liability	43.01.01 (B)	(127,036,177)	(81,212,677)	(127,036,177)	(81,212,677)
	Closing balance		**658,669,752**	**468,115,487**	**658,669,752**	**468,115,487**
20.00	**Revaluation Reserve for Held for Trading (HFT)**					
	Opening balance		146,293,152	184,315,556	146,293,152	184,315,556
	Realized revaluation gain/(loss)		2,999,664,338	(63,370,673)	2,999,664,338	(63,370,673)
	Add/(less): Adjustment to deferred tax liability	43.01.01 (B)	(1,199,865,735)	25,348,269	(1,199,865,735)	25,348,269
	Closing balance		**1,946,091,755**	**146,293,152**	**1,946,091,755**	**146,293,152**
21.00	**Revaluation Reserve for Shares**					
	Opening balance		-	3,288,597,443	-	3,288,597,443
	Add/(Release) during the year		-	(3,653,997,159)	-	(3,653,997,159)
	Add/(less): Adjustment to deferred tax liability	43.01.01 (C)	-	365,399,716	-	365,399,716
	Closing Balance		-	-	-	-
22.00	**Retained Earnings**					
	Opening balance		(29,311,354,029)	1,331,976,912	(29,840,598,248)	911,642,226
	Add: Previous year adjustment*		63,268,073	64,999,972	-	-
	Opening balance (Restated)		**(29,248,085,956)**	**1,396,976,884**	**(29,840,598,248)**	**911,642,226**
	Increase/(decrease) of overseas retained surplus for rate fluctuation		53,346,425	166,743,598	53,346,425	166,743,598
	Profit after tax during the year		(39,314,659,114)	(30,662,221,734)	(39,177,120,517)	(30,706,131,295)
			(68,509,398,645)	**(29,098,501,252)**	**(68,964,372,340)**	**(29,627,745,471)**
	Transfer to interest accrued on investment**		(233,466,017)	(178,794,676)	(233,466,017)	(178,794,676)
	Dividend paid		-	(10,000,000)	-	(10,000,000)
	Transfer to Legal Obligation (Overseas)	13.00	(355,176,320)	-	(355,176,320)	-
	Transfer to ECL Provision for UCL (Overseas)	13.06.01	(27,873,560)	-	(27,873,560)	-
	Transfer to ECL Provision for CL (Overseas)	13.06.02	(225,772,928)	-	(225,772,928)	-
	Transfer to start-up fund	13.15.06	-	-	-	-
	Transfer to statutory reserve	15.00	-	-	-	-
	Transfer to legal reserve	16.00	(147,062,350)	(40,247,101)	(147,062,350)	(40,247,101)
	Transferred from asset revaluation reserve	17.00	9,713,400	9,713,400	9,713,400	9,713,400
	Transferred from deferred tax	43.01.01 (B)	6,475,600	6,475,600	6,475,600	6,475,600
	Closing balance		**(69,482,560,820)**	**(29,311,354,029)**	**(69,937,534,515)**	**(29,840,598,248)**

* Net Loss for JEC, Italy in 2024 was 63,268,073 Taka.

** According to the decision of Board of Directors on 24 December 2019 at 601st meeting on memo # 1486/2019.

*** In 2025, the UAE branches reported a net profit of 147.06 crore and retained earnings of 313.75 crore. However, if provisions are charged according to the Bangladesh Bank (BB) quick summary report, the UAE net profit will drop to 104.43 crore and retained earnings will decrease to 271.12 crore.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
23.00	**Contingent Liabilities**					
	Acceptances and Endorsements		18,171,668,061	17,823,147,446	18,171,668,061	17,823,147,446
	Letter of guarantee	23.01	23,048,651,696	31,437,158,623	23,048,651,696	31,437,158,623
	Irrevocable letter of credit	23.02	135,679,051,637	110,165,742,562	135,679,051,637	110,165,742,562
	Bills for collection	23.03	13,681,499,970	14,631,629,716	13,681,499,970	14,631,629,716
			190,580,871,364	**174,057,678,347**	**190,580,871,364**	**174,057,678,347**

* Party wise off-balance sheet exposure (non funded loan concentration) is given in note no. 7.06.01

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
23.01	**Letter of Guarantee**					
	Claims lodged with the bank company, which is not recognized as loan		-	-	-	-
	Money for which the bank is contingently liable in respect of guarantee issued favoring:		-	-	-	-
	Director		-	-	-	-
	Government		-	11,136,909,550		11,136,909,550
	Bank & other financial institutions		23,048,651,696	5,712,052,187	23,048,651,696	5,712,052,187
	Others		-	14,588,196,886		14,588,196,886
			23,048,651,696	**31,437,158,623**	**23,048,651,696**	**31,437,158,623**
23.02	**Irrevocable letter of credit**					
	(i) **Government**					
	Domestic		11,407,407,810	11,575,810,529	11,407,407,810	11,575,810,529
	Overseas		97,034,169,627	73,374,273,493	97,034,169,627	73,374,273,493
	Sub-total		**108,441,577,437**	**84,950,084,022**	**108,441,577,437**	**84,950,084,022**
	(ii) **Bank and Other Financial Institutions**					
	Domestic		-	-	-	-
	Overseas		-	-	-	-
	Sub-total		-	-	-	-
	(iii) **Others**					
	Domestic		6,054,082,093	5,422,684,246	6,054,082,093	5,422,684,246
	Overseas		21,183,392,107	19,792,974,294	21,183,392,107	19,792,974,294
	Sub-total		**27,237,474,200**	**25,215,658,540**	**27,237,474,200**	**25,215,658,540**
	Total (i+ii+iii)		**135,679,051,637**	**110,165,742,562**	**135,679,051,637**	**110,165,742,562**
23.03	**Bills for Collection**					
	Bills for Collection (Local)		6,421,279,754	6,793,032,022	6,421,279,754	6,793,032,022
	Bills for Collection (Foreign)		7,260,220,216	7,838,597,694	7,260,220,216	7,838,597,694
			13,681,499,970	**14,631,629,716**	**13,681,499,970**	**14,631,629,716**
23.04	**Required Provision for Off Balance Sheet**					
	Required provision for Off Balance Sheet		14,319,795,095	11,184,300,000	14,319,795,095	11,184,300,000
	Forbearance from Bangladesh Bank (BB)		(12,561,595,095)	(9,426,100,000)	(12,561,595,095)	(9,426,100,000)
	Total maintainable provision as per BB instructions		**1,758,200,000**	**1,758,200,000**	**1,758,200,000**	**1,758,200,000**
	Provision maintained	13.07	1,758,200,000	1,758,200,000	1,758,200,000	1,758,200,000
	Provision excess/(shortfall)		-	-	-	-

Janata Bank PLC. has maintained provision against Off-balance Sheet Exposures as per forbearance letter vide: BSD-2(Wing-1)/2026-388, dated- 30 April 2026 issued by Bangladesh Bank.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
24.00	**Income Statement**					
A.	**Income:**					
	Interest, discount and similar income		45,096,072,351	58,686,196,383	45,093,064,014	58,673,312,187
	Dividend income ordinary shares		849,457,605	1,140,333,129	800,541,514	1,045,090,883
	Dividend income preference share		-	-	-	-
	Fees, commission and brokerage		1,073,094,250	1,130,217,902	1,017,608,401	1,078,574,935
	Gain *less* losses arising from investment securities		19,741,082,294	3,757,760,959	19,694,177,577	3,677,405,974
	Gain *less* losses arising from dealing in foreign currencies		3,313,177,138	2,166,947,314	3,313,177,138	2,166,947,314
	Income from non-banking assets		-	-	-	-
	Other operating income		2,439,649,329	2,387,577,038	2,426,467,715	2,379,318,741
	Profit *less* losses on interest rate changes		-	-	-	-
			72,512,532,967	**69,269,032,725**	**72,345,036,359**	**69,020,650,034**
B.	**Expenses**					
	Interest, fees and commission		88,073,923,334	72,151,403,195	88,068,352,262	72,146,850,150
	Losses on Loans & Advances		-	-	-	-
	Administrative expenses		17,385,308,642	15,839,541,654	17,279,804,991	15,749,229,476
	Other operating expenses		2,307,104,825	2,199,278,006	2,238,327,982	2,146,090,046
	Depreciation on banking assets including amortization		922,278,181	931,308,972	919,033,486	928,227,579
			108,688,614,982	**91,121,531,827**	**108,505,518,721**	**90,970,397,251**
25.00	**Interest Income**					
	Interest on loans and advances	25.01	27,794,203,765	40,205,142,144	27,791,195,428	40,192,257,948
	Interest on call loans and balance with banks		1,243,372,939	1,521,675,165	1,243,372,939	1,521,675,165
			29,037,576,704	**41,726,817,309**	**29,034,568,367**	**41,713,933,113**
25.01	**Interest on Loans and Advances**					
	Loan including small loans		6,207,054,213	9,279,048,956	6,171,905,469	9,237,218,624
	Loan against trust receipts		6,471,531,574	6,573,063,140	6,471,531,574	6,573,063,140
	Packing credit		25,706,631	733,805,195	25,706,631	733,805,195
	Overdrafts		2,250,281,221	2,587,880,347	2,250,281,221	2,587,880,347
	Cash credits		7,036,892,244	10,511,368,675	7,069,032,651	10,540,314,811
	Payment against document (PAD)		602,669,946	4,629,667,289	602,669,946	4,629,667,289
	Interest miscellaneous		58,127,481	635,027,090	58,127,481	635,027,090
	Interest on credit card		9,611,106	6,824,057	9,611,106	6,824,057
	Loan against imported merchandize		17,450,571	5,135,009	17,450,571	5,135,009
	Foreign bills purchased (FBP)		75,172,058	626,178,792	75,172,058	626,178,792
	Penal interest on loans & advances		69,944,133	132,677,195	69,944,133	132,677,195
	Loan against DPS/SPS		417,945	749,919	417,945	749,919
	Penal interest on deposit scheme		4,370,785	3,792,697	4,370,785	3,792,697
	Interest on Q-Cash overdraft		11,483	2,036	11,483	2,036
	Interest on Govt. employees HBL		203,931,265	189,741,737	203,931,265	189,741,737
	Interest on personal loan		2,551,064,494	2,221,766,685	2,551,064,494	2,221,766,685
	Interest from janata bank staff loan		2,209,966,615	2,068,413,325	2,209,966,615	2,068,413,325
			27,794,203,765	**40,205,142,144**	**27,791,195,428**	**40,192,257,948**
26.00	**Interest Paid on Deposits and Borrowings etc.**					
	Interest paid on deposits	26.01	72,731,697,210	59,103,171,198	72,726,126,138	59,098,618,153
	Interest paid on borrowings	26.02	15,340,224,341	12,988,392,557	15,340,224,341	12,988,392,557
	Discount paid		1,636,980	58,551,151	1,636,980	58,551,151
	Interest expense on lease liability		364,803	1,288,289	364,803	1,288,289
			88,073,923,334	**72,151,403,195**	**88,068,352,262**	**72,146,850,150**
26.01	**Interest Paid on Deposits**					
	Interest paid on savings bank deposits		5,272,593,621	5,833,492,806	5,272,593,621	5,833,492,806
	Interest paid on fixed deposits		56,060,981,059	42,440,475,550	56,055,409,987	42,435,922,505
	Interest paid on Short Notice Deposit (SND)		6,925,408,641	8,602,272,372	6,925,408,641	8,602,272,372
	Interest paid on G.P.F/C.P.F/SAF		(56,062,945)	698,199,311	(56,062,945)	698,199,311
	Interest paid to various deposit scheme	26.01.01	4,342,146,214	1,243,748,981	4,342,146,214	1,243,748,981
	Interest paid on other deposits	26.01.02	186,630,620	284,982,178	186,630,620	284,982,178
			72,731,697,210	**59,103,171,198**	**72,726,126,138**	**59,098,618,153**
26.01.01	**Interest Paid to Various Deposit Scheme**					
	Interest paid on DPS		944,488	947,765	944,488	947,765
	Interest paid on JBSPS		304,500	261,156	304,500	261,156
	Interest paid on JBDS		222,704,712	320,032,895	222,704,712	320,032,895
	Interest paid on MDS		1,493,127	742,095	1,493,127	742,095
	Interest paid on EDS		5,001,936	8,117,805	5,001,936	8,117,805
	Interest paid on JBMSS		102,358	310,160	102,358	310,160
	Interest paid on JBSDS		1,092,785	2,947,145	1,092,785	2,947,145
	Interest paid on JBLRSS		347,518	2,170,890	347,518	2,170,890
	Interest paid on JBMAPro.		26,896	74,167	26,896	74,167
	Interest paid on JBDBS		2,501,874,247	14,591,457	2,501,874,247	14,591,457
	Interest paid on JBMBS		29,117	44,482	29,117	44,482
	Interest paid on NRPS		327,745	255,058	327,745	255,058
	Interest paid on JDS		331,247,546	382,614,418	331,247,546	382,614,418
	Interest on Janata Millionaire Deposit Scheme		179,508,912	139,796,815	179,508,912	139,796,815
	Interest paid on JNKSP		114,974,435	88,388,549	114,974,435	88,388,549
	Interest paid on JBMAPS		2,333	2,362	2,333	2,362
	Interest paid on JBASAMS		332,463,045	149,596,699	332,463,045	149,596,699
	Int Paid on JB Smart Account		591,848,874	132,798,916	591,848,874	132,798,916
	Intt Paid on JBSBSS		11,256	56,147	11,256	56,147
	Interest Paid on JBDPS		57,820,007	-	57,820,007	-
	Interest Paid on JBKDS		20,377	-	20,377	-
			4,342,146,214	**1,243,748,981**	**4,342,146,214**	**1,243,748,981**
26.01.02	**Interest Paid to Other Deposits**					
	Interest paid on cash security		455,700	653,415	455,700	653,415
	Interest paid on N.R.F.C.D.		185,198,107	282,880,118	185,198,107	282,880,118
	Interest paid on gift cheque		5,503	3,296	5,503	3,296
	Interest paid on school banking		2,778	-	2,778	-
	Interest paid on others		968,532	1,445,349	968,532	1,445,349
			186,630,620	**284,982,178**	**186,630,620**	**284,982,178**
26.02	**Interest Paid on Borrowings**					
	Interest on IDA credit		3,774,631	6,044,191	3,774,631	6,044,191
	Interest on Borrowing		1,095,034,272	926,198,134	1,095,034,272	926,198,134
	Interest paid on JBL Subordinate Bond		264,082,192	520,357,808	264,082,192	520,357,808
	Interest Paid on refinance on BB		17,064,786	24,778,964	17,064,786	24,778,964
	Interest on REPO		13,960,268,460	11,511,013,460	13,960,268,460	11,511,013,460
			15,340,224,341	**12,988,392,557**	**15,340,224,341**	**12,988,392,557**
27.00	**Investment Income**					
	Interest on government securities		14,405,240,053	14,980,405,275	14,405,240,053	14,980,405,275
	Dividend on shares		849,457,605	1,140,333,129	800,541,514	1,045,090,883
	Prize Money from Prize Bond		85,000	86,960	85,000	86,960
	Profit from Perpetual Bond		67,852,153	163,387,191	67,852,153	163,387,191
	Profit from sale of share		66,308,260	3,781,723	66,308,260	3,781,723
	Profit from Sukuk Bond		93,377,671	94,206,718	93,377,671	94,206,718
	Profit from sale of investment		16,474,244,743	6,420,317,167	16,474,244,743	6,420,317,167
	Other investment income		46,904,717	80,354,985	-	-
	Interest on bonds		1,623,222,116	1,974,635,344	1,623,222,116	1,974,635,344
	Interest on reverse REPO		30,033,478	4,338,455	30,033,478	4,338,455
	Revaluation Gain/(Loss) on share (Adjusted)		2,992,309,750	(3,004,373,785)	2,992,309,750	(3,004,373,785)
			36,649,035,546	**21,857,473,162**	**36,553,214,738**	**21,681,875,931**
28.00	**Commission, Exchange and Brokerage**					
	Commission		859,889,875	1,026,203,077	804,404,026	974,560,110
	Net Exchange gain	28.01	3,313,177,138	2,166,947,314	3,313,177,138	2,166,947,314
	Brokerage		213,204,375	104,014,825	213,204,375	104,014,825
			4,386,271,388	**3,297,165,216**	**4,330,785,539**	**3,245,522,249**
28.01	**Net Exchange Gain**					
	Exchange Gain					
	Commission LC -Foreign		1,434,064,751	1,519,347,357	1,434,064,751	1,519,347,357
	Commission LG -Foreign		19,099	850	19,099	850
	Commission Miscellaneous		7,188,551	8,785,615	7,188,551	8,785,615
	Exchange-Pound		58,757	113,495	58,757	113,495
	Exchange-Dollar		330,487,368	2,770,259,052	330,487,368	2,770,259,052
	Exchange-Other Currencies		340,474,085	234,004,558	340,474,085	234,004,558
	Exchange Income (WES)		-	5,631	-	5,631
	Exchange Earning (General)		1,792,811,267	1,605,472,484	1,792,811,267	1,605,472,484
			3,905,103,878	**6,137,989,042**	**3,905,103,878**	**6,137,989,042**
	Gain on AL Revalution		28,794,204	257,190,856	28,794,204	257,190,856
			3,933,898,082	**6,395,179,898**	**3,933,898,082**	**6,395,179,898**
	Exchange Loss		(154,338,991)	(919,109,830)	(154,338,991)	(919,109,830)
	Loss on AL Revaluation		(454,853,668)	(1,938,169,141)	(454,853,668)	(1,938,169,141)
	Additional cash incentive for foreign remittance		(11,528,285)	(1,370,953,613)	(11,528,285)	(1,370,953,613)
			3,313,177,138	**2,166,947,314**	**3,313,177,138**	**2,166,947,314**
29.00	**Other Operating Income**					
	Rent		10,219,597	7,667,901	14,323,481	11,778,784
	Incidental charge recoveries		903,899	923,199	903,899	923,199
	Service charge on rural credit		1,257,918	1,147,590	1,257,918	1,147,590
	BACH charge		276,158	119,911	276,158	119,911
	Write off loan recovery		3,445,612	105,560,095	3,445,612	105,560,095
	Rebate		130,358,067	90,981,090	130,358,067	90,981,090
	Account maintenance fee		803,082,771	758,442,510	803,082,771	758,442,510
	Income from Card Services	29.01	31,425,221	21,105,779	31,425,221	21,105,779
	SMS notification charge		778,577,261	690,632,617	778,577,261	690,632,617
	Loan Supervision Charge		69,501,571	139,011,956	69,501,571	139,011,956
	Early Settlement Fee		8,612,967	2,257,216	8,612,967	2,257,216
	Income AC on eJanata		9,601,029	5,273,672	9,601,029	5,273,672
	Miscellaneous earnings		592,387,258	564,453,502	575,101,760	552,084,322
			2,439,649,329	**2,387,577,038**	**2,426,467,715**	**2,379,318,741**

Amount in Taka

		Ref. Note	Consolidated		Bank	
			2025	2024	2025	2024
29.01	**Income from Card Services**					
	Card closing fee		716,820	470,170	716,820	470,170
	Pin reissue fee		165,539	134,700	165,539	134,700
	Card maintenance fee		28,509,296	19,355,975	28,509,296	19,355,975
	Card reissue fee		2,033,566	1,144,934	2,033,566	1,144,934
			31,425,221	**21,105,779**	**31,425,221**	**21,105,779**
30.00	**Salary & Allowances**					
	Basic salary		5,451,027,241	5,228,751,689	5,366,524,095	5,160,400,181
	Special Benefit		427,896,256	251,243,306	427,075,574	250,701,412
	Allowances		2,734,750,759	2,627,799,247	2,728,325,626	2,621,136,149
	Festival bonus		933,268,954	894,062,262	932,198,454	893,037,142
	Leave salary encashment		4,113,845	581,448	3,821,906	581,448
	Pension & gratuity		3,004,971,453	2,865,952,225	3,001,011,634	2,861,793,249
	Lunch subsidy		1,231,807,563	572,250,769	1,229,763,163	571,191,569
	Provident fund		63,276,318	58,220,169	62,757,475	57,715,466
	Welfare & recreation		135,876,533	135,527,368	135,567,063	134,759,728
	Honorarium- banking diploma		70,707,670	33,902,757	70,707,670	33,902,757
	Pay and Allowances to Police, Ansar & Guard		1,101,721,814	1,019,027,924	1,101,332,451	1,018,667,547
	Medical expenses		571,742	415,761	571,742	415,761
			15,159,990,148	**13,687,734,925**	**15,059,656,853**	**13,604,302,409**
31.00	**Rent, Taxes, Insurance and Electricity etc.**					
	Rent, rates & taxes		1,021,004,291	1,040,853,263	1,021,004,291	1,040,853,263
	Insurance		333,936,270	319,962,465	333,936,270	319,962,465
	Lighting		249,266,136	232,230,959	249,266,136	232,230,959
			1,604,206,697	**1,593,046,687**	**1,604,206,697**	**1,593,046,687**
32.00	**Legal Expenses**					
	Legal charges		31,397,661	23,998,745	31,190,661	23,791,745
	Stamps, power of attorney & notary public expenses		1,688,864	1,350,191	1,659,484	1,257,651
			33,086,525	**25,348,936**	**32,850,145**	**25,049,396**
33.00	**Postage, Stamp, Telecommunication etc.**					
	Postage		5,973,979	9,945,110	5,970,724	9,944,700
	Telephone/Trunk Call (Office)		22,045,571	24,522,814	22,004,714	24,480,963
	Telephone/Trunk Call (Residence)		2,129,213	2,070,795	2,129,213	2,070,795
	Internet/E-mail/Internet Fax/SWIFT		219,300,073	202,823,967	219,001,273	202,521,767
			249,448,836	**239,362,686**	**249,105,924**	**239,018,225**
34.00	**Stationery, Printings and Advertisements etc.**					
	Office stationery		42,410,599	37,499,119	42,232,645	37,084,350
	Security stationery		67,166,875	75,736,877	67,166,875	75,736,877
	Computer stationery		102,334,774	96,353,338	102,233,754	96,280,771
	Petty stationery		33,376,258	32,500,970	33,376,258	32,500,970
	Publicity & Advertisement		31,961,578	24,171,069	31,880,578	24,115,244
			277,250,084	**266,261,373**	**276,890,110**	**265,718,212**
35.00	**Chief Executives Salary and Fees**					
	Basic salary		5,962,500	5,359,167	4,362,500	2,959,167
	Allowances		2,870,833	3,014,166	1,670,833	1,214,166
	Festival bonus		1,050,000	950,000	650,000	550,000
			9,883,333	**9,323,333**	**6,683,333**	**4,723,333**
36.00	**Directors' Fees**					
	Total fees paid for attending board meeting		3,798,000	2,564,500	3,200,000	1,978,000
	Total fees paid for executive committee meeting		320,000	386,000	320,000	386,000
	Total fees for attending audit committee meeting		801,140	584,000	590,000	354,000
	Total fees paid for attending risk management committee meeting		210,000	300,000	210,000	300,000
	Honorarium for Chairman		600,000	385,291	600,000	356,541
			5,729,140	**4,219,791**	**4,920,000**	**3,374,541**

Note: Fee of the Chairman and Directors is Taka 10,000 per meeting as per BRPD Circular No. 03 Dated 14 February 2024.

Monthly honorarium for chairman of Janata Bank Ltd. is maximum 50,000 Taka as per MoF letter no. 53.00.0000.321.45.002.15-223 Dated 04 December 2024.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
37.00	**Auditors' Fees**					
	Statutory audit (Bangladesh)		7,596,750	5,903,250	7,407,000	5,656,000
	Statutory audit (UAE)		38,084,929	8,340,673	38,084,929	8,340,673
	CPF audit (JCIL)		32,200	-	-	-
			45,713,879	**14,243,923**	**45,491,929**	**13,996,673**
38.00	**Depreciation, Repair and Maintenance**					
	i) Depreciation:					
	Furniture & fixtures		148,492,999	144,537,523	146,571,688	142,780,633
	Vehicles		11,981,250	12,013,000	11,981,250	12,013,000
	Machinery & equipment's		40,843,912	40,599,271	40,487,529	40,250,686
	Computer hardware		308,525,773	292,491,541	307,976,513	291,947,552
	Property		30,282,772	30,282,772	30,282,772	30,282,772
			540,126,706	**519,924,107**	**537,299,752**	**517,274,643**
	ii) Amortization					
	Computer software		367,226,244	377,319,166	366,808,503	376,887,237
	Right of use assets		14,925,231	34,065,699	14,925,231	34,065,699
			382,151,475	**411,384,865**	**381,733,734**	**410,952,936**
	iii) Repair and Maintenance					
	Furniture & fixtures		7,827,767	9,020,494	7,827,767	8,999,374
	Vehicles		15,838,226	17,156,319	14,656,915	16,378,279
	Machinery & equipment's		44,797,354	41,630,586	44,720,123	41,500,047
	Premises		26,071,746	31,194,212	25,976,516	31,120,934
	Buildings		81,905	111,941	81,905	111,941
	Computers		900,390,220	963,586,383	900,322,120	963,548,188
	ATM maintenance & software support		8,076,385	2,435,332	8,076,385	2,435,332
			1,003,083,603	**1,065,135,267**	**1,001,661,731**	**1,064,094,095**
	Total depreciation, amortization, repairs & maintenance (i+ii+iii)		**1,925,361,784**	**1,996,444,239**	**1,920,695,217**	**1,992,321,674**
39.00	**Other Operating Expenses**					
	Entertainment		122,641,638	131,469,423	121,354,408	130,277,074
	Car expenses		468,341,591	369,750,140	466,748,591	368,312,140
	Periodicals		40,170,992	32,611,399	39,978,524	32,438,156
	Subscription-Institutions		14,917,333	13,420,047	14,617,333	13,112,047
	Donation		2,659,900	1,987,000	2,659,900	1,987,000
	Travelling		94,166,855	81,024,043	94,122,519	81,009,043
	Cartage & freight		112,504,846	106,294,161	112,361,106	106,185,689
	Business development		51,582,580	55,886,718	50,769,412	54,940,283
	Cash carrying charges		18,986,710	20,004,679	18,986,710	20,004,679
	Training expenses		137,274,428	87,521,052	137,274,428	87,521,052
	Head office expenses (overseas branches)		66,898,549	79,188,304	66,898,549	79,188,304
	NID Verification Charge		1,726,962	5,312,141	1,726,962	5,312,141
	Penalty paid to Bangladesh Bank		1,500,000	-	1,500,000	-
	Miscellaneous		169,462,728	147,680,453	107,667,809	101,708,343
	CDBL charges		1,186,110	1,993,179	-	-
			1,304,021,222	**1,134,142,739**	**1,236,666,251**	**1,081,995,951**
40.00	**Provision for Loans and Advances**					
	For unclassified loans	13.06.01	76,722,158	62,720,373	48,543,777	52,720,373
	For classified loans and advances	13.06.02	104,298,313	510,197,677	104,298,313	510,197,677
			181,020,471	**572,918,050**	**152,842,090**	**562,918,050**
41.00	**Provision for Diminution in Value of Investments**					
	Provision for diminution in value of investments	13.11	71,999,669	10,000,000	-	-
			71,999,669	**10,000,000**	-	-
42.00	**Other Provisions**					
	Provision for Balance with other Bank and FI	13.09	-	-	-	-
	Provision for Money at call and short notice	13.10	-	-	-	-
	Provision for Other Assets	13.12	-	(404,000,000)	-	(404,000,000)
	Provision for inter branch transactions	13.13	-	-	-	-
	Provision for Off-balance Sheet Exposures	42.01	-	-	-	-
	Provision for Employee Benefits	42.02	1,776,800,000	6,033,800,000	1,775,300,000	6,029,300,000
	Provision for Insurance Fund for Cash in Volt, in ATM and in Transit	13.02.02	5,000,000	5,000,000	5,000,000	5,000,000
	Provision for CSR	13.08	-	(39,190,600)	-	(39,190,600)
	Provision for Nostro account	13.15.01	-	(300,000,000)	-	(300,000,000)
	Provision for risk coverage fund for Computer	13.15.02	-	1,095,212	-	1,095,212
	Provision for Loss Coverage, JEC, Italy	13.15.03	82,231,626	64,179,731	82,231,626	64,179,731
	Provision for incentive against write-off loan recovery	13.15.04	23,880,000	10,700,000	23,880,000	10,700,000
	Provision for Unreconcilled Balance with BB	13.15.05	-	704,000,000	-	704,000,000
			1,887,911,626	**6,075,584,343**	**1,886,411,626**	**6,071,084,343**
42.01	**Provision for Off-balance Sheet Exposures**	13.07				
	Provision made /(released) during the year (UAE)		-	-	-	-
	Provision made /(released) during the year (Bangladesh)		-	-	-	-
			-	-	-	-
42.02	**Provision for Employee Benefits**					
	Provision for leave encashment	13.03.01	-	300,000,000	-	300,000,000
	Provision for superannuation fund	13.03.04	1,775,300,000	4,440,000,000	1,775,300,000	4,440,000,000
	Provision for incentive bonus	13.03.06	1,500,000	1,293,800,000	-	1,289,300,000
			1,776,800,000	**6,033,800,000**	**1,775,300,000**	**6,029,300,000**
43.00	**Provision for Taxation**					
	Provision for current tax					
	In Bangladesh (Income tax)	13.04.01	751,695,480	2,121,379,153	730,947,736	2,092,022,550
	Outside Bangladesh (Ruler's tax UAE)	13.04.02	246,436,703	241,005,962	246,436,703	241,005,962
			998,132,183	**2,362,385,115**	**977,384,439**	**2,333,028,512**
	Deferred tax liabilities/(assets)	43.01	(486,850)	(211,164,876)	-	(210,646,827)
			997,645,333	**2,151,220,239**	**977,384,439**	**2,122,381,685**
43.01	**Deferred Tax Liabilities/(Assets)**					
	Deferred tax assets have been recognized and measured as per IAS-12: *Income Taxes* .					
	Deferred tax liabilities recognized during the period				-	-
	Deferred tax assets recognized during the period	43.01.01 (A+D)			-	(210,646,827)
					-	**(210,646,827)**

43.01.01 Deferred Tax Presentation in the Statement of Financial Position (Balance Sheet)

	Recognition/ realization in current year	Recognition/ realization in previous year		
A. Taxable/(Deductible) temporary differences*				
Property and equipment	-	-	(251,290,889)	(251,290,889)
Provision for superannuation fund	-	-	(9,486,142)	(9,486,142)
Provision for gratuity fund	-	-	(58,080,443)	(58,080,443)
Provision for leave encashment	-	-	(548,285,938)	(548,285,938)
Provision for incentive bonus	-	-	(1,554,309,321)	(1,554,309,321)
			(2,421,452,733)	**(2,421,452,733)**
			40.00%	**40.00%**
Deferred tax (assets)/liabilities at the end of the year	-	-	**(968,581,093)**	**(968,581,093)**

* According to conservative approach in accounting no deferred tax assets is recognised for the above items from previous year.

	Recognition/ realization in current year	Recognition/ realization in previous year		
B. Taxable/(Deductible) temporary differences				
Revaluation Reserve for Buildings	(6,475,600)	(6,475,600)	634,095,000	650,284,000
Revaluation Reserve for HTM	127,036,177	81,212,677	1,097,782,920	780,192,478
Revaluation Reserve for HFT	1,199,865,735	(25,348,269)	3,243,486,257	243,821,919
			4,975,364,177	**1,674,298,397**
			40.00%	**40.00%**
Deferred tax (assets)/liabilities at the end of the year	**1,320,426,312**	**49,388,808**	**1,990,145,671**	**669,719,359**
C. Taxable temporary differences				
Revaluation Reserve for land	-	-	4,694,876,000	4,694,876,000
Revaluation Reserve for shares	-	(365,399,716)	-	-
			4,694,876,000	**4,694,876,000**
			Applicable rate applied	
Deferred tax liabilities at the end of the year	-	**(365,399,716)**	**140,846,280**	**140,846,280**
D. (Deductible) temporary differences from Specific Provision				
Provision for classified loans and advances**	-	(210,646,827)	(37,288,102,351)	(37,288,102,351)
			40.00%	**40.00%**
Deferred tax (assets)/liabilities at the end of the year	-	**(210,646,827)**	**(14,915,240,940)**	**(14,915,240,940)**

** According to conservative approach in accounting no deferred tax assets is recognised for the above items in current year.

E. Deferred tax (assets)/liabilities at the end of the year (A+B+C+D)	**1,320,426,312**	**(526,657,735)**	**(13,752,830,082)**	**(15,073,256,393)**

According to para 74(b) of IAS-12 and BRPD Circular No.-11 dated 12 December 2011, deferred tax assets and deferred tax liabilities have been rearranged.

		Ref. Note	Consolidated 2025	Consolidated 2024	Bank 2025	Bank 2024
44.00	**Assets Pledged as Security for Liability of the Bank**					
	Treasury bills and bond to Bangladesh bank for Repo		-	-	-	-
			-	-	-	-
	No assets in pledged as security for liability of the bank					
45.00	**Earnings Per Share**					
	Net profit after tax		(39,314,659,114)	(30,662,221,734)	(39,177,120,517)	(30,706,131,295)
	Weighted average number of ordinary shares outstanding		231,400,000	231,400,000	231,400,000	231,400,000
	Earnings per share (EPS)		**(169.90)**	**(132.51)**	**(169.30)**	**(132.70)**
46.00	**Closing Cash and Cash Equivalents**					
	Cash in hand	3.01	9,379,801,290	9,984,569,327	9,348,958,227	9,974,624,943
	Balance with Bangladesh Bank and Sonali Bank	3.02	75,223,961,981	51,739,823,444	75,223,961,981	51,739,823,444
	Balance with other bank and financial institutions	4.00	79,943,499,329	71,894,618,706	79,730,675,652	71,698,834,590
	Money at call and short notice	5.00	2,720,555,555	2,725,055,555	2,720,555,555	2,725,055,555
	Closing cash and cash equivalents		**167,267,818,155**	**136,344,067,032**	**167,024,151,415**	**136,138,338,532**

47.00 Events after Reporting Period

The Board of Directors in its 884th meeting dated 30 April 2026 decided to recommend no cash dividend for the year 2025.

Except the stated above, there is no material event after the reporting date that are not adjusting events came to management attention which may be needful for the stakeholders.

48.00 Schedule of debenture as at 31 December 2025

SL	Name of the institution/Company	Amount in BDT
1	Rupon Oil & Feeds	50,000
2	Monir Chemicals Company Limited	145,000
3	Mirzabo Steel Limited	150,000
4	BJMC Unit	4,565,186
	Sub Total	**4,910,186**

49.00 Schedule of shares purchased from primary and secondary market as at 31 December 2025

49(a) Quoted shares - Janata Bank PLC.

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Bank					
1	AB Bank PLC.	1,509,790	43.97	66,381,797	4.10	6,190,139
2	Bank Asia PLC.	3,520,000	19.30	67,950,720	18.20	64,064,000
3	BRAC Bank PLC.	4,688,375	12.93	60,599,221	63.10	295,836,463
4	Dhaka Bank PLC.	1,001,700	12.77	12,789,450	11.30	11,319,210
5	Eastern Bank PLC.	5,486,216	4.12	22,610,677	24.30	133,315,049
6	ICB Islamic Bank PLC.	5,541,800	10.05	55,695,090	2.30	12,746,140
7	IFIC Bank PLC.	1,776,625	16.94	30,092,978	4.60	8,172,475
8	Islami Bank PLC.	439,462	29.29	12,869,832	32.80	14,414,354
9	Jamuna Bank PLC.	71,819	14.57	1,046,421	21.10	1,515,381
10	Mercantile Bank PLC.	481,950	11.70	5,638,500	7.50	3,614,625
11	Mutual Trust Bank PLC.	1,274,051	11.23	14,310,385	12.30	15,670,827
12	National Bank PLC.	3,328,473	8.19	27,255,098	3.20	10,651,114
13	NCC Bank PLC.	1,190,700	13.02	15,498,200	12.20	14,526,540
14	One Bank PLC.	171,163	7.71	1,319,380	7.00	1,198,141
15	Prime Bank PLC.	727,750	28.90	21,033,969	28.70	20,886,425
16	Pubali Bank PLC.	759,375	24.77	18,811,102	30.90	23,464,688
17	Shajalal Islami Bank PLC.	646,868	12.97	8,390,869	16.50	10,673,322
18	South East Bank PLC.	3,883,856	23.32	90,560,534	9.00	34,954,704
19	Standard Bank PLC.	1,032,167	16.16	16,683,648	4.90	5,057,618
20	The City Bank PLC.	1,816,644	19.67	35,734,038	24.40	44,326,114
21	Trust Bank PLC.	2,241,342	16.32	36,570,096	17.30	38,775,217
22	United Commercial Bank PLC.	1,032,370	26.23	27,076,600	10.40	10,736,648
23	Uttara Bank PLC.	1,755,055	17.02	29,877,332	22.80	40,015,254
	Total			**678,795,936**		**822,124,446**

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FINANCIAL STATEMENTS | for the year ended 31 December 2025

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Corporate Bond					
1	IBBL PBOND	116,010	954.55	110,737,346	615.00	71,346,150
2	Beximco Green Sukuk Bond	12,000,000	100.00	1,200,000,000	57.00	684,000,000
	Total			**1,310,737,346**		**755,346,150**
	Financial Institutions					
1	Delta Brac Housing	1,112,543	49.12	54,643,419	34.60	38,493,988
2	IDLC	121,275	33.16	4,021,600	35.70	4,329,518
3	Peoples Leasing	345,368	107.01	36,957,830	0.53	183,045
4	Phonix Finance	200,732	50.08	10,053,636	2.60	521,903
5	Premier Leasing	429,875	25.89	11,129,464	0.54	232,133
6	Prime Finance	364,214	118.15	43,032,437	1.00	364,214
7	Int. Leasing and FSL	298,099	48.87	14,568,098	0.55	163,954
	Total			**174,406,483**		**44,288,754**
	Mutual Funds					
1	1st Janata Bank M.F	72,480,836	6.90	500,000,000	2.60	188,450,174
2	1st Bangladesh Fixed Income Fund	194,036,753	7.22	1,400,000,000	2.60	504,495,558
3	EBL 1st MF	588,058	8.77	5,158,057	2.90	1,705,368
4	Eastern Bank Ltd NRB M F	14,518,330	6.69	97,127,628	2.30	33,392,159
5	IFIC 1st MF	610,910	6.33	3,866,807	2.50	1,527,275
6	PHP 1st MF	704,730	7.09	4,996,536	2.40	1,691,352
7	Popular Life 1st M.F	847,719	6.54	5,542,240	2.40	2,034,526
8	Trust Bank 1st MF	858,963	6.81	5,852,124	2.40	2,061,511
9	Vanguard AML BDF MF1	25,000,000	10.00	250,000,000	7.10	177,500,000
10	Vanguard AML RB BF	25,000,000	10.00	250,000,000	5.60	140,000,000
	Total			**2,522,543,392**		**1,052,857,922**
	Pharmaceuticals & Chemicals					
1	Beximco Pharmaceuticals Ltd	1,604,662	53.74	86,235,652	102.10	163,835,990
2	Renata	91,672	163.06	14,947,717	391.80	35,917,090
3	Square Pharma	680,955	59.37	40,430,682	198.60	135,237,663
4	Square Pharma (Paper Share)	5,832	10.00	58,320	198.60	1,158,235
5	Silco Pharma	10,000	26.94	269,367	13.50	135,000
	Total			**141,941,738**		**336,283,978**
	Engineering					
1	Aftab automobiles Ltd	1,149,949	64.13	73,750,095	33.70	38,753,281
2	BSRM Steel	321,879	78.77	25,354,962	63.10	20,310,565
3	Ifad Auto	115,294	24.38	2,810,320	21.60	2,490,350
4	S Alam Cr Steels	398,633	49.25	19,632,121	14.60	5,820,042
	Total			**121,547,498**		**67,374,238**
	Cement					
1	lafarge Holcim BD Ltd	310,145	33.93	10,522,670	46.70	14,483,772
2	HEIDELBERG CEMENT BD Ltd.	300	10.00	3,000	216.10	64,830
	Total			**10,525,670**		**14,548,602**
	Fuel & Power					
1	DESCO	1,088,084	65.05	70,778,300	20.50	22,305,722
2	Baraka Power Limited	228,359	16.04	3,662,878	6.70	1,530,005
3	Jamuna Oil	186,769	138.20	25,811,476	167.90	31,358,515
4	Meghna Petroleum	287,296	71.20	20,454,236	192.40	55,275,750
5	Padma Oil Co Ltd	1,777,056	0.76	1,350,563	168.20	298,900,819
6	Powergrid	1,237,491	58.81	72,781,796	26.70	33,041,010
7	Summit Power	4,284,287	49.24	210,958,292	12.30	52,696,730
8	Titas Gas	1,402,075	79.14	110,960,216	15.50	21,732,163
	Total			**516,757,755**		**516,840,714**
	Textile					
1	Envoy Textile	343,428	41.19	14,145,799	48.50	16,656,258
2	Malek Spinnng Mills	420,480	10.00	4,204,800	28.70	12,067,776
	Total			**18,350,599**		**28,724,034**
	Tannery Industries					
1	Apex Footwear Ltd	112,492	199.59	22,452,741	177.50	19,967,330
2	BATA SHOE COMPANY BD LTD.	200	947.70	189,540	804.10	160,820
	Total			**22,642,281**		**20,128,150**
	Insurance					
1	Fareast life	184,713	103.83	19,178,751	20.20	3,731,203
2	Green Delta Ins. Ltd.	295,000	81.40	24,012,682	53.80	15,871,000
3	National Life Insurance	232,192	47.82	11,103,421	93.40	21,686,733
4	Progressive Life	195,303	108.73	21,234,628	48.50	9,472,196
	Total			**75,529,482**		**50,761,131**
	Telecommunication					
1	GP	200,000	230.11	46,022,000	257.90	51,580,000
2	BSCPLC	9,851	151.65	1,493,904	126.60	1,247,137
	Total			**47,515,904**		**52,827,137**
	Food & Allied					
1	BATBC	23,000	517.84	11,910,416	248.60	5,717,800
2	BATBC (Paper Share)	2,500	84.20	210,500	248.60	621,500
3	National Tea Co. Ltd.	32,911	562.89	18,525,273	168.80	5,555,377
	Total			**30,646,189**		**11,894,677**
	Services & Real Estate					
1	Summit Alliance Port Ltd.	1,004,798	73.06	73,410,542	42.50	42,703,915
	Total			**73,410,542**		**42,703,915**
	Ceramics Sector					
1	MONNO CERAMIC IND. LTD.	44,363	85.62	3,798,454	81.70	3,624,457
	Total			**3,798,454**		**3,624,457**
	Miscellaneous					
1	BEXIMCO LTD*	1,150,070	136.04	156,454,462	110.10	-
	Total			**156,454,462**		**-**

* As per Quick Summary report of Bangladesh Bank Letter Ref: DBI-9(P.Sha.-1)/2100/2025-17 dated-27/04/2025

Sl. No.	Name of Company/ Institution	No. of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
	Travel & Leisure					
1	BEST HOLDINGS LTD	76,923,077	65.00	5,000,000,000	13.30	1,023,076,924
	Total			**5,000,000,000**		**1,023,076,924**
	Total (Quoted Share)			**10,905,603,731**		**4,843,405,229**
1	ICB	57,951,034	17.73	1,027,709,754	36.20	2,097,827,431
	Total			**1,027,709,754**		**2,097,827,431**

* Cost Price of ICB share is shown in Government Notes/ Bonds/ Other Securities instead of Total Quoted Share.

** For the purpose of calculating provision for investment the price of ICB has not considered.

Quoted Share (Special Fund) - Janata Bank PLC. (as per DOS Circular No.-01 dated 10 February 2020)

	Bank			
1	Al-Arafah Bank Ltd.	33,613	22.13	743,769
2	Bank Asia Ltd.	635,484	16.32	10,374,071
3	Brac Bank Ltd.	28,933	29.08	841,259
4	Dhaka Bank Ltd.	441,901	11.27	4,980,446
5	DBBL	127,052	38.55	4,897,631
6	Eastern Bank Ltd.	236,627	20.45	4,838,768
7	Jamuna Bank Ltd.	376,122	19.96	7,507,812
8	Mercantile Bank Ltd.	690,795	15.84	10,938,905
9	Pubali Bank Ltd.	252,672	21.55	5,445,029
10	Social Islami Bank Ltd.	59,168	10.38	614,124
11	UCBL	582,947	14.50	8,454,710
	Total			**59,636,524**
	Financial Institutions			
1	Delta Brac Housing Finance	371,422	69.01	25,633,360
2	IDLC	578,926	55.84	32,326,784
3	Uttara Finance and Investment Ltd.	7,000	50.81	355,692
	Total			**58,315,835**
	Corporate Bond			
1	Beximco Green Sukuk	10,000,000	100.00	1,000,000,000
	Total			**1,000,000,000**
	Mutual Fund			
1	Capitech-IBBL	3,000,000	10.00	30,000,000
2	Ekush 1ST UNIT	431,779	11.58	5,000,000
	Total			**35,000,000**
	Pharmaceuticals & Chemicals			
1	ACI Ltd.	20,847	173.15	3,609,601
2	ACI FORMULATION	17,000	155.04	2,635,630
3	ACME Laboratories Ltd.	25,000	80.25	2,006,290
4	IBNSINA	11,000	246.24	2,708,692
5	MARICO(BD)	11,800	1,447.46	17,079,976
6	RENETA	3,531	978.73	3,455,894
7	Square Pharmacuticals Ltd.	100,000	197.00	19,699,691
8	Wata Chemicals Ltd.	52,689	309.00	16,280,870
9	ORIONPHARMA	95,000	87.20	8,283,950
	Total			**75,760,595**
	Engineering			
1	BBS Cables Ltd.	247,342	55.10	13,628,640
2	BD Steel Re-Rolling Mills Ltd	79,036	103.23	8,159,013
3	BSRM Steel Limited	209,378	70.58	14,777,719
4	Ifad Autos Limited	392,319	51.48	20,197,215
5	GPH Ispat Limited	534,497	46.00	24,587,020
	Total			**81,349,607**
	Cement			
1	Confidence cement Ltd.	319,862	113.09	36,173,978
2	LafargeHolcim BD Ltd.	205,500	75.21	15,454,933
	Total			**51,628,911**
	Fuel & Power			
1	Jamuna Oil Company Ltd.	41,198	165.05	6,799,801
2	Khulna Power Company Ltd.	80,000	45.66	3,652,664
3	MJLBD	28,926	83.28	2,409,061
4	Meghna Petrolium Ltd.	48,572	193.27	9,387,455
5	Padma Oil Company Ltd.	63,926	201.73	12,895,812
6	Powergrid Company BD Ltd.	176,522	51.15	9,029,741
7	Shahjibazar Power Co. Ltd.	235,682	83.29	19,628,808
8	Sumit Power Ltd.	559,217	40.48	22,638,604
9	Titas Gas	17,415	35.40	616,512
10	UPGDCL	137,470	291.94	40,132,538
11	DOREENPOWER	33,600	60.66	2,038,250
	Total			**129,229,246**
	Telecommunication			
1	Grameenphone Ltd.	108,081	289.03	31,239,025
	Total			**31,239,025**
	Ceramics Sector			
1	RAK Ceramics (BD) Ltd.	603,644	48.05	29,004,225
	Total			**29,004,225**
	Food & Allied			
1	BATBC	67,250	528.34	35,530,907
	Total			**35,530,907**
	Total (Quoted Share-Special Fund)			**1,586,694,876**
	Grand Total (Quoted Share) at Cost Price			**12,492,298,607**

49(b) Unquoted Share - Janata Bank PLC.

Sl. No.	Name of Company/ Institute	No. of share	Cost per unit	Total Cost Price
1	Bangladesh Commerce Bank Ltd	1,349,964	100.00	134,996,400
2	IIDFC	13,380,903	5.02	67,168,898
3	Karmasangsthan Bank PLC.	2,550,000	100.00	255,000,000
4	Specialised Jute yarn and towain Co Ltd	33,790	9.75	329,453
5	Paper Converting and Packeging Ltd	2,956	98.75	291,905
6	IFIC	73,500	106.19	7,804,699
7	Central Depository Bangladesh Ltd	8,567,705	2.75	23,541,640
8	Swan Textile Mills Ltd	1,000	97.50	97,500
9	Fiber shine	1,990,000	9.57	19,053,500
10	Rupsa fish & allied company ltd	1,111,000	18.00	19,998,000
11	Azadi Printers Ltd	756	100.00	75,600
12	Padma Bank Ltd	165,000,000	10.00	1,650,000,000
13	Bangladesh Fund	21,300,000	100.00	2,130,000,000
	Total (Unquoted Share)			**4,308,357,595**

49(c) Preference Share -Janata Bank PLC.

Sl. No.	Name of Company/ Institute	No. of share	Cost per unit	Total Cost Price
1	Orion Infrastructure Ltd (Convertible Preference Share)	300,000,000	10.00	3,000,000,000
2	Orion Power Sonargaon Ltd. (Redemable Non-convertible Preference Share), Investment by ICD	310,750,000	10.00	3,107,500,001
	Total (Preference Share)			**6,107,500,001**
Total share price [49(a)+49(b)+49(c)]				**22,908,156,203**

49(d) Quoted Share - Janata Capital and Investment Limited (as per DOS Circular No.-01 dated 10 February 2020)

Sl. No.	Name of Company/ Institute	No of share	Cost per unit	Total Cost Price	Market Price (per share) as on 31 Dec 2025	Total Market Price
1	British American Tobacco Bangladesh Company Limited	62,228	277.53	17,270,025	248.60	15,469,881
2	Berger Paints Bangladesh Ltd.	10,373	1,422.11	14,751,568	1,384.60	14,362,456
3	Bangladesh General Insurance Company Limited	396,277	34.74	13,764,774	30.50	12,086,449
4	Delta Brac Housing Finance Corp. Ltd.	768,370	71.10	54,632,377	34.60	26,585,602
5	Eastland Insurance Company Limited	648,000	40.79	26,432,353	18.50	11,988,000
6	Industrial Development Leasing Company Bangladesh Limited.	656,269	59.58	39,102,763	35.70	23,428,803
7	National Credit And Commerce Bank Limited	890,694	14.83	13,206,343	12.20	10,866,467
8	Phoenix Insurance Company Limited	438,293	42.11	18,457,220	27.20	11,921,570
9	Reckitt Benckiser(bangladesh) Ltd.	2,772	3,393.08	9,405,618	3,424.40	9,492,437
10	Renata Limited	7,161	851.93	6,100,651	391.80	2,805,680
11	Sandhani Life Insurance Company Limited	218,684	34.97	7,646,379	19.40	4,242,470
12	Square Pharmaceuticals Limited	142,500	216.60	30,866,116	198.60	28,300,500
13	United Finance Limited	564,060	22.36	12,614,723	11.50	6,486,690
14	Bashundhara Paper Mills Limited	822,135	61.62	50,660,477	25.10	20,635,589
15	Dhaka Bank Limited.	942,589	12.88	12,139,869	11.30	10,651,256
16	Lankabangla Finance Ltd.	1,062,721	41.20	43,784,408	12.30	13,071,468
17	Orion Pharma Ltd.	124,429	38.82	4,830,130	27.40	3,409,355
18	Singer Bangladesh Limited.	113,504	157.65	17,894,408	84.50	9,591,088
19	Unilever Consumer Care Limited	2,195	2,387.16	5,239,826	2,150.90	4,721,226
	Total (Quoted Share-Special Fund-JCIL)			**398,800,028**		**240,116,987**

50.00(i) Consolidated Schedule of fixed assets of Janata Bank PLC. as at 31 December 2025

A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	COST				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Addition during the year	Adjustment/Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	129,380	-	-	129,380	-	-	-	-	-	129,380	129,380
2	Building	596,929	-	-	596,929	2.5%	194,300	15,928	3,324	206,904	390,025	402,629
	Sub-total	**726,309**	**-**	**-**	**726,309**		**194,300**	**15,928**	**3,324**	**206,904**	**519,405**	**532,009**
3	**Machinery and Equipment:**	**623,238**	**26,524**	**294**	**649,468**	20%	**480,282**	**40,843**	**294**	**520,831**	**128,637**	**142,956**
4	**Furniture and Fixture:**											
	a) Office Equipment	447,991	14,549	-	462,540	20%	419,185	2,872	3	422,054	40,486	28,806
	b) Fire Extinguisher & Arms	21,085	745	66	21,764	20%	17,405	887	62	18,230	3,534	3,680
	c) Weighing Machine	1,837	-	2	1,835	20%	1,504	-	-	1,504	331	333
	d) Other furniture	1,863,965	92,843	103	1,956,705	10%	1,090,632	142,901	5,498	1,228,035	728,670	773,333
	Sub-total	**2,334,878**	**108,137**	**171**	**2,442,844**		**1,528,726**	**146,660**	**5,563**	**1,669,823**	**773,021**	**806,152**
5	**Vehicle**											
	a) Car	604,628	-	60,482	544,146	20%	548,512	11,981	60,482	500,011	44,135	56,116
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	-	-	-
	Sub-total	**604,628**	**-**	**60,482**	**544,146**		**548,512**	**11,981**	**60,482**	**500,011**	**44,135**	**56,116**
6	**Computer**											
	a) Computer Hardware	4,749,381	172,245	18,140	4,903,486	20%	3,860,021	308,526	4,883	4,163,664	739,822	889,360
	b) Computer Software	2,499,846	3,718	11	2,503,553	20%	2,116,407	367,227	-	2,483,634	19,919	383,439
	Sub total	**7,249,227**	**175,963**	**18,151**	**7,407,039**		**5,976,428**	**675,753**	**4,883**	**6,647,298**	**759,741**	**1,272,799**
7	**Right of use Assets**	**294,072**	**-**	**-**	**294,072**		**278,720**	**14,925**	**-**	**293,645**	**427**	**15,352**
A. Grand total (1+2+3+4+5+6+7)		**11,832,352**	**310,624**	**79,098**	**12,063,878**		**9,006,968**	**906,090**	**74,546**	**9,838,512**	**2,225,366**	**2,825,384**

B. Revaluation

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	REVALUATION				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Revaluation during the year	Adjustment/Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	4,694,876	-	-	4,694,876	-	-	-	-	-	4,694,876	4,694,876
2	Building	1,155,362	-	-	1,155,362	2.5%	505,078	16,189	-	**521,267**	634,095	650,284
	Sub-total	**5,850,238**	**-**	**-**	**5,850,238**		**505,078**	**16,189**	**-**	**521,267**	**5,328,971**	**5,345,160**
3	**Machinery and Equipment**	**127,351**	**-**	**-**	**127,351**	20%	**127,351**	**-**	**-**	**127,351**	**-**	**-**
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	20%	-	-	-	-	-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20%	-	-	-	-	-	-
	c) Weighing Machine	-	-	-	-	20%	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548	10%	5,548	-	-	**5,548**	-	-
	Sub-total	**5,548**	**-**	**-**	**5,548**		**5,548**	**-**	**-**	**5,548**	**-**	**-**
5	**Vehicle**											
	a) Car	41,204	-	-	41,204	20%	41,204	-	-	**41,204**	-	-
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	-	-	-
	Sub-total	**41,204**	**-**	**-**	**41,204**		**41,204**	**-**	**-**	**41,204**	**-**	**-**
6	**Computer**											
	a) Computer Hardware	2,104	-	-	2,104	20%	2,104	-	-	**2,104**	-	-
	b) Computer Software	-	-	-	-	20%	-	-	-	-	-	-
	Sub- total	**2,104**	**-**	**-**	**2,104**		**2,104**	**-**	**-**	**2,104**	**-**	**-**
B. Grand total (1+2+3+4+5+6)		**6,026,445**	**-**	**-**	**6,026,445**		**681,285**	**16,189**	**-**	**697,474**	**5,328,971**	**5,345,160**
Total (A+B)		**17,858,797**	**310,624**	**79,098**	**18,090,323**		**9,688,253**	**922,279**	**74,546**	**10,535,986**	**7,554,337**	**8,170,544**

50.00(ii) Schedule of fixed assets of Janata Bank PLC. as at 31 December 2025

A. Cost

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	COST				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Addition during the year	Adjustment/Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	129,380	-	-	129,380	-	-	-	-	-	129,380	129,380
2	Building	563,760	-	-	563,760	2.5%	184,339	14,094	-	198,433	365,327	379,421
	Sub-total	**693,140**	**-**	**-**	**693,140**	-	**184,339**	**14,094**	**-**	**198,433**	**494,707**	**508,801**
3	**Machinery and Equipment:**	**619,189**	**26,195**	**-**	**645,384**	20%	**477,235**	**40,487**	**-**	**517,722**	**127,662**	**141,954**
4	**Furniture and Fixture:**											
	a) Office Equipment	441,789	14,512	-	456,301	20%	408,417	2,784	3	411,198	45,103	33,372
	b) Fire Extinguisher & Arms	21,085	745	66	21,764	20%	17,405	887	62	18,230	3,534	3,680
	c) Weighing Machine	1,837	-	2	1,835	20%	1,504	-	-	1,504	331	333
	d) Other furniture	1,844,779	92,843	103	1,937,519	10%	1,076,530	142,901	5,498	1,213,933	723,586	768,249
	Sub-total	**2,309,490**	**108,100**	**171**	**2,417,419**	-	**1,503,856**	**146,572**	**5,563**	**1,644,865**	**772,554**	**805,634**
5	**Vehicle**											
	a) Car	593,287	-	60,482	532,805	20%	537,171	11,981	60,482	488,670	44,135	56,116
	b) Cycle and Scooter	-	-	-	-	20%	-	-	-	-	-	-
	Sub-total	**593,287**	**-**	**60,482**	**532,805**	-	**537,171**	**11,981**	**60,482**	**488,670**	**44,135**	**56,116**
6	**Computer**											
	a) Computer Hardware	4,742,491	171,710	18,048	4,896,153	20%	3,854,753	307,977	4,804	4,157,926	738,227	887,738
	b) Computer Software	2,509,011	3,660	11	2,512,660	20%	2,127,263	366,809	-	2,494,072	18,588	381,748
	Sub total	**7,251,502**	**175,370**	**18,059**	**7,408,813**	-	**5,982,016**	**674,786**	**4,804**	**6,651,998**	**756,815**	**1,269,486**
7	**Right of use Assets**	**294,072**	**-**	**-**	**294,072**		**278,720**	**14,925**		**293,645**	**427**	**15,352**
A. Grand total (1+2+3+4+5+6+7)		**11,760,680**	**309,665**	**78,712**	**11,991,633**	-	**8,963,337**	**902,845**	**70,849**	**9,795,333**	**2,196,300**	**2,797,343**

B. Revaluation

(Figure in Thousand unless stated otherwise)

Sl. No.	Name of Assets	REVALUATION				Rate (%)	DEPRECIATION				Written down Value as on 31.12.25	Written down Value as on 31.12.24
		Opening Balance as on 01.01.25	Revaluation during the year	Adjustment/Sales/ Transfer	Balance as on 31.12.25		Opening Balance as on 01.01.25	Charged during the year	Adjustment during the year	Balance as on 31.12.25		
	1	2	3	4	5=(2+3-4)	6	7	8	9	10=(7+8-9)	11	12
1	Land	4,694,876	-	-	4,694,876		-	-	-	-	4,694,876	4,694,876
2	Building	1,155,362	-	-	1,155,362	2.5%	505,078	16,189	-	521,267	634,095	650,284
	Sub-total	**5,850,238**	**-**	**-**	**5,850,238**		**505,078**	**16,189**	**-**	**521,267**	**5,328,971**	**5,345,160**
3	**Machinery and Equipment**	**127,351**	**-**	**-**	**127,351**	20%	**127,351**	**-**	**-**	**127,351**	**-**	**-**
4	**Furniture and Fixture:**											
	a) Office Equipment	-	-	-	-	20%	-	-	-	-	-	-
	b) Fire Extinguisher & Arms	-	-	-	-	20%	-	-	-	-	-	-
	c) Weighing Machine	-	-	-	-	20%	-	-	-	-	-	-
	d) Other furniture	5,548	-	-	5,548	10%	5,548	-	-	**5,548**	-	-
	Sub-total	**5,548**	**-**	**-**	**5,548**		**5,548**	**-**	**-**	**5,548**	**-**	**-**
5	**Vehicle**											
	a) Car	41,204			41,204	20%	41,204	-	-	**41,204**	-	-
	b) Cycle and Scooter	-			-	20%	-	-	-	-	-	-
	Sub-total	**41,204**	**-**	**-**	**41,204**		**41,204**	**-**	**-**	**41,204**	**-**	**-**
6	**Computer**											
	a) Computer Hardware	2,104			2,104	20%	2,104	-	-	**2,104**	-	-
	b) Computer Software	-			-	20%	-	-	-	-	-	-
	Sub- total	**2,104**	**-**	**-**	**2,104**		**2,104**	**-**	**-**	**2,104**	**-**	**-**
B. Grand total (1+2+3+4+5+6)		**6,026,445**	**-**	**-**	**6,026,445**		**681,285**	**16,189**	**-**	**697,474**	**5,328,971**	**5,345,160**
Total (A+B)		**17,787,125**	**309,665**	**78,712**	**18,018,078**		**9,644,622**	**919,034**	**70,849**	**10,492,807**	**7,525,271**	**8,142,503**

51.00 Schedule of classified other assets of Janata Bank PLC. as at 31 December 2025

(Figure in Thousand unless stated otherwise)

Serial	Particulars	Outstanding Balance	Classification Status			Amount of Provision
			Unclassified	Doubtful	Bad/Loss	
1	**Suspense**					
	Head Office	10,470	6,730	206	3,534	3,637
	Branches (In Bangladesh)	1,814,778	1,658,554	72,332	83,892	120,057
	Branches (Overseas)	29,420	2,652	594	26,174	26,471
	Sub-total	**1,854,668**	**1,667,936**	**73,132**	**113,600**	**150,165**
2	**Sundry Assets**					
	Head office	60,081,459	60,060,417	-	21,042	21,042
	Branches (In Bangladesh)	11,939,527	10,530,275	258	1,408,994	1,409,123
	Branches (Overseas)	219,389	212,527	10	6,852	6,857
	Sub-total	**72,240,375**	**70,803,219**	**268**	**1,436,888**	**1,437,022**
3	**Others**					
	Head Office	13,337,420	12,219,561	213,041	904,818	1,011,341
	Branches (In Bangladesh)	1,320,286	762,294	6,428	551,564	554,777
	Overseas Branches (UAE)	710,238	698,074	5,600	6,564	9,364
	Sub-total	**15,367,944**	**13,679,929**	**225,069**	**1,462,946**	**1,575,482**
	Total	**89,462,987**	**86,151,084**	**298,469**	**3,013,434**	**3,162,669**
4	**Local Office- ACU Cell**					**498,335**
A. Total Provision for Other Assets						**3,661,004**
B. Inter branch transaction		**13,970,358**	**13,938,372**	**4,679**	**27,307**	**29,646**
C. Nostro Account		**21,595,287**	**18,065,490**	**2,240,940**	**1,288,857**	**2,409,327**
Total provision required (Other Assets including Inter branch transactions and Nostro Accounts) (A+B+C)						**6,099,977**

52.00 Segment reporting

For the purpose of segment reporting as per International Financial Reporting Standards (IFRS) 8 *'Operating Segments',* the following segment relating to revenue, expenses, assets and liabilities have been identified and shown as follows:

- Loans & Advances
- Treasury
- Overseas Branches (UAE)
- JCIL, Dhaka
- JEC, Italy

Operating segments

Amount in million taka

Particulars	Janata Bank PLC.					Subsidiaries of JBPLC.		Total
	Loans & advances	Treasury	Overseas Branches, UAE	Other	Total	JCIL, Dhaka	JEC, Italy	
Interest income	25,524.10	1,243.37	2,267.10	-	29,034.57	2.59	0.42	29,037.58
Interest expenses	(72,688.50)	(15,340.22)	(39.63)	-	(88,068.35)	0.00	(5.57)	(88,073.92)
Net interest income	**(47,164.40)**	**(14,096.85)**	**2,227.47**	**-**	**(59,033.78)**	**2.59**	**(5.15)**	**(59,036.34)**
Investment income	-	36,553.21	-	-	36,553.21	95.83	-	36,649.04
Commission & brokerage	-	213.20	76.12	728.29	1,017.61	11.95	43.53	1,073.09
Foreign exchange income	-	1,485.99	119.38	1,707.81	3,313.18	-	-	3,313.18
Other operating income	-	-	481.89	1,944.58	2,426.47	(4.08)	17.26	2,439.65
Total operating income	**(47,164.40)**	**24,155.55**	**2,904.86**	**4,380.68**	**(15,723.31)**	**106.29**	**55.64**	**(15,561.38)**
Total operating expenses	-	-	(1,034.96)	(19,402.21)	(20,437.17)	(39.64)	(137.88)	(20,614.69)
Profit before provision	**(47,164.40)**	**24,155.55**	**1,869.90**	**(15,021.53)**	**(36,160.48)**	**66.65**	**(82.24)**	**(36,176.07)**
Loans & advances	1,041,788.67	-	9,402.84	-	1,051,191.51	1,449.57	-	1,052,641.08
Investment	-	293,723.47	-	-	293,723.47	5,026.17	-	298,749.64

53.00 Employees of Janata Bank PLC.

Number of employees and remuneration thereof as per the schedule XI of the Companies Act 1994 the number of employees (including contractual employees) engaged for the whole year or part thereof who received minimum total remuneration of Taka 36,000 per annum or Taka 3,000 per month were 14,390 at the end of 2025 as against 14,323 in 2024.

54.00 Business Unit-wise Performance as on 31 December 2025

(Amount in million taka)

SL	Name of Branch/Division	Deposit	Loans & Advances	Operating Profit	Classified Loan (CL)	Import	Export	Foreign Remittance	Cash Recovery from CL	Cash Recovery from Write off Loans
1	Local Office	56,248.72	403,904.29	(19,941.25)	329,959.17	248,442.30	22,644.50	1,156.70	1,801.50	60.15
2	Janata Bhaban Corporate	15,563.50	221,311.70	(12,826.39)	177,364.16	6,761.80	5,435.80	209.60	632.50	0.82
3	Dhaka north	269,539.08	36,033.76	3,588.49	20,094.45	7,254.00	5,786.90	3,110.30	148.10	29.31
4	Dhaka south	228,532.17	90,508.85	1,957.74	34,539.21	19,136.00	11,511.90	169,074.00	418.60	69.26
5	Chattogram	217,190.65	153,137.50	(7,886.31)	137,708.49	8,773.10	1,996.40	57,175.40	308.40	123.51
6	Sylhet	38,717.78	6,012.92	623.20	513.09	442.30	24.70	3,897.70	47.60	6.96
7	Khulna	61,342.32	31,332.56	428.01	8,286.89	3,442.90	13,113.40	1,933.10	608.20	14.44
8	Barishal	24,492.86	9,378.82	255.31	3,367.21	-	-	1,495.70	156.70	20.54
9	Rajshahi	77,823.78	29,364.54	609.47	2,980.57	2,466.00	18.10	4,080.50	283.30	40.13
10	Rangpur	38,542.32	18,935.78	655.40	3,001.35	457.30	7.80	861.60	136.60	62.67
11	Cumilla	63,636.21	9,786.77	1,331.75	584.95	74.90	1,153.10	13,566.60	68.70	2.90
12	Mymensingh	53,121.70	12,915.93	623.27	3,239.55	268.40	-	4,851.50	90.40	16.90
13	Faridpur	33,365.19	10,558.60	437.05	1,524.05	-	-	3,750.80	757.30	20.59
14	Noakhali	37,259.65	8,206.65	725.57	1,160.40	-	-	10,395.50	73.50	8.93
15	Overseas	39,975.03	9,402.84	1,869.90	3,718.90	-	-	-	130.70	0.24
16	Head Office	147.58	400.00	(8,611.69)	-	-	-	-	-	0.26
	Total	**1,255,498.54**	**1,051,191.51**	**(36,160.48)**	**728,042.44**	**297,519.00**	**61,692.60**	**275,559.00**	**5,662.10**	**477.60**

55.00 Related parties

The bank provides banking service to the different ministries and corporation in the form of advances, letter of credit, bank guarantee etc. but the bank had no transactions with the directors of the Bank as a related party.

(A) Directors of Janata Bank PLC. and Interest in the bank. (as on December 2025)

Sl. No.	Name of Directors	Date of last Appointment/ Reappointment	Number of Shares	Name of the Committee of the Bank/ Subsidiary of the Bank	Status
1	Mr. M. Fazlur Rahman জনাব মুহঃ ফজলুর রহমান Present Address: Plot # 10, Gausul AzamAvenue, Sector-13, Uttara, Dhaka-1230	18/09/2024	01	Board of Directors Executive Committee	Chairman Chairman
2	Mr. Badre Munir Firdaus জনাব বদরে মুনির ফেরদৌস Present Address: Flat # 2/A, House # 59, Gausul Azam Avenue, Sector # 14, Uttara, Dhaka-1230	30/04/2024	01	Board of Directors Executive Committee Risk Management Committee	Director Member Member
3	Dr. Md. Abdus Sabur ড. মোঃ আব্দুস সবুর Present Address: Apt # 3C, House # 179, Road # 02 (Old-5), Mirpur DOHS, Dhaka-1216	27/10/2024	01	Board of Directors Audit Committee Risk Management Committee	Director Member Member
4	Mr. Abdul Majid Sheikh জনাব আব্দুল মজিদ শেখ Present Address: 41/Chha, Hatkhola Road Tikatuly, Dhaka	03/12/2024	01	Board of Directors Risk Management Committee Audit Committee	Director Chairman Member
5	Mr. Abdul Awal Sarker জনাব আব্দুল আউয়াল সরকার Present Address: Heritage Anjuber Monjil, Level 4, Flat # 4-C, 1, Momenbag, Dhaka-1217	29/12/2024	01	Board of Directors Audit Committee	Director Member
6	Dr. Md. Shahadat Hossain ড. মোঃ শাহাদাৎ হোসেন Present Address: House # SW(I)-3/A, Apartment # A5, Road # 02, Gulshan-1, Dhaka-1212	29/12/2024	01	Board of Directors Audit Committee	Director Member
7	Mr. Md. Ahsan Kabir জনাব মোঃ আহসান কবীর Present Address: Flat # 05, Building # Isamoti Bhaban House # 6/12, Block # E, Lalmatia, Daka-1217	04/02/2025	01	Board of Directors Executive Committee	Director Member
8	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA জনাব মোঃ কাউসার আলম, এসিএ (ইংল্যান্ড অ্যান্ড ওয়েলস),এফসিএস, এফসিসিএ, এফসিএমএ, Present Address: House # 13, Road # 128 Gulshan-1, Dhaka-1212	18/02/2025	01	Board of Directors Audit Committee	Director Chairman
9	Mr. Md. Obaidul Hoque জনাব মোঃ ওবায়দুল হক Present Address: House # 44, Road # 02 Aftabnagar, Badda, Dhaka	12/05/2025	01	Board of Directors Executive Committee	Director Member
10	Professor Dr. A. A. Mahboob Uddin Chowdhury অধ্যাপক ড. এ. এ. মাহবুব উদ্দিন চৌধুরী Present Address: Oasis, Ispahani Colony, Tower # 8 Flat # 807/C, Lift # 15/16, (Level # 7) 39, Boro Mogbazar, Dhaka-1217	30/09/2025	01	Board of Directors Risk Management Committee	Director Member
11	Mr. Md. Mazibur Rahman জনাব মোঃ মজিবর রহমান Present Address: House # 36/01, (3rd Floor) 3rd Lane Gopibag, Motijheel, Dhaka	07/11/2024	Nil	Board of Directors Janata Capital and Investment Limited (Subsidiary of Janata Bank PLC.)	Managing Director Chairman

(B) Shareholding of Managing Director, CFO, Company Secretary (CS) and Head of Internal Audit(HIA)

Sl. No.	Particulars	Position	Date of Appointment	Number of Shares
1	CEO and his spouse as well as minor children	-	-	Nil
2	CFO and his spouse as well as minor children	-	-	Nil
3	Company Secretary and his spouse as well as minor children	-	-	Nil
4	Head of Internal Audit and his spouse as well as minor children	-	-	Nil

(C) Shareholding of top 5(five) Salaried Executives other than CEO, CFO, CS and HIA

Sl. No.	Name	Position	Date of Appointment	Number of Shares
1	Mr. Kazi Abdur Rahman	DMD	-	Nil
2	Mr. Md. Fayaz Alam	DMD	-	Nil
3	Mr. Md. Ashraful Alam	DMD	-	Nil
4	Mr. Md. Abdul Matin	GM	-	Nil
5	Mr. Md. Akramul Haque Akon	GM	-	Nil

(D) Shareholding ten percent (10%) or more voting interst in the company (name wise details)

Sl. No.	Name	Position	Date of Appointment	Number of Shares
1	Government of the People's Republic of Bangladesh (Represented by Finance Secretary)	-	-	231,399,990

(i) Particulars of Directors and their interest in other entities (as at 31 December 2025)

Name of Directors	Status with the Bank	Name of the firms/companies in which interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status
1. Mr. M. Fazlur Rahman	Chairman	The Government of the People's Republic of Bangladesh	Former Secretary (CSP 1970)
		Bangladesh Scout.	Former Chief National Commission
		Agrani Bank PLC.	Former Chairman
		Trustee Board, Pundro University	Former Vice Chairman
		Ahsania Mission Cancer Hospital	Former Managing Director
2. Mr. Badre Munir Firdaus	Director	The Government of the People's Republic of Bangladesh	Former Additional Secretary
		General Economic Division, Planning Commission of the Ministry of Finance	Former Chief
		Bangladesh Municipal Development Fund	Former Director
		Sadharan Bima Corporation	Former Director
3. Dr. Md. Abdus Sabur	Director	The Government of the People's Republic of Bangladesh	Former Joint Secretary
		Natural Group	Advisor
		Al Nahian Trust	Former Executive Director
		Prime Asia University	Former Adjunct Faculty
		Atish Diponkar University of Science & Technology	Former Adjunct Faculty
		Bangladesh University	Former Adjunct Faculty
		Tagore University of Creative Arts	Former Adjunct Faculty
		Dr. A. R. Malik English School & College	Founder Principal
4. Abdul Majid Sheikh	Director	Meghna Group	Director (Audit & Accounts)
		Rupali Bank PLC.	Former Deputy Managing Director
		Rupali Investment Limited	Former Director
5. Mr. Abdul Awal Sarker	Director	Bangladesh Bank	Former Executive Director
		Al-Arafah Islami Bank Training and Research Institute	Former Director General
		Institute of Islamic Banking and Insurance (IIBI, London UK)	Former Director General
		Al-Baraka Bank Training Academy	Former Principal
		IIBI Bangladesh Regional Office	Former Director General
6. Dr. Md. Shahadat Hossain	Director	The Government of the People's Republic of Bangladesh	Former Joint Secretary
		World Bank, Municipal Revenue Enhancement Plans	Team Leader
		Green Trade Point	Senior Consultant
7. Mr. Md. Ahsan Kabir	Director	Financial Institutions Division, Ministry of Finance	Additional Secretary
		Bangladesh Small and Cottage Industries Corporation	Former Director
8. Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Director	Shun Shing Group BD Operations	CFO & Company Secretary
		Institute of Cost and Management Accountants of Bangladesh (ICMAB)	President
		ARK Foundation	Director Finance
		British American Tobacco Bangladesh	Former Head of Manufacturing Finance
		Rahimafrooz (Bangladesh) Limited	Former Group Chief Financial Officer and Company Secretary
		Navana CNG Limited	Former Independent Director
		Aftab Automobiles Limited	Former Independent Director
9. Mr. Md. Obaidul Hoque	Director	Bangladesh Bank	Former Executive Director
		NRBC Bank Training Institute	Former Principal
10. Professor Dr. A. A. Mahboob Uddin Chowdhury	Director	University of Dhaka	Professor
		Journal of Finance & Banking	Editor
		Department of Finance, University of Dhaka	Former Chairman
		CARE-Bangladesh	Former Consultant
		USAID	Former Consultant
		JICA-funded project	Former Financial Market Expert
11. Mr. Md. Mazibur Rahman	Managing Director	Janata Capital and Investment Limited	Chairman
		Janata Exchange Company Srl (JEC), Italy	Chairman
		Invest Corporation of Bangladesh	Director
		Primary Dealers Bangladesh Limited	Director
		Padma Bank Limited	Director
		Bangladesh Foreign Exchange Dealers Association (BAFEDA)	Director
		Probashi kallyan Bank	Former Managing Director
		Sonali Bank PLC	Former Deputy Managing Director
		Bangladesh Agricultural Economic Society	Former Vice President

(ii) Particular of Directors in the Audit Committee (as at 31 December 2025)

SL	Name	Position	Remark
1	Mr. Md. Kausar Alam, ACA (England & Wales), FCS, FCCA, FCMA	Chairman	Fellow Chartered Secretary (FCS), ICSB Fellow Cost and Management Accountant (FCMA), ICMAB Fellow Chartered Certified Accountant (FCCA), ACCA Associate Chartered Accountant (ACA), ICAEW Masters of Business Administration (MBA), IBA, DU Masters of Commerce in Accounting, DU Bachelor of Commerce in Accounting, DU
2	Mr. Abdul Majid Sheikh	Member	Masters of Business Administration (MBA) Masters of Science (Hons) in Soil Science Bachelor of Science (Hons) in Soil Science
3	Mr. Abdul Awal Sarker	Member	Masters of Arts in Economics Bachelor of Arts (Hons) in Economics Masters of Science in International Banking, London, UK PGD in Islamic Banking and Insurance, London, UK
4	Dr. Md. Shahadat Hossain	Member	Doctor of Philosophy (PhD), Victoria University, USA Masters of Science in Development Administration, London, UK Masters of Business Administration (MBA) Masters of Commerce in Accounting Bachelor of Commerce in Accounting
5	Dr. Md. Abdus Sabur	Member	Doctor of Philosophy (PhD) Masters of Arts in English Bachelor of Arts (Hons) in English Bachelor of Laws (Hons) (LL.B)

(iii) Formulation of effective audit action plan for strengthening bank's internal control and its implementation process is mentioned below:

SL	Particulars	Comments
A) Activities Related to Internal Control & Governance		
01.	Approval of the Annual Audit Plan for the Audit & Inspection Division, which includes the Corporate, General, Foreign Exchange, and IT Audit & Inspection Departments of the bank.	
02.	Restructuring of ICCD Reporting Lines: To ensure the independence of the audit function, the Committee approved a revised Organizational Structure (Organogram) for the Internal Control & Compliance Division (ICCD). This reform aligns with Bangladesh Bank's guidelines, mandating that the Head of ICC reports directly to the Audit Committee of the Board (ACB), effectively removing management influence over internal audit findings.	
03.	Strategic Management of Provision Shortfall: The Committee addressed the significant provision shortfall of approximately Tk. 47,000 crore identified in the audit. It supervised the coordination with Bangladesh Bank to obtain Forbearance/Deferral facilities, while formulating a time-bound action plan to fulfill the deficit through recovered earnings and enhanced operational efficiency.	
04.	Governance of Asset Recovery: Supervised the formation of five specialized task forces headed by the Managing Director to monitor the Top-20 defaulting borrowers, who represent 94% of the bank's total classified loans. The Committee specifically directed aggressive legal measures and recovery strategies against major groups, including Beximco and Orion Power.	
05.	MOU Compliance & Financial Indicators: Regularly monitored the performance indicators under the Memorandum of Understanding (MOU) with Bangladesh Bank. Focus areas included the improvement of the Net Interest Margin (NIM), which stood at a negative 2.81% in September 2025, and the reduction of high-cost borrowing from call money market.	
06.	Overseas Stolen Asset Recovery Strategy: Approved the "Overseas Stolen Asset Recovery Strategy-Civil Proceedings" under the Asset Recovery Task Force (ARTF). This involves engaging forensic auditors to track and recover diverted funds across foreign jurisdictions through international legal channels.	
B) Activities Related to Financial Reporting & Transparency		
01.	Resolution of External Audit Opinions: Evaluated the 2025 Financial Statements and addressed the "Adverse Opinion" proposed by statutory auditors regarding the provision shortfall. The Committee successfully negotiated a transition toward a "Matter of Emphasis" by ensuring full disclosure of the bank's financial position and securing regulatory support for the shortfall.	
02.	Implementation of International Standards: Oversaw the preparation of financial statements (Solo and Consolidated) in strict compliance with IFRS 9 and IFRS 16. This included the appointment of specialized firms to validate the implementation of these standards in UAE operations.	
03.	Automated Reconciliation & Shadow Ledgers: Directed the reconciliation of Nostro accounts and inter-branch transactions. The Committee monitored an adjustment of over Tk. 4,973 crore related to foreign currency clearing losses and addressed long-pending entries in the shadow ledgers to ensure balance sheet accuracy.	
C) Internal Audit & Special Investigations		
01.	Risk-Based Audit Selection: Approved the audit plan for 60 (sixty) high-risk branches for 2025. The selection process was refined to cover branches with high loan concentrations and trade finance exposure to maximize the impact of internal oversight.	
02.	Internal Audit System Benchmarking: Conducted a comparative analysis of Janata Bank's internal audit system against other state-owned banks (Sonali, Agrani, and Rupali) to adopt industry best practices in risk assessment and reporting.	
03.	Forensic and Special Audits: Initiated and reviewed investigations into significant irregularities, including: o Fraud at the Bairampur Branch (Tk. 5.81 crore) involving fake credit entries. o The Susmita Tabassum/JECI USA fund embezzlement case. o Irregularities in the Digicom Computer (Patuakhali) loan disbursement.	
04.	Loan Documentation Check List (LDCL): Mandated a comprehensive review of 1,863 serious irregularities identified through the LDCL. Branches were required to rectify and certify the legal validity of all mortgage and security documents.	
D) ICT Governance & Cyber security (New Section)		
01.	T24 Core Banking Security: Addressed a critical internal control gap in the T24 Software, where the system allowed the same individual to perform both "Input" and "Authorization" for file uploads. The Committee mandated technical barriers to enforce the segregation of duties.	
02.	Migration to T24 Release 22 (R-22): Monitored the upgrade of the Core Banking System to Version R-22, which includes enhanced encryption protocols (switching from HTTP to HTTPS) and improved data transfer security to mitigate hacking risks.	
03.	Cyber security Infrastructure Deployment: Approved the implementation of SIEM (Security Information and Event Management) and XDR (Extended Detection and Response). Furthermore, the Committee oversaw the establishment of a 24/7 Information Security Operation Center (ISOC) to monitor real-time threats.	
04.	Password Policy Enforcement: Directed the ICT department to update the bank's password policy, increasing the minimum length from 8 to 11 characters and requiring complex alphanumeric combinations as per Bangladesh Bank's latest ICT security guidelines.	
E) External Audit & UAE Operations Oversight		
01.	Statutory Auditor Appointment: Following an evaluation of 39 eligible firms, the Committee recommended M. M. Rahman & Co. and Anil Salam Idris & Co. as statutory auditors for the year 2025, ensuring adherence to the Bank Company Act.	
02.	UAE Branch Discrepancies: Reviewed the comprehensive inspection of UAE operations (Dubai, Sharjah, Abu Dhabi, and Al-Ain), identifying a mismatch in ATM Cash Deposits and a discrepancy of AED 22.77 million in Trans-guard cash holdings. The Committee mandated immediate reconciliation and disciplinary action.	
03.	Export Subsidy Audits: Appointed MABS & J Partners and Hussain Farhad & Co. to perform specialized audits on cash incentives and export subsidies to ensure no fraudulent claims were processed.	
F) Compliance with Laws & Credit Risk Mitigation		
01.	Beximco Group Overexposure Monitoring: The Committee investigated the creation of in-house Back-to-Back LCs (BBLC) for Beximco Group and the non-repatriation of export proceeds. Management was instructed to enforce the Single Borrower Exposure Limit strictly.	
02.	Anti-Money Laundering (AML) Vigilance: Monitored the verification of NID and KYC data across the branch network. The Committee ensured that all staff completed mandatory AML/CFT training and that Suspicious Transaction Reports (STRs) were filed promptly.	
03.	Delegation of Business Power: Reviewed instances of power abuse where branch managers exceeded their authorized limits for loan disbursements. The Committee mandated a "System-based" limit control to prevent unauthorized credit approval.	
G) Other Strategic Activities		
01.	VISA Card Project: Monitored the progress of the Janata Bank VISA Card issuance project, ensuring that technical and vendor requirements were met for a launch by the end of December 2025.	
02.	Employee Incentive Bonus 2025: Approved the provision for the Incentive Bonus based on performance criteria, while ensuring that the calculation complied with the Ministry of Finance guidelines regarding "Operating Profit" and "Net Profit."	
03.	Dormant Account Management: Oversaw the transfer of all unclaimed deposits older than 10 years to the Bangladesh Bank account, ensuring compliance with Section 35 of the Bank Company Act, 1991.	

Related party relationship disclosure during the year 2025 (in compliance of IAS-24)

(Amount in Taka)

Name of Related Party	Relationship	Nature of Transaction	Balance as at 31 December 2024	Transaction During the year	Balance as at 31 December 2025
Janata Capital and Investment Limited, Dhaka.	Subsidiary Company	Loan	948,189,041	324,489,200	623,699,841
		Interest Income	-	54,445,962	54,445,962
		Investment	4,274,000,000	-	4,274,000,000
Janata Exchange Company Srl, Italy	Subsidiary Company	Investment	58,617,803	-	58,617,803
Government of People's Republic of Bangladesh	Owner	Dividend	-	-	-

(iv) Significant contracts where Bank is a party & wherein Directors have interest:
Nil.

(v) Lending Policies to Related Parties:
Nil.

(vi) Business other than Banking business with any related concern of the Directors as per Section-18(2) of the Bank Companies Act (Amendment) 2013:

According to Section – 18(2) of the Bank Companies Act (Amendment), 2013 provided that "If any banking company executes transaction any business other than banking business with any business establishment while any of the directors of the banking company is associated with or involved in the management or holds at least 10 percent ownership of that business establishment, the banking company shall, at its general meeting, submit a report concerning the matter."

However, it should be noted that this provision does not imply that any transaction has taken place between business other than banking business with any related concerned of the directors of Janata Bank PLC.

(vii) Investments in the Securities of Directors and their related concern:
Nil.

56.00 Highlights on the Overall Activities of the Bank

Figure in BDT
(unless stated otherwise)

SL.	Particular	2025	2024
1	Authorized capital	30,000,000,000	30,000,000,000
2	Paid up capital	23,140,000,000	23,140,000,000
3	Total capital (Tier-I+Tier-II)	(35,652,612,078)	10,987,019,054
4	Required capital (Under BASEL-III)	129,185,791,250	118,557,294,750
5	Surplus/(shortage) of capital	(164,838,403,328)	(107,570,275,696)
6	Capital to Risk Weighted Asset Ratio (CRAR)	-2.76%	0.93%
7	Total assets	1,608,943,580,285	1,471,372,425,333
8	Total deposits	1,255,498,537,709	1,098,095,073,666
9	Total loans and advances	1,051,191,505,217	1,007,942,500,430
10	Total contingent liabilities and commitments	190,580,871,364	174,057,678,347
11	Advance deposit ratio	81.98%	90.13%
12	Total classified loans	728,042,435,621	680,658,641,329
13	Percentage of classified loans against total loans and advances	69.26%	67.53%
14	Import	297,519,000,000	433,250,000,000
15	Export	61,692,600,000	81,552,900,000
16	Foreign remittance	275,559,000,000	202,885,800,000
17	Income from investment	36,553,214,738	21,681,875,931
18	Operating profit	(36,160,482,362)	(21,949,747,217)
19	Profit after tax and provision	(39,177,120,517)	(30,706,131,295)
20	Provision kept against loans and advances (G+S) including OBS exposures	58,711,830,209	58,015,544,439
21	Provision kept against classified loans and advances	51,796,330,209	49,044,544,439
22	Provision surplus/(deficit) against loans and advances	-	-
23	Cost of fund	9.65%	8.93%
24	Cost of deposit (%)	7.84%	7.00%
25	Average return on loans and advances	2.87%	4.37%
26	Interest spread	-4.97%	-2.63%
27	Earning assets	619,228,107,434	583,991,271,175
28	Non earning assets	989,715,472,851	887,381,154,158
29	Return on investment (ROI)	12.89%	10.55%
30	Return on assets (ROA) after tax	-2.43%	-2.09%
31	Return on equity (ROE)*	153.25%	-247.77%
32	Earnings per share (EPS)	(169.30)	(132.70)
33	Net operating income per share	(156.27)	(94.86)
34	Net assets value per share (NAVPS)	(110.48)	53.56
35	Net operating cash flow per share (NOCFPS)	413.04	(102.68)

* Both Net Profit and Equity are negative; therefore, the Return on Equity (ROE) appears positive for 2025.