

# JAMUNA BANK

## FINANCIAL STATEMENTS 2015

### 8.01 Loans, Cash Credit and Overdrafts etc.

	31.12.2015 Taka	31.12.2014 Taka
Agriculture loan	1,624,493,757	939,966,695
Cash credit	8,960,585,335	8,878,756,999
Credit Card	242,142,927	205,672,214
Demand loan	1,950,028,204	2,612,014,801
EDF loan	1,902,587,923	1,129,586,965
Export Cash Credit	12,631,489	28,267,574
Hire purchase	788,756,241	701,382,702
House building loan	50,842,618	136,935,733
Lease finance	1,611,351,543	1,941,952,293
Loan against imported merchandise	1	1
Loan against packing credits	270,029,379	281,782,154
Loan against trust receipt	4,058,216,818	3,604,870,905
Loans (General)	4,242,710,680	4,023,458,608
Overdraft	13,244,857,463	12,351,268,129
Payment against document	263,143,754	214,396,622
Personal loan for women	209,169	410,259
Real estate financing	499,273,334	457,686,060
Retail credit	837,355,562	666,998,808
SIFCO	-	3,577,655,857
Small and Medium Enterprise	12,428,834,504	9,446,669,910
Staff loan	288,133,584	114,205,271
Staff loan Other	3,836,085	953,766
Term Loan	9,117,063,415	6,675,322,371
Time Loan	14,184,391,403	8,668,311,674
	<b>76,581,475,187</b>	<b>66,658,526,370</b>

	31.12.2015 Taka	31.12.2014 Taka
Bai-Muazzal	2,137,125,411	2,067,891,399
Bai-Muazzal (SME)	111,778,957	99,375,853
HPSM-Staff	7,722,455	-
MPI trust receipt	376,344,891	447,250,628
Murabaha	9,993,783	23,445,650
Quards	63,464,303	58,743,452
	<b>2,706,429,800</b>	<b>2,696,706,982</b>
	<b>79,287,904,987</b>	<b>69,355,233,352</b>

	31.12.2015 Taka	31.12.2014 Taka
Jamuna Bank Limited	79,287,904,987	69,355,233,352
Jamuna Bank Capital Management Limited	1,318,716,891	1,176,497,118
Jamuna Bank Securities Limited	867,728	1,642,484
	<b>80,607,489,605</b>	<b>70,533,372,954</b>
<b>Less: Inter-company transaction</b>		
Jamuna Bank Capital Management Limited	143,063,245	45,633,136
Jamuna Bank Securities Limited	-	-
	<b>80,464,426,360</b>	<b>70,487,739,818</b>

### 8.1(a) Consolidated Loans, Cash Credit, Overdrafts and Lease etc.

	31.12.2015 Taka	31.12.2014 Taka
Jamuna Bank Limited	79,287,904,987	69,355,233,352
Jamuna Bank Capital Management Limited	1,318,716,891	1,176,497,118
Jamuna Bank Securities Limited	867,728	1,642,484
	<b>80,607,489,605</b>	<b>70,533,372,954</b>
<b>Less: Inter-company transaction</b>		
Jamuna Bank Capital Management Limited	143,063,245	45,633,136
Jamuna Bank Securities Limited	-	-
	<b>80,464,426,360</b>	<b>70,487,739,818</b>

### 8.02 Bills Purchased and Discounted (excluding treasury bills)

	31.12.2015 Taka	31.12.2014 Taka
Payable outside Bangladesh-Main operation	4,608,581,214	6,296,863,249
Payable outside Bangladesh-Off Shore Banking Unit	509,385,755	135,059,888
	<b>2,846,408,680</b>	<b>2,112,633,986</b>
	<b>7,964,375,648</b>	<b>8,544,557,123</b>

### 8.2(a) Consolidated Bills Purchased and Discounted (excluding treasury bills)

	31.12.2015 Taka	31.12.2014 Taka
Jamuna Bank Limited	7,964,375,648	8,544,557,123
Jamuna Bank Capital Management Limited	-	-
Jamuna Bank Securities Limited	-	-
	<b>7,964,375,648</b>	<b>8,544,557,123</b>

### 8.03 Maturity Grouping of Loans & Advances as follows

	31.12.2015 Taka	31.12.2014 Taka
Payable on demand	25,177,494,540	20,920,746,695
Not more than three months	14,186,812,342	12,666,141,228
More than 3 months but not more than 1 year	22,155,234,726	19,001,437,983
More than 1 year but not more than 5 years	16,394,684,144	16,195,349,131
More than 5 years	9,338,054,883	9,116,115,439
	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.04 Concentration of Advances

	31.12.2015 Taka	31.12.2014 Taka
Advances to allied concerns of Directors	-	-
Advances to Chief Executives and other Officers	295,856,039	117,462,719
<b>Customer Groups:</b>		
Agriculture & Fisheries	1,816,383,231	997,030,278
Industry wise	40,608,797,048	39,000,111,890
Small and Cottage	9,979,015,736	8,305,653,375
Advances to other Customers	34,552,228,582	29,479,532,214
	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.05 Information of Large Loan

	31.12.2015 Taka	31.12.2014 Taka
Number of the clients	23	27
Amount of outstanding advances (funded & non-funded)	34,381,181,000	29,954,793,000

Details information for the year ended 31 December 2015 have been given in (Annex-B)

### 8.06 Sector wise loans & advances

	% of total loan	31.12.2015 Taka	31.12.2014 Taka
Agriculture & Fisheries	2.08%	1,816,383,231	997,030,278
Large & Medium Scale Industry	12.90%	11,253,955,622	10,043,658,994
Working Capital	29.07%	25,365,146,535	22,987,791,696
Export Credit	8.63%	7,528,006,632	8,011,702,587
Commercial Credit	24.58%	21,446,380,199	20,148,540,675
Small and Cottage Industries	9.22%	8,045,909,792	6,771,405,995
Others	13.52%	11,796,498,623	8,939,660,251
	<b>100%</b>	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.07 Geographical location wise loans & advances

	% of total loan	31.12.2015 Taka	31.12.2014 Taka
<b>a) Urban</b>			
Dhaka Division	62.74%	54,740,249,787	49,156,732,435
Chittagong Division	14.32%	12,496,513,586	10,803,145,174
Sylhet Division	0.99%	864,634,082	838,132,185
Rajshahi Division	8.07%	7,043,092,293	6,968,361,219
Khulna Division	1.50%	1,310,806,345	1,189,607,577
Barisal Division	0.24%	207,351,452	198,386,176
Rangpur Division	0.44%	386,890,285	524,894,429
	<b>88.31%</b>	<b>77,049,537,830</b>	<b>69,679,259,195</b>
<b>b) Rural</b>			
Dhaka Division	7.55%	6,584,591,176	4,935,721,677
Chittagong Division	2.76%	2,404,670,243	2,180,672,967
Sylhet Division	0.52%	454,565,825	478,369,663
Rajshahi Division	0.87%	758,915,561	625,766,974
Barisal Division	0.00%	-	-
	<b>11.69%</b>	<b>10,202,742,806</b>	<b>8,220,531,280</b>
	<b>100%</b>	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.8 Classification of Loans & Advances as per Bangladesh Bank circular no. BCD - 34, 20 and BRPD 16, 9

	% of Total Loans	31.12.2015 Taka	31.12.2014 Taka
Unclassified & Special Mention Account	93.31%	81,412,596,635	73,477,641,476
Substandard	1.88%	1,637,902,000	387,593,000
Doubtful	0.66%	580,184,000	331,892,000
Bad or loss	4.15%	3,621,598,000	3,702,664,000
	<b>100%</b>	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.8.1 Particulars of Required Provision for Loans and Advances

	Base for provision	Rate (%)	Provision	Provision
<b>General provision:</b>				
Status				
Loans, advances & lease (Excluding SMA)	82,109,826,708	Various	803,119,955	715,501,000
Special Mention Account (SMA)	512,457,804	Various	4,768,091	6,220,000
			<b>807,888,046</b>	<b>721,721,000</b>
<b>Specific provision:</b>				
Status				
Sub-standard	596,788,563	Various	119,265,611	26,596,000
Doubtful	78,929,985	50%	39,464,992	42,302,500
Bad/loss	1,169,930,368	100%	1,169,930,368	1,171,645,401
			<b>1,328,660,971</b>	<b>1,786,543,901</b>
Total			<b>2,136,549,017</b>	<b>2,508,264,901</b>
* Additional provision			252,374,000	210,313,000
Required provision for Loans and Advances			<b>2,388,923,017</b>	<b>2,718,577,901</b>
Total provision maintained			<b>2,357,797,017</b>	<b>2,518,577,901</b>
Additional provision to be provided as per Bangladesh Bank Direction			<b>31,126,000</b>	<b>200,000,000</b>
*Additional provision				
Provision provided as per Bangladesh Bank Direction			221,248,000	10,313,000
Additional provision to be provided as per Bangladesh Bank Direction			31,126,000	200,000,000
Total Additional provision			<b>252,374,000</b>	<b>210,313,000</b>

Total provision for Loans & Advances is maintained as per the direction of Bangladesh Bank vide letter no. DBI-1/125/2016-847 dated 12 April 2016. Additional provision required for the year 2015 amounting Tk. 31,126,000 is to be provided within June-2016 quarter and September-2016 quarter as per the said direction.

### 8.9 Particulars of Loans/Investments, Advances and Lease

	31.12.2015 Taka	31.12.2014 Taka
i) Loans considered good in respect of which the bank is fully secured;	72,788,596,541	66,169,730,976
ii) Loans considered good in respect of which the bank holds no security other than the debtors personal guarantee;	-	-
iii) Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	11,617,275,414	9,617,425,513
	<b>84,405,871,955</b>	<b>75,787,156,489</b>
iv) Loans adversely classified; provision not maintained their against;	-	-
v) Loans due by directors or officers of the bank company or any of these either separately or jointly with any other persons;	295,856,039	117,462,719
vi) Loans due by companies or firms in which to directors of the bank have interests as directors, partners or managing agents or incase of private companies as members;	-	-
vii) Maximum total amount of advances including temporary advance 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;	295,856,039	117,462,719
viii) Maximum total amount of advances, including temporary advance granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners or managing agents or in the case of private companies as member;	-	-
ix) Due from banking companies;	-	-
x) Amount of classified loans on which interest has not been charged, should be mentioned as follows:	-	-
a) decrease/increase in provision, amount of loan written off and amount realized against loans previously written off;	-	-
b) amount of provision kept against loan classified as on the date of preparing balance sheet;	1,549,908,971	1,796,856,855
c) interest creditable to the interest Suspense A/c;	-	-
xj) Cumulative amount of written off loans and the amount written off during the current year should be shown separately. The amount of written off loan for which lawsuit has been filed should also be mentioned;	3,756,421,879	2,142,308,721

### 8.9.1 The amount of written off loan for which lawsuit has been filed

Written off loan for which lawsuit has been filed amount of Tk. 3,756,421,879

### 8.9.2 The amount of written off loans during the current year

The amount of written off loans during the current year Tk. 1,774,162,457

### 8.9.3 Number of loan accounts written off during the year

	83	160
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### 8.10 Bill Purchased & Discounted as per Maturity Grouping in the following order

	31.12.2015 Taka	31.12.2014 Taka
Repayable within 1 month	1,329,573,549	1,196,923,532
1 month above less than 3 months	2,620,559,835	2,271,184,212
3 months above less than 6 months	2,509,678,070	2,591,466,988
6 months above	1,504,564,195	2,484,982,392
	<b>7,964,375,648</b>	<b>8,544,557,123</b>

### 8.11 Listing of Assets Pledged as Security/Collaterals/ Securities against Loan/Investment Including Bills Purchased and Discounted

	31.12.2015 Taka	31.12.2014 Taka
Collateral of movable/immovable assets	48,235,864,636	46,351,041,091
Local banks and financial institutions guarantee	2,974,326,390	5,057,536,689
Government guarantee	-	-
Export documents	9,143,205,748	6,915,363,476
Fixed deposits receipts	1,255,633,686	1,498,613,599
FDR of other banks	224,357,285	86,987,238
Government bonds	109,344,555	26,888,707
Personal guarantee	8,150,550,846	5,861,712,928
Other securities	17,158,997,488	12,101,646,748
	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.12 Classification of Loans & Advances as per economic purpose

	31.12.2015 Taka	31.12.2014 Taka
<b>Agriculture</b>		
a) Cultivation	16,170,215	6,675,833
b) Plantation	21,863,996	12,564,697
c) Livestock	328,047,567	204,432,065
d) Fishing	41,418,818	34,939,147
e) Others	1,408,882,635	738,418,536
<b>Industry</b>		
a) Term loan	11,427,544,434	9,411,984,306
b) Working capital	16,117,838,927	16,978,791,530
<b>Trade &amp; Commerce</b>		
a) Retail trading	4,176,259,779	3,113,177,139
b) Wholesale trading	13,523,840,697	12,325,631,871
c) Export Financing	1,515,330,120	2,228,148,718
d) Import Financing	14,770,138,170	11,850,803,462
e) Lease Finance	3,040,460,391	2,732,692,157
f) Others	-	-
<b>Construction</b>		
a) Housing	779,869,295	640,377,597
b) Other than housing	3,999,742,624	3,440,328,824
<b>Transport</b>		
a) Road Transport	-	-
b) Water Transport	-	-
c) Air Transport	-	-
<b>Consumer Financing</b>	4,194,251,445	3,648,932,574
<b>Miscellaneous</b>	3,926,245,875	1,987,334,895
Bills purchased & discounted	7,964,375,648	8,544,557,123
	<b>87,252,280,635</b>	<b>77,899,790,476</b>

### 8.13 Suit file by the Bank (Branch wise details)

	31.12.2015 Taka	31.12.2014 Taka
Mohakhali Branch	16,891,000	16,891,000
Sonargaon Road Branch	125,044,000	125,044,000
Moulvi Bazar Branch	174,095,000	