

# JAMUNA BANK

## FINANCIAL STATEMENT 2017

	31.12.2017	31.12.2016		31.12.2017	31.12.2016		31.12.2017	31.12.2016
	Taka	Taka		Taka	Taka		Taka	Taka
<b>8.12 Classification of Loans &amp; Advances as per economic purpose</b>						<b>13.7.3 Deferred tax liability for depreciation on fixed assets:</b>		
<b>Agriculture</b>			<b>13.2 Maturity Grouping of the Borrowings from Bangladesh Bank and Other Financial Institutions</b>			Total taxable temporary difference	147,662,780	72,859,433
a) Cultivation	32,431,672	22,454,801	Repayable on demand	-	1,450,000,000	Total taxable Deductible difference	63,787,098	41,164,161
b) Plantation	21,093,619	28,141,118	Repayable within one month	-	-	Net taxable temporary difference	83,875,683	31,695,271
c) Livestock	125,691,211	189,221,259	Over 1 month but within 6 months	2,095,668,273	1,277,513,390	Deferred tax liabilities (Effective tax rate 40%)	33,550,273	12,678,109
d) Fishing	81,435,596	48,947,297	Over 6 months but within 1 year	-	-			
e) Others	1,370,673,680	1,037,889,280	Over 1 year but within 5 years	-	-			
<b>Industry</b>				<b>2,095,668,273</b>	<b>2,277,513,390</b>	<b>13.7(b) Consolidated Provision for Deferred Tax</b>		
a) Term loan	24,124,823,783	15,001,509,015	<b>12 Deposits and Other Accounts</b>			Jamuna Bank Limited	33,550,273	12,678,109
b) Working capital	29,776,058,688	20,850,193,939	Current deposit & other accounts	(Note: 12.2)	23,574,272,832	Jamuna Bank Capital Management Limited	-	-
<b>Trade &amp; Commerce</b>			Bills payable	(Note: 12.3)	7,320,014,898	Jamuna Bank Securities Limited	-	-
a) Retail trading	7,501,045,345	5,480,815,223	Savings/Mudaraba savings deposits		14,973,379,158	<b>33,550,273</b>	<b>12,678,109</b>	
b) Wholesale trading	15,703,270,051	13,281,460,569	Fixed/Mudaraba fixed deposits		72,646,951,186			
c) Export Financing	1,389,946,193	1,343,785,363	Short notice deposit		9,792,877,139			
d) Import Financing	28,983,528,190	22,221,607,365	Deposit under special scheme		38,715,364,893			
e) Lease Finance	5,783,511,735	4,579,248,739	Foreign currency deposit		548,470,730			
f) Others	-	-			<b>167,571,330,837</b>	<b>141,550,956,381</b>		
<b>Construction</b>			<b>12(a) Consolidated Deposits and Other Accounts</b>					
a) Housing	1,771,323,359	1,029,646,644	Current deposit & other accounts	12.2 (a)	23,592,326,890	19,749,454,389		
b) Other than housing	6,804,358,226	12,749,071,648	Bills payable	12.3	7,320,014,898	10,914,338,305		
<b>Transport</b>			Savings/Mudaraba savings deposits		14,973,379,158	12,729,966,705		
a) Road Transport	304,504,140	-	Fixed/Mudaraba fixed deposits	12(b)	72,646,951,187	51,600,389,749		
b) Water Transport	-	-	Short notice deposit	12(c)	9,792,877,139	7,578,909,132		
c) Air Transport	-	-	Deposit under special scheme		38,715,364,893	38,402,419,319		
<b>Consumer Financing</b>			Foreign currency deposit		548,470,730	585,507,866		
a) Air Transport	4,912,108,654	4,759,363,862			<b>167,563,846,183</b>	<b>141,505,954,043</b>		
<b>Miscellaneous</b>			<b>12.1 As per Following Segregation</b>					
a) Air Transport	3,535,745,205	3,247,184,456	Inter Bank Deposits		16,383,220,000	5,492,212,561		
<b>Consumer Financing</b>			Other Deposits		151,188,110,837	136,058,743,820		
a) Bills purchased & discounted	10,031,389,249	11,229,067,851			<b>167,571,330,837</b>	<b>141,550,956,381</b>		
	<b>142,252,938,595</b>	<b>117,099,608,428</b>	<b>12.2 Current Deposit and Other Accounts</b>					
			Current deposit		9,393,622,267	7,914,861,232		
			Sundry deposit		13,129,086,668	11,095,275,857		
			Security deposit		1,100,725	1,320,925		
			Interest/profit Payable		1,050,463,172	727,967,291		
					<b>23,574,272,832</b>	<b>19,739,425,306</b>		
<b>8.13 Suit file by the Bank (Branch wise details)</b>			<b>12.2(a) Consolidated current Deposit and Other Accounts</b>					
Agrabad Branch	1,168,660,000	1,383,361,000	Jamuna Bank Limited		23,574,272,832	19,739,425,306		
Andarkilla Branch	152,857,000	152,857,000	Jamuna Bank Capital Management Limited		16,224,366	8,646,420		
Ashulia Branch	44,831,000	19,870,000	Jamuna Bank Securities Limited		1,829,690	1,434,743		
Bahaddarhat Branch	430,000	366,000			<b>23,592,326,899</b>	<b>19,749,506,470</b>		
Banani Branch	331,000	331,000	<b>Less: Inter-company transaction</b>					
Barisal Branch	190,000	2,379,000	Jamuna Bank Capital Management Limited		-	52,081		
Beani Bazar Branch	11,273,000	37,423,000	Jamuna Bank Securities Limited		-	-		
Bhatiyari Branch	1,162,041,000	360,430,000			<b>23,592,326,899</b>	<b>19,749,454,389</b>		
Bogra Branch	34,449,000	24,065,000	<b>12.3 Bills Payable</b>					
Basurhat Branch	6,000,000	-	DD payable		2,014,790	2,119,535		
Balgaon Branch	924,000	-	P.O issued		7,318,000,108	10,912,218,770		
Chistia market Branch	9,535,000	6,251,000			<b>7,320,014,898</b>	<b>10,914,338,305</b>		
Chapai Nawabgonj Branch	37,234,000	-	<b>12(b) Consolidated fixed deposit</b>					
Comilla Branch	3,255,000	364,000	Jamuna Bank Limited		72,646,951,187	51,600,389,749		
Dewanhat Branch	129,309,000	81,590,000	Jamuna Bank Capital Management Limited		-	-		
Dhamondi Branch	370,057,000	499,265,000	Jamuna Bank Securities Limited		-	-		
Dholakhal Branch	371,568,000	278,136,000			<b>72,646,951,187</b>	<b>51,600,389,749</b>		
Dilkusha Branch	2,257,176,000	2,857,176,000	<b>Less: Inter-company transaction</b>					
Dinajpur Branch	82,303,000	1,283,000	Jamuna Bank Capital Management Limited		-	-		
Feni Branch	94,246,000	82,468,000	Jamuna Bank Securities Limited		-	-		
Foreign Exchange Branch	508,774,000	515,146,000			<b>23,592,326,899</b>	<b>19,749,454,389</b>		
Goalabazar Branch	58,754,000	32,242,000	<b>12.3 Bills Payable</b>					
Gulshan Branch	1,017,798,000	1,017,798,000	DD payable		2,014,790	2,119,535		
Islampur Branch	22,030,000	19,427,000	P.O issued		7,318,000,108	10,912,218,770		
Jubilee Road Branch	332,138,000	304,240,000			<b>7,320,014,898</b>	<b>10,914,338,305</b>		
Jurain SME Branch	9,417,000	9,417,000	<b>12(b) Consolidated fixed deposit</b>					
Kadamtili Branch	455,491,000	435,970,000	Jamuna Bank Limited		72,646,951,187	51,600,389,749		
Khatungonj Branch	1,387,794,000	1,324,738,000	Jamuna Bank Capital Management Limited		-	-		
Kushia Branch	41,405,000	36,779,000	Jamuna Bank Securities Limited		-	-		
Lakshmi Branch	225,573,000	85,778,000			<b>72,646,951,187</b>	<b>51,600,389,749</b>		
Lohagara Branch	14,924,000	12,500,000	<b>Less: Inter-company transaction</b>					
Lalmatia Branch	1,515,000	-	Jamuna Bank Capital Management Limited		-	-		
Madaripur Branch	4,020,000	3,999,000	Jamuna Bank Securities Limited		-	-		
Malibagh Branch	161,602,000	160,402,000			<b>23,592,326,899</b>	<b>19,749,454,389</b>		
Mirpur Branch	149,720,000	70,600,000	<b>12(c) Consolidated Short notice deposit</b>					
Mohakhali Branch	68,225,000	78,225,000	Jamuna Bank Limited		9,792,877,139	7,578,909,132		
Moharpur Branch	15,939,000	1,428,000	Jamuna Bank Capital Management Limited		-	-		
Motilal Branch	312,955,000	239,071,000	Jamuna Bank Securities Limited		-	-		
Mouvi Bazar Branch	184,093,000	169,356,000			<b>9,792,877,139</b>	<b>7,578,909,132</b>		
Molvibazar SME	27,398,000	-	<b>Less: Inter-company transaction</b>					
Munshigonj	2,889,000	-	Jamuna Bank Capital Management Limited		-	-		
Naogaon Branch	397,955,000	367,302,000	Jamuna Bank Securities Limited		-	-		
Narayanpur Branch	549,740,000	549,740,000			<b>16,894,419</b>	<b>51,125,444</b>		
Nayabazar Branch	22,303,000	36,313,000			<b>8,644,294</b>	<b>9,905,977</b>		
Natore Branch	4,918,000	-			<b>9,767,338,427</b>	<b>7,523,877,711</b>		
Patna Branch	674,000	674,000	<b>12.4 Maturity Grouping of Deposit and Other Accounts</b>					
Rajshahi Branch	1,250,271,000	1,153,684,000	Repayable on demand		36,288,566,573	30,653,700,000		
Rangpur Branch	727,000	727,000	Repayable within 1 month		17,575,041,817	14,846,000,000		
Rayerbagan Branch	699,000	1,914,000	Over 1 month but within 6 months		26,834,079,575	22,667,300,000		
Rupshi Branch	6,025,000	6,025,000	Over 6 months but within 1 year		12,238,484,427	10,338,100,000		
Ring Road Branch	4,256,000	-	Over 1 year but within 5 years		12,269,145,453	10,364,000,000		
Shantinagar Branch	482,506,000	596,100,000	Over 5 years but within 10 years		62,366,012,992	52,681,856,381		
Sirajgonj Branch	216,418,000	228,336,000			<b>167,571,330,837</b>	<b>141,550,956,381</b>		
Sonargaon Road Branch	125,297,000	125,297,000	<b>13 Other Liabilities</b>					
Sylhet Branch	142,619,000	30,692,000	Provision for unclassified loans and advances	(Note: 13.1)	1,671,680,432	1,307,500,000		
Tongi Branch	34,746,000	34,000,000	Provision for classified loans and advances	(Note: 13.2)	1,799,713,620	1,608,105,198		
Thakurgaon Branch	28,973,000	4,969,000	Provision for Off Balance Sheet Exposures	(Note: 13.3)	693,900,417	568,103,270		
Utara Branch	63,063,000	61,308,000	Interest suspense account	(Note: 13.4)	1,017,031,947	1,145,712,795		
	<b>14,202,067,000</b>	<b>13,482,461,000</b>	Provision for other	(Note: 13.5)	80,121,739	19,333,668		
			Provision for diminution in value of investments	(Note: 13.6)	38,853,034	77,554,959		
			Provision for income tax	(Note: 13.7)	968,481,534	936,115,085		
			Deferred tax liability	(Note: 13.7.2)	33,550,273	12,678,109		
			Incentive bonus		288,778,545	231,401,183		
			Accrued profit on investment		80,222,551	77,984,590		
			Contribution to JBL Foundation	(Note: 38)	104,890,653	89,238,038		
			Adjusting account credit		89,248,630	154,682,757		
			Branch Adjustment including Islamic banking		43,345,031	56,584,967		
			Other liabilities-including Off Shore Banking Unit		48,349,720	6,198,264		
					<b>6,958,168,126</b>	<b>6,291,192,882</b>		
<b>9 Fixed Assets Including Premises, Furniture &amp; Fixture (WDV)</b>			<b>13(a) Consolidated Other Liabilities</b>					
<b>Cost:</b>			Jamuna Bank Limited		6,958,168,126	6,291,192,882		
Land	1,460,000,000	1,460,000,000	Jamuna Bank Capital Management Limited		1,017,474,096	977,613,980		
Building	101,562,380	101,562,380	Jamuna Bank Securities Limited		4,427,679	12,221,485		
Furniture & Fixture	662,382,542	613,856,730			<b>7,980,069,902</b>	<b>7,281,028,347</b>		
Equipments	591,065,812	504,687,422	<b>Less: Inter-company transaction</b>					
Computer	744,445,739	408,784,372	Jamuna Bank Capital Management Limited		394,941,149	118,434,625		
Vehicles	89,448,847	93,674,847	Jamuna Bank Securities Limited		-	-		
Books	716,518	716,518			<b>7,585,128,752</b>	<b>7,162,593,722</b>		
	<b>3,649,621,839</b>	<b>3,183,282,267</b>	<b>13.1 Provision for unclassified loans and advances</b>					
Less: Accumulated Depreciation	1,138,812,585	951,669,471	Balance at the beginning of the year		1,307,500,000	807,888,064		
<b>Details are shown in Annexure - C</b>	<b>2,509,809,253</b>	<b>2,231,612,796</b>	Add: Provision made during the year		364,180,432	499,611,954		
					<b>1,671,680,432</b>	<b>1,307,500,000</b>		
<b>9(a) Consolidated fixed assets/non-current assets including premises, furniture and fixtures</b>			<b>13.2 Provision for classified loans and advances</b>					
<b>Cost:</b>			Balance at the beginning of the year		1,608,105,198	1,549,908,971		
Jamuna Bank Limited	3,649,621,839	3,183,282,267	Add: Provision made during the year		327,003,684	618,204,992		
Jamuna Bank Capital Management Limited	5,755,871	5,693,611	Less: write off during the year		1,935,108,882	2,168,113,963		
Jamuna Bank Securities Limited	282,817,869	282,966,598			135,395,262	560,008,765		
	<b>3,938,195,579</b>	<b>3,471,942,476</b>			<b>1,799,713,620</b>	<b>1,608,105,198</b>		
<b>Accumulated depreciation/amortization:</b>			<b>Total provision maintained for loans and advances (Notes: 13.1+13.2)</b>					
Jamuna Bank Limited	1,139,812,585	951,669,471			<b>3,471,394,053</b>	<b>2,915,605,198</b>		
Jamuna Bank Capital Management Limited	4,914,434	4,119,069	<b>13.3 Provision for Off Balance Sheet Exposures</b>					
Jamuna Bank Securities Limited	1,536,676	1,183,942	Balance at the beginning of the year		568,103,270	466,328,270		
	<b>1,146,263,696</b>	<b>956,972,482</b>	Add: Provision made during the year		125,797,147	101,775,000		
<b>Written Down Value</b>	<b>2,791,931,883</b>	<b>2,514,969,994</b>			693,900,417	568,103,270		
<b>Other Assets</b>			Less: Adjustment during the year		<b>693,900,417</b>	<b>568,103,270</b>		
i) Investment in shares of subsidiary companies:			<b>13.4 Interest Suspense Account</b>					
a) In Bangladesh (Note: 10.5)	1,399,998,200	1,399,998,200	Balance at the beginning of the year		1,145,712,795	908,961,704		
b) In Outside Bangladesh	-	-	Add: Amount transferred during the year		1,145,712,795	1,373,371,238		
ii) Stationery, Stamps, Printing materials in stock etc.	21,583,329	15,300,917	Less: Amount recovered during the year		128,680,847	172,341,076		
iii) Advance Rent	397,047,066	353,389,652	Less: Amount written-off/waive during the year		<b>1,017,031,947</b>	<b>1,145,712,795</b>		
iv) Interest/profit receivable (Note: 10.6)	615,153,332	687,227,227	<b>13.5 Provision for other</b>					
v) Balance with Brokerage houses	33,917,595	517,140	Provision for other assets:					
vi) Security deposit	3,843,522	3,496,420	Balance at the beginning of the year		12,852,865	7,043,397		
vi) Preliminary exp. formation and organization expense, renovation/development expenses and Pre-paid exp.	-	-	Less: Adjustment during the year		573,157	181,485		
vii) Branch adjustment	-	-	Add: Provision made as per Bangladesh Bank inspection		12,279,708	6,861,912		
viii) Suspense account	-	-	Add: Provision made during the year for other assets	(a)	55,695,282	5,990,953		
ix) Others (Note: 10.1)	61,066,973	96,075,058			<b>68,099,990</b>	<b>12,852,865</b>		
x) Other assets-Off Shore Banking Unit (Note: 10.2)	394,365,750	254,463,712	<b>Provision for good borrowers:</b>					